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Secretary
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FAX 97-61

Field Operations Memo 97-28
May 1, 1997

To: Local Office Staff

From: Joyce Sampson
Assistant Commissioner for Field Operations

Re: Direct Deposit

Overview

Direct deposit has proven to be the most cost-effective method of delivering cash assistance to our recipients. Both the Department *and* the recipients involved in direct deposit have realized the benefits of this delivery system.

Workers should point out the advantages of direct deposit when dealing with recipients. With the phase-in of the Electronic Benefit Transfer (EBT) system, it remains important that staff continue to market direct deposit to cash assistance recipients, even when EBT is implemented statewide.

Advantages of Direct Deposit

Advantages of direct deposit include:

- no need to go to the bank, stand in line and wait for service,
 - no need for expensive check cashing services,
 - no need to purchase costly money orders,
 - no inconvenience of lost or stolen checks,
 - no inconvenience of mail delay (prompt delivery of money to recipient's account on the check date),
 - checks can be written in the privacy of your home,
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**Advantages of
Direct Deposit
(cont.)**

- no 90-day time limits for withdrawing funds, and
 - establishes and maintains a banking relationship, particularly when a recipient goes off assistance.
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Cat. 4 recipients are under no obligation to participate in direct deposit. However, workers should stress the benefits of direct deposit to this population as well, particularly to those recipients with existing bank accounts.

Questions

If you have any questions, have your Hotline designee call the Policy Hotline at (617) 348-8478.
