**What is the Family Investment Program (FIP)?**

The Family Investment Program (FIP) provides temporary cash assistance to families with children. The goal of FIP is to help you leave poverty and become self-supporting.

FIP is available to one-parent and two-parent families and to relatives caring for children whose parents are unable to help in the child's support. FIP payments are based on the size of your family and your family's income.

**Is there a time limit for FIP?**

Federal law limits how long you can get FIP to a total of 60 months (five years). Months you get FIP or cash assistance in another state count toward this limit.

Months are not counted for:
- Persons on SSI
- Carer who don’t get FIP for themselves. Carer are relatives who care for a child, but are not the child’s parent.
- Children

If a parent gets FIP for 60 months, FIP stops for the whole family. If the child gets FIP for 60 months, the caretaker is taken off the FIP grant but FIP can continue for the child.

The five years don’t have to be in one block of time. For example, if you get FIP for 30 months, then go off FIP and come back on later, you can still get FIP for 30 more months.

The only way you can get FIP for more than 60 months is if you can prove that you have a reason why you cannot support your family. This is called a “hardship exemption”. Examples of hardship are:
- Physical or mental health problems
- Substance abuse problems
- Domestic violence

A hardship exemption can last up to six months. To get an exemption you must:
- Fill out a form called “Request for FIP Beyond 60 Months” and turn it in at the local DHS or PROMISE JOBS office.
- Give us proof of why you cannot support your family.
- Sign a six-month Family Investment Agreement (FIA) that lists the steps you must take to overcome the hardship.
- You may be able to get more than one hardship exemption if you work on overcoming your hardship and follow the FIP rules.

**What is PROMISE JOBS?**

To get a FIP check, you must work with PROMISE JOBS. PROMISE JOBS is a work and training program that will help you make a plan to support your family. You will meet with a PROMISE JOBS worker to plan your FIP activities.

What is your FIP agreement? It’s called an FIA. An FIA is a signed agreement between you and the state of Iowa. It will show:
- The steps you will take to be able to support your family.
- How the state will help with those steps.

Your PROMISE JOBS worker will talk to you about help with child care and transportation while you do your FIA. Your PROMISE JOBS worker will also help you with your FIA. FIA activities may include:

- High School Completion Activities: Including school attendance, earning high school credits to help you earn a high school diploma.
- Adult Basic Education: Classes to help you improve your reading, writing, and math.
- English as a Second Language: Classes that help you speak, read, and understand English.
- Post-Secondary Education: Classes that help you prepare for a specific area of employment. This includes:
  - Short-term training such as truck driving or nurses’ aide.
  - Long-term training up to a four-year college degree.

**What is a Limited Benefit Plan (LBP)?**

If you don’t do what you said you would do in your FIA, you’ll be choosing a Limited Benefit Plan (LBP). Your family cannot get FIP while you are in a LBP.

The first time you choose an LBP, your FIP benefits end to support your family, and you must sign an FIA before you can get FIP again.

If you or the other parent in the home choose an LBP, and either of you had one before, your family can’t get FIP for at least six months. To get FIP after the six months end, you must:
- Complete 20 hours of approved PROMISE JOBS activities
- Meet all other FIP rules

**Family Support Activities**

- **Family Development and Self-Sufficiency (FDBS):** A voluntary program that provides services to help you develop a plan which includes treatment of jobs that you can do to help you and your family become stable and dealing with problems that keep you from becoming self-supporting.
- **Parenting Skills Training:** Training and classes to help families become good parents.
- **Employment:** If you have problems or barriers that keep you from doing your FIA activities or from finding or keeping a job, talk to your PROMISE JOBS worker. Activities related to removing these barriers, such as attending doctor’s appointments, may be able to be included in your FIA.

Your PROMISE JOBS worker will answer your questions about PROMISE JOBS activities.

**Applying for Other Benefits**

- **Social Security Number:** You must have a Social Security Number for each family member to get FIP. If you don’t have a number for a family member, you must apply for a number and give us the number when you get it.
- **Applying for Other Benefits — You must apply for other benefits that are available to you, in order to get your FIP.
- **Child Support —** If a parent is absent from the home, you must give us information about that parent in order to get child support from that parent. You don’t want to give us this information if you must prove that you have a good reason.

When you get FIP, you give (assign) to the state of Iowa the legal right to collect child support for the months you are on FIP. If the other parent you support, you must turn it in to the DHS. The state will keep child support collected to pay back the state for the FIP you got. The state won’t keep any money more than the total amount of FIP you get.

You can ask DHS to stop your FIP at any time. Child Support payments after your FIP stops will be sent to you. If more support is paid than is owed, the state will keep the money to pay back the state for the FIP you got.
Keep track of how much support the other parent pays to DHS, so you can decide if you would be better off staying on FIP or going off FIP and getting child support instead. You can find out how much child support the other parent pays by checking the report DHS gives you every three months, or by calling the free number, 1-800-229-5233.

Resource (Asset) Limits — Your family may have up to $2,000 worth of resources when you apply. After you are on FIP, you can have up to $5,000 in resources. Resources include cash, bank accounts, stocks and bonds, real estate, and motor vehicles. Some resources are not counted toward the limit, including the home you live in and one car for the family. If you have more than one car, part of the value of the other cars may count toward the limit.

Income — Your family must meet the FIP income limits. Income includes pay from a job, Social Security income, unemployment benefits and any other money you get.

How do I apply for FIP?

You can get an application from any county DHS office. Fill out the application and take it or mail it to the local DHS office in the county where you live. The earliest you can get FIP is seven days from the date we get your application.

You will be asked to come to an interview and show proof of some things, such as your income, children, marital status, and information about your application, ask your DHS worker.

Your application should be handled within 30 days. When you have a written notice of the action, you may get FIP. If you are approved for FIP, you will get your first check within seven days after you get the decision.

Changes in Family Circumstances

You must report any changes in your family’s situation, including changes in:

• Mailing or living address
• Employment or other income when it starts or stops
• Resources
• Someone moving in or out of your home
• Receipt of a Social Security Number
• Change in school attendance

Tell us about these changes within ten days if you are on FIP or within five days if you are applying for FIP.

What happens if I get my card?

Your FIP payments can be deposited to an electronic access card (also called a debit card) or your checking or savings account.

How will I get my FIP payment?

If you get your payments on the electronic access card, you will be sent information about how to use your card. Be sure to keep the card and read the information when you get it. It will tell you how to use the card in ways that will help you get your money without cost.

If you have questions about your card, call 1-866-899-5611 (toll free).

If you want your payments deposited to your own checking or savings account, you will need to tell your DHS worker how to set this up. Ask your DHS worker for this information before you get or spend the money.

If you get your payments by mail, you will be sent a written notice telling you if you can get FIP. You will get this written notice telling you if you can get FIP. It will also tell you how to set up your payments by mail or electronic access card.

If you have questions, contact your worker in your local Human Services office. You may also call 1-800-229-5233. The toll free number is: 1-800-532-1275

If you would like your payments deposited to your own account, ask your DHS worker how to set up for direct deposit.

What if I don’t agree with a decision about FIP?

You have the right to appeal if your application is denied, your FIP is reduced or canceled, or you disagree with your FIA or participation in PROMISE JOBS activity. Information about appeals is listed on each Notice of Decision you get from DHS. If you wish to appeal, file a written appeal in your county DHS office. You may ask for help in filling your appeal.

Tell your DHS worker if you get married or your family has more children. You may still get FIP, depending on this person’s income and resources.

Tell your DHS worker if your child moves away from home. You may still get FIP, depending on this person’s income and resources.

What if someone else has income besides FIP?

Your family’s income may be subtracted from your FIP grant. Income includes pay from work, Social Security payments, unemployment benefits or other money you get.

If you work, some of your earnings are used to figure your FIP grant. We subtract 20% and then 58% of your remaining gross earnings. We use the remaining earnings after the deductions to figure your FIP grant.

You may qualify for the federal and state Earned Income Tax Credit (EITC). EITC reduces taxes you owe your Federal and your state governments. EITC is not counted against your FIP.

Can I get help if my child needs things for school?

You may be able to get help with your child’s school expenses. We can help pay for things like school supplies, transportation, or first and last month rent. Your child must be enrolled in school, and not receiving free or reduced-cost meals. We can pay tuition, or pay the cost of everyday school supplies like pens and notebooks.

When do I have to fill out reports?

Everyone on FIP will be sent a report to fill out every two weeks after you get the report and return it with proof of your income, by the due date on the form.

A booklet called, One-Time Payments, gives important information about what to do if you get a one-time cash payment such as an inheritance, insurance, or wrongful death settlement or winnings. If you think you will get one of these payments, call your DHS worker before you get the information before you get or spend the money.

What if I quit my job?

You may be choosing a Limit Benefit Plan (LBP) and your FIP will stop if:

• You quit your job without a good reason, or
• You change your job for a reason that was not showing up for work or not calling in.

If you’re thinking about quitting your job, first talk to your local DHS worker to find out what will happen to your FIP.

What happens if I get my child’s other parent moves into the home?

Your FIP payments can be deposited to an electronic access card (also called a debit card) or your checking or savings account.

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