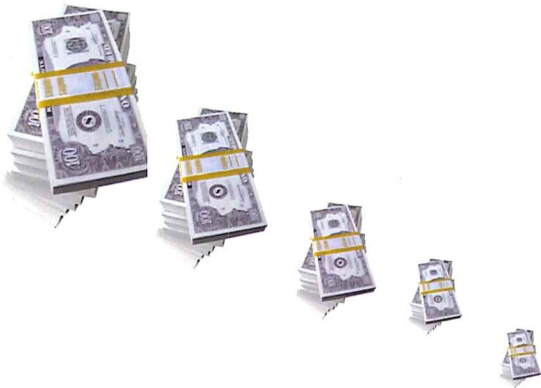


REDUCE...



YOUR CHILD SUPPORT DEBT

Compromise of Arrears Program (COAP)

Do you owe back child support (arrears) for a period of time when your child(ren) received public assistance? In certain child support cases, the Compromise of Arrears Program (COAP) allows for a parent to pay less than his or her total arrears. Take this opportunity to see if you qualify and make an offer.

You may be eligible for the COAP program if you meet the following criteria:

- At least \$501 in arrears is owed for a period of time your child(ren) received public assistance in California.
- All the arrears owed on your case(s) cannot be paid off within three years, based on your current income and assets.



San
Francisco
Department of
Child Support
Services

◆
Karen M. Roye, Director

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617 Mission Street
San Francisco CA 94105

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Toll-Free Number:
1(866) 901-3212
TTY: 1(866) 399-4096

◆
www.sfgov.org/dcsc

Our mission is to empower parents to provide economic support for their children by furnishing child support services in the form of location of parents, establishment of paternity and support obligations and enforcement of support obligations, thereby contributing to the well-being of families and children. Our vision is to ensure that children receive the financial and medical support they need from their parents to be healthy and successful.



Find us
on Facebook!
www.facebook.com/sfdcss

ARREARS REDUCTION

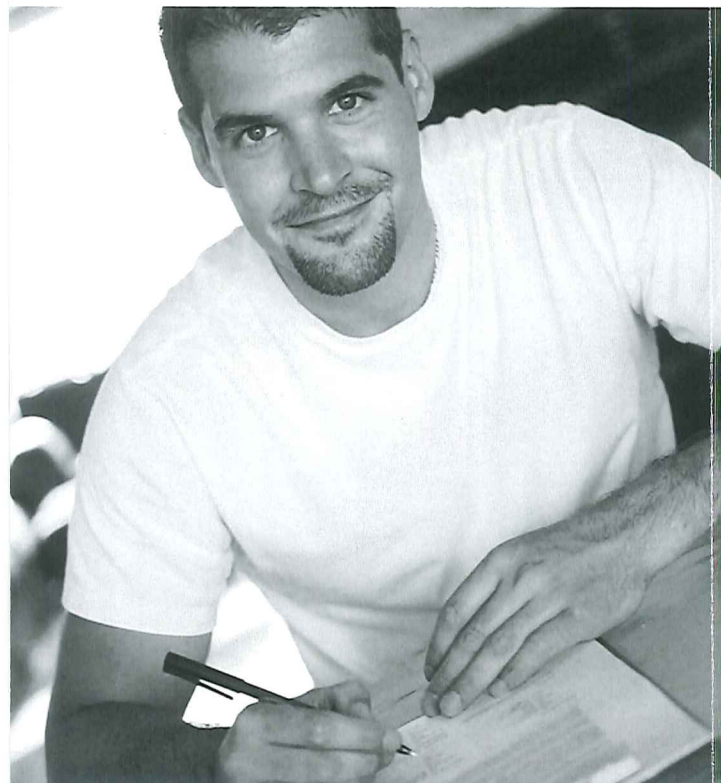


San Francisco Department of
 **Child Support Services**

COAP **THE COMPROMISE OF ARREARS PROGRAM**

**Help for eligible
noncustodial parents
to reduce the past-due
child support they owe
to the government**

THE COMPROMISE OF ARREARS PROGRAM



ABOUT THE PROGRAM

COAP is a program for eligible noncustodial parents (NCPs) to reduce the past-due child support they owe to the government. This debt, called arrears, is owed to the government because the state supported the family while the dependent children in a child support case were on public assistance (welfare) or in foster care.

If you qualify for COAP you may offer to pay an amount that is less than the full amount you owe. Any reduction in your arrears and interest owed will be based on your income and assets.

A computer program helps determine the amount of repayment required and how much of the debt will be reduced. Each person's child support case, or cases, is different. Arrears may be paid off all at once in a lump sum, or over time in a payment plan, depending upon the details of your case.

WHAT IT CAN DO FOR YOU

UP TO 90% REDUCTION IN ARREARS If your application for COAP is approved, up to 90% of your past-due government-owed arrears may be reduced. For example, let's say you owe \$20,000 in government-owed arrears. If you are approved for the COAP program, you can have up to \$18,000 compromised if you comply with the program requirements.

FAST REDUCTION OF ARREARS UPON PAYMENT OF A LUMP SUM In the example above, if you qualified to pay only \$2,000 and paid it in a lump sum, your remaining arrears amount of \$18,000 would be compromised upon successful processing of your payment.

POSSIBLE OPTION OF MONTHLY PAYMENTS OVER A THREE-YEAR PERIOD If you are unable to make a lump sum payment, you may qualify for a monthly payment plan of up to 36 monthly payments.

WHAT IT DOESN'T DO

FORGIVE THE ENTIRE DEBT You will be required to pay a portion of your arrears.

CHANGE MONTHLY CHILD SUPPORT OBLIGATIONS We may be able to assist you in modifying ongoing, monthly obligations for minor children, but not through the COAP process.

CHANGE THE AMOUNT OWED DIRECTLY TO THE CUSTODIAL PARTY Arrears owed to the custodial party will not be adjusted through the COAP process.

CHANGE SPOUSAL SUPPORT ARREARS Spousal Support arrears cannot be changed through COAP.

HOW DO I FIND OUT IF I QUALIFY?



YOU MAY QUALIFY FOR COAP IF:

- At least \$501 in arrears is owed for a period of time your child(ren) received public assistance in California.
- All the arrears owed on your case(s) cannot be paid off within three years, based on your current income and assets.
- There may be other requirements for qualification. Call to find out more about the program.

**IF YOU THINK YOU QUALIFY,
CALL THE SAN FRANCISCO COAP
COORDINATOR AT (415) 356-2871.**

CALL (415) 356-2871 TODAY TO FIND OUT IF YOU ARE ELIGIBLE