



Frequently Asked Questions

CUSTOMER SUPPORT AND RESOURCES

- 1. After the program ends, where can I find the information and resources that I've been getting from my community organization?**

After the program ends on August 31, 2010, your community organization will still continue to provide some customer service until next summer (June 2011), but not as much as they do now. We strongly encourage you to talk to your community organization to find out what other services they might be able to provide after that. Until then, they can help you find websites and providers that offer free or low-cost health, education and work and training programs. A list of these free or low-cost services will also be available on the website at www.opportunitynyc.org/resources until December 2011 and in the updated *Resource Guide* available at your community organization.
- 2. When will my community organization be open after August 31, 2010?**

Your community organization will be open for fewer hours after the program ends on August 31, 2010. Give them a call to find out what their new hours will be. Even though they will only be open part-time, they will continue to provide customer service through the end of June 2011.
- 3. How long will the ONYC Helpline operate?**

The Helpline will end next summer, June 2011.
- 4. How long will the ONYC website be online?**

You will be able to access the services and information provided on the website until December 2011.
- 5. Are there other programs like ONYC that I can apply for?**

As you may know, Opportunity NYC is the first program of its kind in the country. At this time, no similar programs are available. However, there are many other programs and services available in the city that can provide you with support in becoming financially independent, developing your job skills, helping your children succeed in school and keeping your family healthy. You can find links to many of these free and low-cost programs by going to www.opportunitynyc.org/resources or by checking out the updated *Resource Guide* available at your community organization.
- 6. How will I get by without ONYC Rewards, especially in crunch times like during the holidays or back-to-school shopping?**

The key to financial stability and growth is to make a financial plan and stick to it. Tracking your expenses may allow you to set money aside for unexpected emergencies and financial crunch times. A solid financial plan can also help you set short- and long-term financial goals.

There are many organizations in your community that provide free or low-cost financial counseling. They can help you create a personalized financial plan, detailing the steps you'll need to take to achieve your financial goals. These organizations and their websites are also listed in the updated *Resource Guide* available at your community organization and at www.opportunitynyc.org/resources.

7. How will I be able to motivate my children to achieve the activities without Rewards?

Communicating with your children, explaining the importance of succeeding in school and maintaining healthy habits are the best ways to keep them motivated without extra rewards. There are a number of websites dedicated to helping parents communicate with their kids. One of them is www.familyeducation.com. This website provides tips and information that you could use to connect with your children and communicate to them the importance of continuing the success achieved during Opportunity NYC.

SUBMISSIONS, RESUBMISSIONS AND PAYMENTS AFTER AUGUST 31, 2010

8. What if I have coupons rejected for Year 3 activities? Can I resubmit after August 31, 2010?

Yes. You can resubmit Year 3 coupons until May 15, 2011.

Be sure to get a resubmission coupon from your community organization or Opportunity NYC website at www.opportunitynyc.org/forms and send it along with any additional documentation. It is a good idea to talk to an Opportunity NYC specialist at your community organization or the Helpline to find out exactly what you need to do to resubmit.

9. What if I'm self-employed or need to provide tax documentation with my Year 3 Full-time Work coupons? When is the deadline to submit?

May 15, 2011 is also the last date to submit Full-time Work and Education and Training Coupons if you are self-employed or need to provide tax information. But we encourage you to submit as early in the year as possible to allow yourself time to resubmit if need be. Remember, May 15, 2011 is the last possible date to submit any kind of resubmission coupons.

10. I am working on an education/training course, but I will not complete it by the end of program. Will I be able to earn the Education and Training reward anyway?

Congratulations on your efforts to get ahead in the long run by improving your education and training skills now. We strongly encourage you to submit your Year 3 Education and Training coupons even if you were not able to complete the course by August 31, 2010.

For the most part, you are required to complete an education/training before August 31, 2010 in order to earn the Education and Training Reward for Year 3. However, there might be exceptions to this rule depending on the type of course/program.

11. When will I get paid for resubmission coupons if I submit after the program ends?

After August 31, 2010, you should continue to follow the program's payment cycle when submitting and getting paid for resubmission coupons. So for example, if you need to submit a resubmission coupon for a Year 3 activity and would like to get paid on December 15, 2010 payment date, you will need to submit your resubmission coupons and documentation by November 15, 2010.

Resubmission received by:	Payment
Every two months until May 15, 2011	1 month after deadline to resubmit coupons (estimated date)
November 15, 2010	December 15, 2010
January 15, 2011	February 15, 2011
March 15, 2011	April 15, 2011
May 15, 2011 (last date to resubmit)	June 15, 2011 (last payment)

BANKING ISSUES

12. What should I do if I have a problem with the bank account I use to receive Opportunity NYC Reward payments after the program ends?

If you have a problem with your Opportunity NYC payments as a result of bank account issues after August 31, 2010, you will still be able to call the Helpline of Opportunity NYC at (212) 994-428 to find out what to do. Please keep in mind, however, that May 15, 2011 will be the last date to submit any changes to your account in order for us to make payments.

13. Is my stored value card still going to be valid after August 31, 2010?

Your stored value card will be valid until December 31, 2011.

After June 30, 2011, Opportunity NYC will not be able to help if you have a problem with your stored value card. Any questions or problems you may have with your stored value card should be directed to JP Morgan Chase Bank. More information about how these cards will work after June 30, 2011 will be posted on the website of Opportunity NYC.

14. Will I be able to maintain my ONYC Bank Account after the program is over?

Your Opportunity NYC Savings Account will be available through June 30, 2011. After this date, your ONYC Savings account will be automatically transitioned into a similar savings product called the NYC SafeStart Account. The NYC SafeStart account was created by the NYC Office of Financial Empowerment and offers most of the same benefits you are able to enjoy now with your Opportunity NYC account. More information about how the NYC SafeStart account works can be found here:

<http://www.nyc.gov/html/ofe/html/poverty/safestart.shtml>

OTHER

15. When does my enrollment in the program end?

You will still be an important part of the program in the next few years even though you won't be earning Rewards for activities completed after August 31, 2010. MDRC, the research organization that is studying the effects of this program, may reach out to you over the next 2-3 years to ask you about your experience in Opportunity NYC. Your opinion and experiences in the program are extremely important, do please continue to respond to MDRC's surveys. Your feedback will help to shape future programs that could help many more families around the world. If you have questions about the surveys, please call Ms Jo Anna Hunter at MDRC, at (212) 532-3200.

16. What if I have more specific questions?

Please feel free to call the Opportunity NYC Helpline at (212) 994-4528, Monday - Friday from 9 AM to 5 PM. You can also speak to an Opportunity NYC specialist at your community organization.