



**CREDIT
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Child Support

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Child Support

Child support is the court ordered financial assistance that is paid by a non-custodial parent to a custodial parent for the care and welfare of a child

<http://www.child-support-laws-state-by-state.com/child-support.html>



State of Illinois

Child Support Determination

Factors:

The court will determine the amount of money to be paid by the non-custodial parent each month. This amount will be based upon the pre-established child support guidelines that are designated by each state.

- 1) Financial needs of the child
- 2) Custodial situation
- 3) Economic resources of both parents
- 4) Minimum amount based on number of children



State of Illinois

Enforcement Methods

Illinois Department of Health and Family Services

can assist parents in
receiving child
support payments if
non-custodial parent
does not pay

1. Intercept state and federal income taxes
2. Report to credit report or send to collection agency
3. Seize Assets
4. Deny Passport
5. Suspend License (i.e. drivers, hunting)



Collecting Child Support

Employer Withholding of Wages is State's preferred method of collecting Past Due Payments

If Employer Withholding is not sufficient, than court will:

- Lien on assets
- Suspend/Deny License/Passport
- Intercept other sources of Income
- Garnish Bank Accounts
- Judicial Action



Child Support and Credit Reports

Are Credit Reports used to determine Child Support?

State and local officials may pull a credit report in connection with determination of child support payments.



Child Support and Credit Reports

How is Child Support reported on a Credit Report?

- Delinquent Trade -- by IL Department of Public Aid
- Collections Account – if transferred to collection agency
- Public Record
 - Lien on Assets or Taxes
 - Other Judicial Action



Child Support and Credit Reports

Pauline's example Credit Reports

- Example A – has \$30, 000 delinquent
- Example B – has \$9,000 delinquent

Both Reported as Delinquent Trades by Illinois Department of
Public Aid



Child Support and Credit Reports

Client with court ordered modification can send with letter to credit bureaus to update credit report through bureau's dispute process



Modifications

A Child Support Order is eligible for modification:

- Every 3 years
- Significant change in needs of the child
- Significant change in needs of the non-custodial parent's income (i.e. unemployment)
- Incarceration of non-custodial parent

[IL Legal Aid Online Petition for Modification of Child Support Forms](#)



Clean Slate Program

IL Clean Slate Program gives parents who owe past child support an opportunity to remove a portion of past due support owed to the state from their balance.

Qualifications:

- Unemployment
- Incarcerated
- Special situation



What you can do?

If client has experienced/is experiencing:

- Unemployment
- Significant change in income
- Incarcerated
- Special situation

....your client is likely NOT responsible to pay child support during this time. Help them fill out the forms!

Help the client request:

1. Court Modification
2. Credit bureau correction on credit report



Delilah's Examples

- Client 1 - Waiving Child Support
- Client 2 - Adjusting or Avoiding Duplicate Information



Resources

- [IL Department of Public Aid](#)
- [IL Department of Healthcare and Family Services](#)
- [Division of Child Support Services](#)
- Dept. of Human Services Child Support Regional location:



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Questions?

**Vikki Frank
Executive Director
202-730-9390**

vikki@creditbuildersalliance.org

www.creditbuildersalliance.org