

How do I protect my EBT card and PIN?

- ◆ Never tell anyone your PIN.
- ◆ Do not write your PIN on your card or card holder. Also, do not carry the number with you in your purse or wallet, where someone could find it.
- ◆ If you cannot find your card or if you think that someone else knows your PIN, call **Customer Service** immediately at **1-800-997-3333**.
- ◆ Keep your card away from electronic equipment (like TVs and microwaves) and magnets and out of the sun.



Remember, if someone else uses your card and PIN and they use your benefits, your benefits will not be replaced.

What to do if you forgot your PIN?

If you forget your PIN but haven't lost your card, you can change your PIN online at www.NJFamiliesFirst.com after you create a user account and log in. Or you can call **Customer Service** at **1-800-997-3333** or visit your local County Welfare Agency (CWA).

Lost, Stolen or Damaged Cards

If your card has been lost, stolen or damaged, it is important to immediately report it online at www.NJFamiliesFirst.com or by calling **Customer Service** at **1-800-997-3333**. This will "freeze" your card so no one can use your benefits. After reporting it, go to your local CWA in order to get a replacement card. You may receive up to two replacement cards at no charge. After you have received two cards, you will be charged a replacement fee of \$2.00 for each additional card.

When do I receive my benefits?

- ◆ You will receive your benefits on the same day every month.
- ◆ If your case closes and you have benefits on your Families First card, you can still use those benefits until they are gone.
- ◆ If you do not use any of your cash benefits for three months, your case will be closed and you will not be able to use the remaining cash benefits.
- ◆ If you do not use any food benefits on your card for six months, your case will be suspended and you will not be able to use the remaining benefits. You will have to contact your local CWA to see if you are eligible for the remaining food benefits.
- ◆ If you receive your account balance(s) and the amount is different than you expect, contact your local CWA.

It's Illegal.

Families First cards may not be used to access cash benefits from the following locations:

- ◆ Liquor Stores;
- ◆ Casinos/gaming establishments; and
- ◆ Retail establishments providing adult entertainment, such as strip clubs.

It is a crime to sell your card and PIN to others!

If a violation is determined, you will be sanctioned and:

- ◆ you will have to pay back any benefits that were obtained illegally.
- ◆ you will be disqualified from the program.
- ◆ you will be referred for criminal prosecution.

This institution is an equal opportunity provider.

**New Jersey Department of Human Services
Division of Family Development**

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Families First Electronic Benefits Transfer



**Information on using your
Families First
EBT card**

www.NJFamiliesFirst.com
1-800-997-3333

Welcome to the New Jersey EBT Program!

You're on your way to enjoying a safe and easy way to get your NJ SNAP, formerly Food Stamps, and cash benefits.



What is EBT?

EBT, which stands for Electronic Benefits Transfer, is a process that allows you to use your Families First card to get benefits that are deposited into an account. Your card is similar to a bank card and is protected with a Personal Identification Number (PIN).

Do Not Throw Your Card Away!
You will not receive a new card each month.

If you receive child care assistance, please contact your Child Care Resource and Referral agency (CCR&R) so your Families First card (used for TANF and/or NJ SNAP) can also be used for child care services. If you do not receive child care assistance, there is no need to call the CCR&R.

How do I use my card at the grocery store?

- ◆ You can use your card at the grocery store to spend your NJ SNAP benefits.
- ◆ You can also use your card at the grocery store to spend your cash benefits for items that cannot be paid for with NJ SNAP.
- ◆ At some stores, you can use your card to withdraw your cash benefits.
- ◆ Before you begin shopping, make sure the store accepts the card; look for the **Quest**® logo in the windows or on the doors. If you don't see the **Quest**® logo, go to the courtesy counter and ask if the store accepts the Families First card.
- ◆ Tell the clerk that you want to use your card.
- ◆ Slide your card through the machine.
- ◆ Choose FOOD or CASH.
- ◆ Enter your PIN on the keypad.



REMEMBER: Save your receipt so that you know your balance the next time you go shopping.

What happens if a store's EBT machine isn't working?

Even if a store's EBT machines aren't working, you may still be able to use your card. The store cashier can use a paper voucher and call to get telephone approval for your purchase.



How do I use my card at an Automated Teller Machine (ATM)?

If you are receiving a Work First New Jersey welfare cash benefit, you may get cash and check your balance at an ATM. Look for the **Quest**® logo. If you see the **Quest**® logo, you can use your card at that machine. Here's how:

Follow the ATM instructions for scanning or entering your card.

- ◆ Enter your PIN.
- ◆ Choose the Cash Withdrawal or Balance Inquiry option. (You cannot check your NJ SNAP balance at an ATM.)
- ◆ Select the CHECKING option.
- ◆ If your transaction is approved, the ATM will give you your cash and print a receipt when the transaction is finished.
- ◆ Keep your receipt and don't forget to take your card and your cash.

You will have three free cash withdrawals every month. Each extra withdrawal will cost you 40¢. This fee will be taken out of your cash account. There is no charge for balance inquiries at an ATM.

How do I find out how much money is in my NJ SNAP and cash accounts?

1. Go to **www.NJFamiliesFirst.com** where you can view your current card balance and transaction history, as well as report lost or stolen cards and view program materials.
2. Call **Customer Service** at **1-800-997-3333**, where you can use the automated phone system to get your balance.
3. Go to an ATM and request a balance check (not all ATMs provide account balances) or check your last receipt. You cannot get your NJ SNAP balance at an ATM, only your cash balance.