

Child Support Debt Reduction Program

California Child Support Services

www.childsupport.ca.gov

What is the Debt Reduction Program?

The Debt Reduction Program provides eligible parents with past-due child support the opportunity 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 child support case 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 debt reduction 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 cost of living are all considered, as is the total size and makeup of your family.

Generally, if it is determined that your situation makes it unlikely that you could pay off the total debt within 12 months, 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 the Debt Reduction Program.**

This is grounds for a denial of your application.

- **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.

- **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.

How to apply for debt reduction

Ask for a Debt Reduction Program application. Your child support specialist can guide you through the application process and help you submit it electronically, by mail, or in person.

You can find your local office by visiting www.childsupport.ca.gov.

What is the Child Support Warning Notice?

This is a notice sent annually to parents who have a balance of overdue child support. It has information about how much is owed and 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 information is easy with Customer Connect!
Use the self-service portal at: www.cse.ca.gov/CustomerConnect/login

California Child Support Services

www.childsupport.ca.gov

866.901.3212

TTY | 866.399.4096

Customer Connect

www.cse.ca.gov/CustomerConnect/login

See your child support information 24/7!

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California Child Support Services

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