



NEW JERSEY DEPARTMENT
OF CHILDREN AND FAMILIES
QuickCents for YOUTH Frequently Asked Questions (FAQs)

QUESTION: What are my options for receiving the Child Protection and Permanency (CP&P) Independent Living Stipend?

ANSWER: Either the Q Card, which is a reloadable/prepaid debit card or Direct Deposit into your bank account

QUESTION: How do I understand what has been deposited into my bank account or Q Card account?

ANSWER: To see if there was a deposit into your bank account, you can view your bank account information or contact your bank. To see if there was a deposit to your Q Card account visit www.go_program.com or call Go Program customer service at 1-888-929-2460. If you need to understand the breakdown of your deposit, visit www.njquickcents.com or call DCF dedicated customer service at 844-830-6178.

Questions and Answers About the Q Card

QUESTION: What is the Q Card?

ANSWER: It is a bank sponsored prepaid debit MasterCard® where CP&P will electronically deposit your Independent Living Stipend instead of you receiving a paper check.

QUESTION: What does the Q Card look like?

ANSWER: It looks like this:



QUESTION: How does the Q Card work?

ANSWER: The card works just like a gift card or prepaid debit card and funds will be deposited to it electronically by CP&P only, you cannot put additional funds on the card.

QUESTION: What are the advantages of using the Q Card?

ANSWER: Your payments are conveniently, safely, and electronically deposited onto your card. You no longer need to wait for your paper check to arrive and wait at the bank to cash it.

QUESTION: How do I sign up for the Q Card?

ANSWER: You will be automatically enrolled for the Q Card and will receive it in the mail. If you decide you would like to change to direct deposit please see the information below on direct deposits.

QUESTION: If I select the Q Card, can I change my mind later and switch to direct deposit?

ANSWER: Yes. To request a Direct Deposit Enrollment Form or download the form, visit www.njquickcents.com. If you have additional questions, call DCF customer service at 844-830-6178. Your payments will continue to be added to your Q Card until direct deposit is in effect on your bank account.

QUESTION: What happens to the funds on the card if I switch to direct deposit?

ANSWER: The current funds on your card will remain on your card until those funds are spent.

QUESTION: Do I need a bank account?

ANSWER: No. You do not need a bank account for the Q Card.

QUESTION: Do I get a new Q Card each time I receive the Independent Living Stipend?

ANSWER: No. Each month your Independent Living Stipend will be electronically deposited to the one Q Card you receive.

QUESTION: Can I make deposits to the Q Card?

ANSWER: No. Only CP&P can make deposits to the card.

QUESTION: Can I get a second Q Card for someone else?

ANSWER: No. Only one card will be issued to you.

QUESTION: How do I activate my Q Card?

ANSWER: Before you can use the card, it must first be activated by calling Go Program Customer Service at 1-888-929-2460 to create a PIN. Any funds on the debit card are available once the card is activated.

QUESTION: What is a PIN?

ANSWER: PIN means Personal Identification Number. Your PIN is a 4-digit number. Always keep your PIN private. You must select a PIN in order to activate the Q Card when it arrives in the mail.

QUESTION: What happens if I do not activate/select a PIN for my Q Card?

ANSWER: If you do not activate/select a PIN for your Q Card, you cannot access the funds on the card and the card will remain inactive. Additionally, in accordance with the Uniform Unclaimed Property Act, NJSA 46:30B-1 et seq., any funds that remain on an inactivated card twelve (12) months after the date of the initial payment(s) will be considered abandoned property and those funds will be turned over to New Jersey Department of the Treasury. For additional information on the Uniform Unclaimed Property Act, please visit <http://www.unclaimedproperty.nj.gov/faqs-public.shtml>.

QUESTION: After I receive my Q Card, where do I call if I have questions?

ANSWER: Call Go Program Customer Service at 1-888-929-2460, 24 hours per day, seven days per week with questions about:

- activating the Q Card
- using the Q Card
- if the Q Card was lost, stolen or damaged
- if you did not receive the Q Card
- if you want to dispute a charge
- if the Q Card was rejected
- to check your account balance
- fee schedule questions
- if you forgot your PIN

QUESTION: What if my Q Card is lost, stolen, damaged or never received?

ANSWER: Cardholders should contact Go Program Customer Service at 1-888-929-2460 immediately to report the card lost, stolen, damaged or not received, and request a new card.

QUESTION: Are there fees for calling Customer Service?

ANSWER: There's no charge for calling Customer Service. You may call Go Program Customer Service at 1-888-929-2460, 24 hours a day, seven days a week or visit www.goprogram.com.

QUESTION: How can I use the Q Card?

ANSWER: You can use the Q Card to:

- make purchases, including in-person, online, telephone and mail purchases
- get cash from participating automated teller machines (ATMs), 24 hours a day, seven days a week
- get cash back from merchants
- pay bills

Purchases, cash withdrawals, and incurred transaction fees are automatically deducted from the available funds on the card. Refer to the fee schedule by calling Go Program customer service at 1-888-929-2460 or visit www.go-program.com.

QUESTION: How can I check the balance on my Q Card?

ANSWER: You can check your balance by:

- calling Go Program customer service at 1-888-929-2460
- checking the balance printed on your ATM receipt
- creating an account at www.goprogram.com

QUESTION: Can I see a transaction history showing what I spent?

ANSWER: Yes. Upon request, you may receive a free, 30-day report of your account activity. If you have access to a computer, you can access your spending history online free at www.goprogram.com.

QUESTION: Are there fees for the Q Card?

ANSWER: Yes there are some fees associated with using your Q Card. You will receive a Fee Schedule, Terms of Use and the Cheat Sheet for the Terms of Use in the mail. Please refer to these documents or visit www.goprogram.com or www.njquickcents.com for information. You can also speak with your CP&P case worker for more information.

QUESTION: How can I avoid fees?

ANSWER: The best way to avoid fees when using your Q Card is to understand what fees are associated with it. Some ways of avoiding fees include using Money Pass ATM's to withdrawal cash and signing for your purchases at stores instead of entering your PIN number. For more information please refer to the fee schedule, Terms of Use and the Cheat Sheet for the Terms of Use along with speaking speak with your CP&P case worker.

QUESTION: Where can I get cash with my Q Card?

ANSWER: You can get cash from any bank or financial institution that displays the MasterCard® logo. All MasterCard® banks are required to provide teller assisted cash withdrawals. For ATM withdrawals, look for the MasterCard® logo, which is displayed on over 892,000 ATMs throughout the world. Please refer to the fee schedule you receive with your card carrier or visit www.goprogram.com for information.

QUESTION: Where can I shop with my Q Card?

ANSWER: Look for the MasterCard® logo. This logo shows that the store accepts your Q Card. In addition to grocery stores, many retailers that accept MasterCard® will let you get cash back with purchases. Please refer to the fee schedule you receive with your card carrier or visit www.goprogram.com for information.

Questions and Answers About Direct Deposit

QUESTION: What is direct deposit?

ANSWER: With direct deposit, your Independent Living Stipends are electronically deposited into your bank account.

QUESTION: What does direct deposit cost?

ANSWER: There is no charge from CP&P. You should first check with your bank to see if they have fees for direct deposits.

QUESTION: What are the advantages of using direct deposit?

ANSWER: Your payments are conveniently, safely and electronically deposited into your bank account. You no longer need to wait for your paper check to arrive and wait at the bank to cash it.

QUESTION: If I select direct deposit, can I change my mind later and switch to the Q Card?

ANSWER: Yes. To cancel direct deposit and switch to the Q Card you must complete and submit a Direct Deposit Authorization Form and check the box to cancel the direct deposit payment method and to issue a Q Card. This form can be found by visiting www.njquickcents.com.

QUESTION: Do I need a bank account for direct deposit?

ANSWER: Yes. You need a bank account for direct deposit.

QUESTION: How do I sign up for direct deposit?

ANSWER: You can go to www.njquickcents.com and download the direct deposit enrollment form. You will need to complete this form and submit it to the address indicated or fax it to the number indicated. If you choose to have your Independent Living Stipend deposited into your checking account, you will need to include a voided blank check for the checking account where the direct deposit will be made. Starter checks are not accepted. Your name must appear on the account. If you choose to have your direct deposit deposited into your savings account, you will need to have your bank provide the appropriate account and routing number on bank letterhead signed by a bank representative. Your name must appear in the letter and on the account. **The name on your checking or savings account MUST match the name on record with CP&P.**

QUESTION: How do I access the payments that are deposited into my bank account?

ANSWER: You access and use these funds the same way you access and use other funds in your bank account.

QUESTION: When will my payments begin to be electronically deposited into my bank account?

ANSWER: When your direct deposit form is received and processed, it is anticipated that your next scheduled Independent Living Stipend payment will be direct deposited. You should check with your bank regarding their direct deposit policies.

QUESTION: I have separate savings and checking accounts. Into which account will my Independent Living Stipend be deposited?

ANSWER: You can choose the account you want your payments deposited.

QUESTION: Can I have my Independent Living Stipend deposited into more than one account?

ANSWER: No. Payments are deposited into only one account.

QUESTION: Once I select an account where my funds are to be deposited, can I change it later?

ANSWER: Yes. To change the account you must complete and resubmit a Direct Deposit Authorization Form and check the box for a change in direct deposit. This form can be found by visiting www.njquickcents.com.