

How to Apply for Debt Reduction

Your local child support agency is there to help with this program, and will guide you through the application process.

You can find an office close to you by visiting our website at www.childsupport.ca.gov.

Ask for a "COAP" application, fill it out and return it by mail or in person.

What is the Child Support Warning Notice?

This is a notice sent annually to all parents ordered to pay child support that have a balance of overdue child support.

In the notice, you will find information about how much you owe and some of the options available for paying this debt.

Your child support agency can help you with questions about this notice.

Staying on top of your child support case information is easy now with Customer Connect!

Log on to the self-service portal at:
www.cse.ca.gov/CustomerConnect

For more information on child support visit:

www.childsupport.ca.gov

Contact California Child Support Services

866.901.3212

toll-free (within the U.S.)

TTY | **866.399.4096**

Child Support Debt Reduction Program

CALIFORNIA
CHILD SUPPORT SERVICES

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See your case information 24/7!



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David Kilgore
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California Child Support Services



What is the Debt Reduction Program?

The Debt Reduction Program, also called the Compromise of Arrears Program (COAP), allows eligible parents with past-due child support payments to reduce the amount they owe to the government.

This debt, called “arrears,” is owed to the government if your dependent children received public assistance (welfare) or were in foster care while you were not paying court-ordered child support.

Those programs are paid for by the state using taxpayer dollars, and federal and state law require that you reimburse the state for supporting your children during that time.

If you qualify, you will be able to offer a “compromise” repayment to the state. In other words, you may offer to reduce the debt by paying 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.

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.

Any compromise agreement must take into consideration the needs of the children named in the child support order and the parent’s ability to pay.

Qualifying for the Debt Reduction Program

To qualify, you must be able to pay both your current child support obligation AND an ongoing debt payment. If you don’t owe current support, only the ability to make the debt payment is considered.

Your current income, assets, and expenses are all taken into account, as is the total size and makeup of your family.

As a general rule, if it is determined that your situation makes it unlikely that you could pay off the total debt within three years, you may qualify for the debt reduction program.

EVERY case is different, and these are very general items for review. Other details of your case may also affect your eligibility.

What the Debt Reduction Program Won’t Do

- It will not forgive the entire debt.
- It does not change your monthly child support obligations.
- It will not reduce unpaid child support that is owed directly to the person receiving support – you can only reduce the amount you owe the taxpayers.
- If your children never received public assistance or were never in foster care, you are not eligible.
- It will not reduce spousal support arrears.

Rules for Participation

- **Don’t stop paying your child support because you are applying for COAP.**

This is grounds for a denial of your application, and you won’t be able to apply again for one year.

- **Provide complete information and documents with your application.**

Your application cannot be considered until you have done this.

- **Be honest.**

If you do not tell the truth on your application, or if you hide income or assets, your application will be denied.

- **Make your payments as agreed.**

If you do not make the debt reduction payments after an agreement has been reached, your agreement will be canceled and you will owe the unpaid amount to the state again. If your agreement is canceled you won’t be able to apply again for two years.

- **Even if you are approved, keep paying your regular child support.**

If you miss any current child support payments your agreement will be canceled. You will owe the full amount of your pre-agreement arrears and will not receive a refund for any payments made. If your agreement is canceled, you won’t be able to reapply for two years.
