

JOBS UPDATES

Job Opportunities and Basic Skills Program

WORK VERIFICATION POINTS UPDATES

AUGUST 2023

Support Services and check cashing fees

In situations when a support services payment is made directly to a participant, sometimes they have to pay a check cashing fee.

- This is due to a variety of reasons, including not having access to a banking account.
- Most families receiving TANF have no room in their budgets for an unexpected fee.
- When issuing support services payments directly to participants staff should have a conversation to **determine if they will be incurring a fee to cash the check.**
- If fees will be incurred, staff should **include the fee in the total payment amount.**

Another option is to have a conversation with families about opening an account with a banks or credit union to avoid ongoing costs from check cashing fees. If the participant wants to open an account and establish a banking history but has been unable to due to opening fees, **support services payments can be used to cover the account opening fee.**

The [Consumer Financial Protection Bureau](#) has additional free resources available to the public.

EXAMPLE

Harold reports to their family coach that they were offered a job as a flagger.

They request boots, a safety vest, protective glasses, and a hard hat. Harold and their family coach review some lower cost options and agree that \$175 is a reasonable request for equipment.

Harold's family coach asks additional questions about Harold's transportation to their new job. They agree that \$50 is a reasonable amount for fuel in their first month.

The family coach asks about options to cash the check that will be paid directly to Harold. Harold does not have a checking account as they have had barriers in opening an account. Harold states they will incur a \$15 fee to cash the checks from the state. Harold's family coach approves an additional \$15 to cover the costs for the check cashing fee(s).

If you have any questions, please contact: TANF.Policy@dhsosha.state.or.us