The Family Investment Program (FIP) provides temporary cash assistance to families with children. The goal of FIP is to help you leave poverty and become self-supporting. FIP is available to one-parent and two-parent families and to relatives caring for children whose parents are not in the home.

FIP payments are based on the size of your family and your family’s income.

Is there a time limit for FIP?
Federal law limits how long you can get FIP to a total of 60 months (five years). Months you get FIP or cash assistance in another state count toward the 60 months.

Months are not counted for:
- persons on SSI
- caretakers who don’t get FIP for themselves
- persons on SSI
- the five years don’t have to be in one block of time.
- if a parent gets FIP for 60 months, FIP stops for the child.
- if a caretaker gets FIP for 60 months, FIP stops for the whole family. If a caretaker gets FIP for 60 months, FIP stops for the child.
- Caretakers who don’t get FIP for themselves.
- persons on SSI

What is PROMISE JOBS? To get a FIP check, you must work with your PROMISE JOBS PROMISE JOBS is a work and training program that will help you make a plan to support your family. Your family is chosen a Family Investment Agreement (FIA) that lists the steps you must take to overcome the hardship.

What steps will you take to be able to support your family?
- You will meet with a PROMISE JOBS worker to plan and write your FIA. An FIA is a signed agreement between you and the state of Iowa. It will show:
  - the steps you will take to be able to support your family.
  - how the state will help with those steps.
  - Your PROMISE JOBS worker will talk to you about help with child care and transportation while you do your FIA.
- PROMISE JOBS activities that may be included in your FIA include:
  - Assessment
    - Looking at your family’s needs and goals so that you can choose what steps for your FIA that will help you become self-supporting in the shortest amount of time.

Work-Related Activities
- Individual Job Search: Your PROMISE JOBS worker will help you develop a plan which includes opportunities of jobs that you can do that are near your home and your family become stable and deal with problems that keep you from becoming self-supporting.
- Parenting Skills Training: and follow all of the FIP rules.
- PROMISE JOBS activity
- Child Support: If you are a parent under age 18 and never married (or the marriage was annulled), you must live with a parent or legal guardian or show proof of good reasons for not living with them. If you do live with your parents, we will look at the parent’s income to decide if you can get FIP.
- Family Support Activities:
  - Family Development and Self-Sufficiency (FaDSS): A voluntary program that provides services and support in your home, to help you and your family become stable and deal with problems that keep you from becoming self-supporting.
  - Parenting Skills Training: and follow all of the FIP rules.

Which is a “hardship exemption”. Examples of hardship are:
- The only way you can get FIP for more than 60 months is to turn it in at the local DHS or PROMISE JOBS office.
- Give us proof of why you cannot support your family.
- Sign a six-month Family Investment Agreement (FIA) that lists the steps you must take to overcome the hardship.
- You may be eligible to get more than one hardship exemption if you work on overcoming your hardship and follow all of the FIP rules.

Is a hardship exemption a “limited benefit plan”? (LBP)
- PROMISE JOBS activities that may be included in your FIA include:
  - Assessment
    - looking at your family’s needs and goals so that you can choose what steps for your FIA that will help you become self-supporting in the shortest amount of time.

Other FIP rules are:
- Age: Children must be under the age of 18.
  - A child who is age 18 may get FIP only if they are going to high school and will complete high school before age 19.

Are there other FIP rules?
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  - PROMISE JOBS workers will answer your questions about PROMISE JOBS activities.

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When do I have to fill out reports?

Everyone on FIP will be sent a form to fill out twice a year. Fill out the report and return it with proof of your income, by the due date on the form.

When what changes do I have to report as soon as they happen?

You must report any changes in your family’s situation, including changes in:
- Mailing or living address
- Employment or other income when it starts or stops
- Resources
- Someone moving in or out of your home
- Receipt of a social security number
- Changes in school attendance
- Tell us about these changes within 10 days if you are on FIP or within five days if you are applying.

What happens if I quit my job?

You may be choosing a Limited Benefit Plan (LBP) and your FIP will stop if:
- You quit your job without a good reason.
- You lose your job for a reason that is not showing up for work or not calling in.

If you’re thinking about quitting your job, first talk to your DHS worker to find out what will happen to your FIP.

What happens if I get my FIP payment?

Your FIP payments can be deposited to an electronic access card (also called a debit card) or your checking or savings account.

Electronic Access Payment Card

You have the right to appeal if your application is denied. You may be able to get help from these DHS employees and clients without regard to race, color, national origin, sex, sexual orientation, gender identity, disability, age or veteran status.

If you feel DHS has discriminated against or harassed you, please send a letter detailing your complaint to:

Iowa Department of Human Services, Hoover Building, 1305 E. Walnut, Des Moines IA 50319

If you have questions, contact your worker in your local Human Services office. You may also call 1-888-229-0223.

The toll free number is: 1-800-532-1275

A booklet called, One-Time Payments, gives important information about what to do if you get a one-time cash payment such as an inheritance, insurance, or lawsuit settlement. Read it and keep it with your winnings. If you think you will get one of these payments, let your DHS worker know so you can get information before you get or spend the money.


It is the policy of the Iowa Department of Human Services (DHS) to provide equal treatment in employment and provision of services to applicants, employees and clients without regard to race, color, national origin, sex, sexual orientation, gender identity, disability, age or veteran status.

If you would like to have your payments deposited to your own checking or savings account, you can sign up for direct deposit. If you get your payments on the electronic access card, you will be sent information about how to use the card in ways that will help you get your money without cost. If you have questions about your card, call 1-888-969-5611 (toll free).

Direct Deposit

If you have child support the other parent may owe you, give you information on how this change affects your income and resources.

You may be able to get help with these DHS programs if you also get help from another program run by DHS, like the Women, Infants and Children (WIC) program or the Food Assistance program.

Medicaid can help pay for medical and dental

Child Care Assistance (CCA) can help with child care costs for working or in an unowned child support the other parent may owe you, including information on how to stop an ongoing support order.


tells you if you can get your FIP. After you are approved for FIP, you can have up to $5,000 in resources. Resources include cash, bank accounts, stocks and bonds, real estate, and motor vehicles.

Some resources are not counted toward the limit, including the home you live in and 1 car for the family. If you have more than one car, part of the value of the other car may count toward the limit.

If you are approved for FIP, you’ll get your FIP check within seven days after you get the letter.

How do I apply for FIP?

You can get an application from any county DHS office. Fill out the application and bring it to the local DHS office in the county where you live. The earliest you can get FIP is seven days from the date we get your application.

Keep track of how much support the other parent pays to DHS, so you can decide if you would be better off staying on FIP or going off FIP and getting child support instead. You can find out how much child support the other parent pays by checking the report of support payments for the last three months, or by calling the free number, 1-888-229-0223.

Resource (Asset) Limits – Your family may have up to $2,000 worth of resources when you apply. After you are approved for FIP, you can have up to $5,000 in resources. Resources include cash, bank accounts, stocks and bonds, real estate, and motor vehicles.

If you work, some of your earnings are used to support your child. If you stop work, your FIP will stop if:
- You are not showing up for work or not calling in.

You will get a written notice telling you if you can get FIP. If you are approved for FIP, you’ll get your FIP check within seven days after you get the letter.

Your family must meet the FIP Income Limits. Income includes pay from a job, social security income, unemployment benefits and any other money you get.

You will be asked to come to an interview and show proof of some things, such as your income. Tell us about these changes as soon as they happen?

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