## It's YOUR Money!!! Make Sure You Still Get It!!!

By: Karyn Engbrecht-Maynard MSNH

If the title of this article was: <u>Your Federal Benefit Check</u>, you might completely ignore it! This is importanat information, so please read this article carefully and discuss your options with someone you trust. You have a decision to make!

By March 1, 2013, you will no longer receive your benefit check from the Federal government in the usual manner. This is critically important news for many people, but especially for seniors who may feel some confusion about anything electronic or technological. Let me give you some basic information, because this is something you're going to have to do!

- If you are currently receiving a paper Federal Benefit Check, you must change to electronic direct deposit. This means your check will automatically be deposited directly into your bank account or credit union account on each payment day.
- Your second choice is to apply for a Direct Express Debit MasterCard Card. There is no charge for this card!
- To make the switch, go online at <a href="https://www.GoDirect.org">www.GoDirect.org</a> or call (800) 333-1795
- You can also go into your bank or credit union and ask them to help you. They will be expecting this request, so don't hesitate to ask for help.

Here's what you'll need with you:

- Your 12-digit federal benefit check number
- Amount of your most recent federal benefit check
- Financial institution's routing transit number\* (*direct deposit only*)
- Your account number\* and type checking or savings (direct deposit only)

If this all sounds confusing to you, don't feel badly. We all get used to doing things a certain way and ANY change is uncomfortable. Before you make the change from a paper check to an electronic deposit or debit card, you must feel comfortable about the process.

What if you do not have a bank account? No problem! No bank account or credit check is required and there are no sign-up fees or monthly account fees with the Direct Express Debit Master Card. The card is fast, easy, safe and convenient.

If YOU understand banking, credit cards and electronics, this whole process will be a breeze for you. The real purpose here is to let you know there is help available to get you through the process and you should get this taken care of sooner and not later because you <u>will</u> have to do it!

The Treasury Department has launched the *Go Direct* campaign as a public education campaign to communicate with Americans about the new electronic payments requirement. The campaign will do so with the help of nearly 1,800 partner organizations, as well as through events, media coverage, print materials and the Internet. Campaign materials and websites in English and Spanish also are available at <a href="https://www.GoDirect.org">www.GoDirect.org</a> and <a href="https://www.DirectoASuCuenta.org">www.DirectoASuCuenta.org</a>.

You can also call Seniors First at (530) 889-9500 for more information.

The Older Adult Advisory Commission is responsible for advising the Department of Health and Human Services and the Board of Supervisors on the needs of Placer County's older adults. Meetings are held the 3<sup>rd</sup> Tuesday at 1:00 PM. More information may be found online at:

http://www.placer.ca.gov/Departments/hhs/adult/OlderAdultAdvisoryCommission.aspx or by calling the Public Authority at (530) 886-3680.