










COUNTY OF SACRAMENTO EBT AT A GLANCE



<p>What is Electronic Benefit Transfer (EBT)?</p>	<p>Electronic Benefit Transfer (EBT) is a benefit issuance system that allows you to get your food stamp or cash benefits using a debit-type card. EBT replaces paper checks and food stamp coupons so no more lost or stolen benefits. You do not need a bank account to use EBT.</p>
<p>When does EBT begin in Sacramento County?</p>	<ul style="list-style-type: none"> • October 14, 2003 for new applicants • November 1, 2003 for existing clients
<p>What is the “Golden State Advantage Card?”</p> 	<ul style="list-style-type: none"> • The Golden State Advantage Card, or EBT card, is the name of the plastic card you will use to get your benefits. There are separate accounts for your food stamps and cash benefits. Both can be accessed with the same card. • The EBT card is used at Automated Teller Machines (ATMs) and Point-of-Sale (POS) devices that have the QUEST® logo. If you do not see the logo, ask the store clerk or ATM owner. • You can use the same card month after month if you are eligible, so keep it in a safe place. • You will use your card with your own secret code or Personal Identification Number (PIN). • If you do not use all of the benefits in a given month, the balances will “roll over” to the next month. • You can use your EBT card outside of Sacramento County.
<p>What programs are included in EBT?</p>	<p><u>All</u> food stamp cases are included. Cash programs include:</p> <ul style="list-style-type: none"> • CalWORKs • General Assistance (GA) • Refugee Cash Assistance (RCA)
<p>What programs are NOT included in EBT?</p> 	<ul style="list-style-type: none"> • Foster Care • Cash Assistance Program for Immigrants (CAPI) • Employment Supportive Service payments (ancillary payments) • Vendor payments
<p>How do you get your Food Stamp benefits under EBT?</p> 	<ul style="list-style-type: none"> • You can use your EBT card at a retailer’s POS device to buy groceries. • A retailer that accepts the EBT card for food stamp purchases will display the QUEST® logo somewhere in the store. • There is <u>never</u> a charge to use your EBT card for food stamp purchases. • The EBT card replaces FAIR cards and food stamp coupons. • Direct mail of food coupons is no longer available.
<p>How do you get your cash benefits under EBT?</p>	<ul style="list-style-type: none"> • At bank ATMs that display the QUEST® logo. • At retailer POS terminals that display the QUEST® logo.
<p>What types of fees are charged to use ATMs?</p> 	<p>Transaction fees to withdraw cash from an ATM:</p> <ul style="list-style-type: none"> • First four (4) cash withdrawals per month = NO TRANSACTION FEE • After four (4) per month = 85¢ per withdrawal (in addition to any ATM surcharge fees). <p>Balance inquiry fees:</p> <ul style="list-style-type: none"> • All telephone inquiries are FREE • ATM inquiries are 25¢ each

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<p>What types of fees are charged to use ATMs?</p> <div style="background-color: black; color: white; padding: 5px; margin-top: 10px;"> <p><i>Tip: Always keep your ATM or POS receipts to know your balance.</i></p> </div>	<p>Surcharges:</p> <ul style="list-style-type: none"> • ATM owners determine the surcharge (usually \$1 to \$2). • Some ATMs never surcharge (a list of bank names, locations, and surcharge amounts will be available at DHA offices). <p>Other charges:</p> <ul style="list-style-type: none"> • Some POS owners may charge a surcharge for withdrawing cash and/or making a purchase using cash benefits (a list of POS owners who surcharge will be available at DHA offices). Always keep your ATM or POS receipts. 										
<p>What help is available?</p> 	<ul style="list-style-type: none"> • Call the 24-hour toll-free customer service helpline at (877) 328-9677 for the following: <ul style="list-style-type: none"> ◆ To get account balance(s) ◆ To report lost, stolen, or damaged cards ◆ To request a new card ◆ To change your PIN • You may call your DHA caseworker during regular business hours. 										
<p>What training and materials will be provided?</p> 	<ul style="list-style-type: none"> • You will receive a wallet card and brochure in the mail or at a DHA office. • A training video will be available to view at your local DHA office. • If you need additional help or information, go to your local DHA office or call the customer service helpline at (877) 328-9677. • Help is available for limited or non-English speaking clients. 										
<p>What languages are offered?</p>	<p>The helpline and training materials are available in 11 languages:</p> <table style="width: 100%; border: none;"> <tr> <td>• English</td> <td>• Russian</td> </tr> <tr> <td>• Spanish</td> <td>• Hmong</td> </tr> <tr> <td>• Mandarin/Cantonese*</td> <td>• Armenian</td> </tr> <tr> <td>• Vietnamese</td> <td>• Lao</td> </tr> <tr> <td>• Cambodian</td> <td>• Farsi</td> </tr> </table> <p><small>*Spoken differently, but written the same</small></p>	• English	• Russian	• Spanish	• Hmong	• Mandarin/Cantonese*	• Armenian	• Vietnamese	• Lao	• Cambodian	• Farsi
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<p>What is the benefit availability day (“stagger day”) for Food Stamps?</p> <p><i>Please note: There are no exemptions from stagger for Food Stamps</i></p>	<p>The Food Stamp stagger day is based on calendar days, including weekends and holidays, and the last digit of your DHA case serial number.</p> <p style="text-align: center;">Sample case number: 3 4 - 1 0 0 3 6 7 - 0 0</p> <table style="width: 100%; border: none;"> <tr> <td>• 1 = 1st day</td> <td>• 6 = 6th day</td> </tr> <tr> <td>• 2 = 2nd day</td> <td>• 7 = 7th day</td> </tr> <tr> <td>• 3 = 3rd day</td> <td>• 8 = 8th day</td> </tr> <tr> <td>• 4 = 4th day</td> <td>• 9 = 9th day</td> </tr> <tr> <td>• 5 = 5th day</td> <td>• 0 = 10th day</td> </tr> </table>	• 1 = 1st day	• 6 = 6th day	• 2 = 2nd day	• 7 = 7th day	• 3 = 3rd day	• 8 = 8th day	• 4 = 4th day	• 9 = 9th day	• 5 = 5th day	• 0 = 10th day
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<p>What is the benefit availability day (“stagger day”) for cash?</p>	<p>The cash stagger day is also based on calendar days, including weekends and holidays, and the last digit of your DHA case serial number.</p> <table style="width: 100%; border: none;"> <tr> <td>• 1, 2, 3 = 1st day</td> <td rowspan="3" style="vertical-align: top;"><i>Note: An exemption to cash stagger can be requested based on a verified hardship. Talk to your DHA caseworker.</i></td> </tr> <tr> <td>• 4, 5, 6, 7 = 2nd day</td> </tr> <tr> <td>• 8, 9, 0 = 3rd day</td> </tr> </table>	• 1, 2, 3 = 1st day	<i>Note: An exemption to cash stagger can be requested based on a verified hardship. Talk to your DHA caseworker.</i>	• 4, 5, 6, 7 = 2nd day	• 8, 9, 0 = 3rd day						
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<p>What about Direct Deposit?</p> 	<p>If you chose to have Direct Deposit, your cash benefits will be available on the first day of the month regardless of your case number.</p> <ul style="list-style-type: none"> • Direct Deposit is a voluntary program where cash benefits are electronically deposited into your own bank account. It can save time, some transaction fees, and balance inquiry fees that may be associated with EBT. • Ask your DHA caseworker for more information. 										
<p>Want more information?</p>	<p>Visit the California EBT Project on the web at www.ebtproject.gov or call your DHA caseworker.</p>										