



Ohio EBT / Direction Card — Check Your SNAP Balance Online

Check Your SNAP Balance and Keep the Card Safe

————— **An Extended Guide · No. 1773** —————

Tech Made Simple. Service Made Personal.

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SUMMARY

The 60-Second Version

Here is the whole guide in a nutshell. Your Ohio Direction Card holds your SNAP benefits like a debit card, and you can check the balance four ways: the receipt from your last purchase, the customer service line at 1-866-386-3071, the ConnectEBT website, or the ConnectEBT app. Type the website address yourself, choose Ohio EBT, and never click links in texts or emails. Keep your PIN secret, change it regularly, and cover the keypad when you type it. Use the app to lock your card until you are ready to pay. Look over card readers for anything loose before you swipe, and review your transactions often. The state will never ask you for your PIN or card number. If anything on your card looks wrong, report it right away. If this feels like a lot, call me and we will go through it together.

1. What the Ohio Direction Card Is

Your food benefits ride on a plastic card.

The Ohio Direction Card is the plastic card Ohio uses to deliver SNAP food benefits, which many people still call food stamps. It looks and works a lot like a bank debit card. Each month the state puts your benefits on the card, and you spend them at grocery stores that display the Ohio Direction Card sign.

This guide is about using the card and checking what is on it. It is not about applying for benefits. If you still need to apply, I have a separate guide on Ohio Benefits Online.

Because the card is a debit card, you can only spend what is actually in your account. If you try to spend more, the store machine simply says no, and you can put something back or pay the difference another way. Nothing worse happens than that.

- The card holds your SNAP benefits in an account run by the state.
- You use a secret four-digit PIN with it, just like a debit card.
- You can check the balance several ways, and this guide covers each one.
- Cash assistance in Ohio also uses an EBT card, and the same safety habits apply.

GOOD TO KNOW

Keep the same card month after month. Do not throw it away when it looks worn or when the month ends. The state adds new benefits to that same card.

2. Three Ways to Check Your Balance

Receipt, phone call, or website.

Ohio gives you more than one way to see how much is on your card. You do not need to be good with computers for the first two. Pick whichever feels most comfortable, and feel free to mix them.

The state's own card booklet lists the options plainly: check your last receipt, call the customer service line, or visit the ConnectEBT website. There is also a ConnectEBT app for phones and tablets, which works like a handy version of the website.

- Your last store receipt prints the remaining balance.
- The customer service number is 1-866-386-3071, open all day and night.
- The ConnectEBT website lets you sign in and look at your account.
- The ConnectEBT app puts the same kind of information on your phone.

I walk through each of these in its own chapter. If a screen ever looks different from what I describe, do not worry. Websites and apps change their looks now and then, but the basic buttons and the information they show stay much the same.

TIP

Make a habit of checking your balance before you head to the store, not after. Then you know what you can spend and there are no surprises at the register.

3. The Receipt Method

The simplest check of all.

Every time you use your Ohio Direction Card at a register, the machine prints a receipt. That receipt shows the date, the store name and location, the type of transaction, the amount, and the balance that remains on your card.

This is the easiest way to know where you stand, and it needs no phone, no computer, and no password. Many people keep the receipt from their last trip tucked in a kitchen drawer or in the same pocket as their grocery list.

- 1 Finish your purchase and enter your PIN as usual.
- 2 Wait for the receipt to print, and take it with you.
- 3 Find the line that shows the remaining balance.
- 4 Keep the receipt at home until your next trip.

One small catch is that the receipt only shows the balance at the time of that purchase. If your monthly deposit has arrived since then, or if someone else used your card, the

number on paper will be out of date.

WATCH OUT

If the balance on your receipt is lower than you expected, do not brush it off. Compare it with your records, and check your transactions using the website, the app, or the phone line.

4. Calling Customer Service

A real person or a menu, any hour of the day.

The customer service number for the Ohio Direction Card is 1-866-386-3071. According to the state's own card booklet, you can call it 24 hours a day, seven days a week. The same number is printed on the back of many cards, so you can compare what is on your card with what I have written here.

You can use that line to hear your balance, get a list of your last ten transactions, choose or change a PIN, report a lost, stolen, or damaged card, and ask about a charge that looks wrong.

- 1 Have your card in your hand.
- 2 Dial 1-866-386-3071 from your phone.
- 3 Listen to the choices and follow the spoken menu.
- 4 Enter your card number when asked, and keep your PIN private from anyone nearby.
- 5 Write down anything important, such as a confirmation or a date.

If you get stuck in the menu, take a breath and try again. The line is meant for cardholders, and many people need two tries the first time.

WATCH OUT

Only share your card number or PIN when you are the one who placed the call to the number on your card or in the official booklet. Never give them to someone who phoned you first.

5. Getting to the Real ConnectEBT Website

Type the address yourself.

The official cardholder website for Ohio EBT is [ConnectEBT.com](https://connectebt.com). The state's own booklet for the Ohio Direction Card tells you to use that address. When you reach the home page, you will see a box where you pick your state program. Choose Ohio EBT from that list.

Most official Ohio sites end in dot gov, and the state's Job and Family Services pages do. The EBT cardholder site is run for the state by a processing company, so its address ends in dot com. That is normal for this one, and it is why you should type the address yourself rather than trust a link.

- 1 Open your web browser.
- 2 Click in the address bar at the top and type connectebt.com.
- 3 Press Enter and wait for the page to load.
- 4 Find the list of state programs and choose Ohio EBT.

Do not search for it and click the first result, because paid ads and look-alike pages sometimes sit at the top. Typing it yourself, or using a bookmark you saved, is safest.

TIP

After you reach the real page once, save a bookmark. A bookmark you made yourself is a safe shortcut that cannot be swapped out by a scammer.

6. Creating Your Cardholder Login

A user name and password just for the website.

To see your balance on the website, you first set up a user name and password there. This is separate from your PIN. Your PIN is for the store keypad, and your website password is for signing in on a screen.

On the ConnectEBT home page, after you choose Ohio EBT, look for a link or button about creating a new user ID and password. The site walks you through it. Expect it to ask for details that prove the card is yours, such as your card number.

- Have your Ohio Direction Card in front of you.
- Choose a user name you can remember.
- Pick a password that is long and not used anywhere else.
- Write the password in a notebook that stays at home.

If a step asks for something I have not listed, such as a question about you, read it slowly and answer it truthfully. The exact wording on these screens can change, so I describe the idea rather than a button name.

GOOD TO KNOW

You create this login only on the real ConnectEBT site or inside the official app. Nobody who contacts you first should ever walk you through it.

7. Signing In to Your Account

What you will see on the screen.

Once your login exists, signing in is quick. Go to [ConnectEBT.com](https://connectebt.com), choose Ohio EBT, and look for the area where you type your user name and password. Type them carefully and then select the sign-in button.

After you sign in, you land on a page about your account. It shows your card balance and gives you ways to look at your transactions. Take your time, because nothing on the screen will rush you. You cannot spend money or give anything away just by looking.

- 1 Type connectebt.com into the address bar.
- 2 Choose Ohio EBT from the list.
- 3 Enter your user name and password.
- 4 Read your balance at the top or on the main account page.
- 5 Select Sign Out when you finish.

If the site asks you to confirm who you are with a code or a question, that is a normal safety step. Only enter such a code on a page you reached by typing the address yourself.

Many people like to sign in from the same device each time, because the layout stays familiar. Whichever device you use, keep your user name and password private, and never type them into a page someone sent you.

TIP

If your password does not work, use the forgot-password help on the sign-in page instead of guessing again and again.

8. Reading Your Balance and History

Know what the numbers mean.

Your account page shows what is available to spend. If you receive both food benefits and cash assistance, you may see them listed separately.

You can also look at recent transactions. Each entry normally shows a date, a store, and an amount. This list is one of the best tools you have for catching mistakes or fraud early, so read it as you would a bank statement.

- Check that every store name is a place you actually visited.
- Check that every date matches a trip you made.
- Check that amounts are about what you remember spending.
- Look for a deposit on your usual benefit day.

The customer service line can also read you your last ten transactions if you would rather listen than read. Either way, make this a regular check, not a once-a-year one.

Take a screenshot or write the balance on your calendar if it helps you plan a grocery trip. Seeing the number in your own handwriting makes it easier to compare against your next receipt.

GOOD TO KNOW

A pending or recent purchase may take a little time to show up on a list. If something seems missing, check again later before you worry.

9. The ConnectEBT App

The same help, on your phone.

ConnectEBT is also a mobile app for phones and tablets. The state's Job and Family Services department recommends it as a way to manage your benefits and, most importantly, to lock and unlock your card.

The app can show your balance and your transactions, and it has the card lock feature that I explain in a separate chapter. If you carry a smartphone, it is worth the few minutes to set up. If you do not have one, you are not missing anything essential, because the website and phone line cover the same needs.

- It works on a phone or tablet.
- It uses your cardholder sign-in.
- It can show your balance and transactions.
- It has locking tools to guard your card.
- It costs nothing to install.

The name to look for is ConnectEBT, written as one word. The website footer credits Conduent, the company behind the system, which is useful to know when you are checking who made an app.

WATCH OUT

A look-alike app can steal your login. Only install the app from your phone's official app store, and be wary of apps that ask for your PIN or your Social Security number.

10. Installing the App Safely

Take it one tap at a time.

Installing an app is the same on any phone: you open the official store, search, and tap install. The care comes in making sure you choose the right app. Scammers publish copies with similar names, hoping a hurried person picks the wrong one.

- 1 Open your phone's app store, which comes already on the phone.
- 2 Type ConnectEBT in the search box.
- 3 Look at the name carefully and check that it matches exactly.
- 4 Look at the maker listed under the name and see that it fits.
- 5 Tap Install, then open the app and sign in with your cardholder login.

If you cannot tell which result is real, stop and call me, or ask a trusted family member to sit with you. A few minutes of checking is far better than guessing.

If you installed a wrong app by mistake, delete it, change your passwords, and call 1-866-386-3071 to ask about your card.

Once it is installed, open the app only by tapping its icon on your own phone. Do not open it through a link sent in a message, because that link may lead somewhere else.

WATCH OUT

Never tap a link in a text message that says to install the EBT app. Go to the store yourself.

11. Locking and Unlocking Your Card

A switch you control.

The card lock is the single best tool ConnectEBT gives you against theft. When the card is locked, a thief who has your card number cannot spend your benefits, because the system refuses the purchase.

Ohio's Job and Family Services department suggests keeping your card locked until you are actually at the register. You unlock it in the app, make your purchase, and lock it again right after. It takes a few seconds and it adds real protection.

- 1 Open the ConnectEBT app and sign in.
- 2 Find the card lock or card controls section.
- 3 Switch the card to unlocked just before you pay.
- 4 Finish your purchase at the register.
- 5 Switch the card back to locked.

It feels like an extra step at first, and then it becomes as natural as locking your front door. If you are shopping with a spouse or a helper, you can still do this yourself. Keep the phone in your hand, unlock the card at the register, and lock it again before you walk out of the store.

GOOD TO KNOW

If the register still says declined after you unlock the card, wait a few seconds and try again, then check the lock setting once more.

12. The Lock Everywhere Feature

Stopping out-of-area spending.

The state's January 2025 fraud warning names a feature in the app called Lock Everywhere. According to that release, you can use the app's card lock features to require yourself to unlock the card before any purchase, including purchases in Ohio.

Another option the state has described is blocking in-person use outside Ohio. This is useful when you never leave the state, because stolen card data is often used far from home.

Menu names inside the app can change over time, so I will not promise an exact button. Open the app, look at the card or security settings, and read the choices slowly. If you are unsure, call 1-866-386-3071 and ask customer service how to turn on the strongest protection.

- Choose the strongest lock the app offers.
- Read each setting before switching it.
- Test it by trying to pay while locked, if a store trip allows.
- If you travel out of state, unlock deliberately for that trip.

TIP

If you are going to visit family in another state, remember to unlock before the trip. A card that works only in Ohio will be declined elsewhere.

13. Setting Your First PIN

Four digits that belong to you.

Before the card works at a store, you need a four-digit PIN. The state booklet says you can choose one by calling 1-866-386-3071 or by visiting [ConnectEBT.com](https://connectebt.com) and following the PIN instructions. It says to have your card number, Social Security number, and birth date ready.

That list looks sensitive, and it is. The point is that you only give those details when you have reached the real website yourself or called the number on your card. They are never for someone who calls, texts, or emails you.

- 1 Have your card, and the personal details the system asks for.
- 2 Call 1-866-386-3071 or type connectebt.com yourself.
- 3 Follow the PIN selection instructions.
- 4 Pick four digits you will remember.
- 5 Test the PIN at the store with a small purchase.

If you made a mistake while setting it, just repeat the steps. There is no charge for choosing a PIN.

Many new cardholders set the PIN at home, in a quiet room, before the first shopping trip. That way you are not rushing at a busy register, and you can test it with a small purchase.

WATCH OUT

The state's own booklet says never to tell anyone your PIN and never to write it on your card. That includes cashiers, helpers, and callers who say they are from the state.

14. Choosing a PIN That Stays Safe

Easy for you, hard for a stranger.

A good PIN is one you can remember without any notes, but that a person holding your lost card could not guess in a few tries. The state booklet gives clear advice on this, and it is worth following to the letter.

- Do not use numbers from your address.
- Do not use numbers from your phone number.
- Do not use your birth year, or a simple run like 1234.
- Do not write the PIN on the card or on anything in your wallet.
- Do not share it, even with a friendly cashier.

If you worry about forgetting it, think of a four-digit number with a private meaning for you, such as part of an old phone number from long ago. Avoid anything a relative or neighbor could work out.

Remember that if someone else learns your PIN and uses your benefits, the state's booklet says those benefits will not be replaced. That is a strong reason to keep it secret.

TIP

If you think anyone has seen or learned your PIN, change it the same day by calling 1-866-386-3071 or using the website.

15. Changing Your PIN Regularly

A small habit with a big payoff.

Ohio's Job and Family Services department advises changing your PIN each month, before your scheduled deposit arrives. The idea is simple: if someone has quietly collected your information, a fresh PIN makes it less useful.

It might sound like a chore, but it takes only minutes. Many people link it to something they already do each month, like paying a bill or marking the calendar on the first of the month.

- 1 Pick a day just before your usual deposit day.
- 2 Call 1-866-386-3071 or sign in at connectebt.com.
- 3 Follow the PIN selection steps.
- 4 Choose a new four-digit number you will remember.
- 5 Use it at your next store visit to be sure it works.

Do not choose the same PIN you used before or one that is only a small change from it. A new number should look unrelated to the old one.

Some people get a family member to remind them by phone. Others set an alarm on a phone or a kitchen timer. Use whatever works so that the habit actually sticks from month to month.

GOOD TO KNOW

The booklet notes that after four wrong PIN tries your card stops working until the next day, and the PIN resets at midnight. Take care while changing it so you do not mix up the digits.

16. Knowing Your Deposit Day

When new benefits arrive.

Your SNAP benefits are added to your card on the same day each month. The state booklet says to ask your county Job and Family Services office which day that is for you, and that a weekend or holiday does not delay it.

Once you know your day, write it on a calendar. It helps in two ways. First, you know when to expect more money to appear. Second, an odd deposit or a missing one stands out right away.

- Ask your county office for your deposit day.
- Mark it on a wall calendar.
- Check your balance a day after, to see the new benefits.
- Call customer service if the benefits do not show.

If you ever think a deposit is wrong or missing, the county office that handles your case is the place to ask about the amount, and the EBT line can confirm what has actually landed on the card.

If your household has more than one card, note each deposit day separately. Mixing them up is a common cause of worry when a balance looks smaller than expected.

TIP

Checking your balance on deposit day is a good time to also review your last few transactions. Make it one routine.

17. What Happens to Unused Benefits

Leftovers carry over, but not forever.

If you do not use all your SNAP benefits in a month, the rest stays on your card for the following month. Nothing disappears at midnight on the last day. This lets you stretch benefits when you need to.

There is a limit, though. The state's booklet says benefits not used within 274 days are removed from your account and cannot be replaced. That is roughly nine months, so it only matters if a card sits unused for a long time.

This is another reason to check your balance now and then. A quick look reveals whether benefits are piling up, or whether something has drained them.

- Leftover benefits roll over to the soon.

- Benefits unused for 274 days are removed.
- Removed benefits cannot be replaced.
- A regular balance check keeps you ahead of it.

The 274-day rule is a reason not to put the card in a drawer and forget it. Even a small purchase every so often keeps you aware of the balance and confirms that the card still works.

GOOD TO KNOW

You cannot prepay for groceries with the card. Food can only be bought when you present the card at an authorized store.

18. When the Card Will Not Work

Start with the simple causes.

A declined card is stressful, especially with a cart full of groceries and people waiting. The good news is that the causes are usually ordinary. The state's booklet names three of them.

- The magnetic stripe on the back is damaged or scratched.
- You entered the wrong PIN four times, so the card is locked for the day.
- You tried to spend more than the balance on the card.

Also check whether you left the card locked in the ConnectEBT app. That one catches many careful people. Unlock the card, try again, and lock it once more afterward.

- 1 Stay calm and step aside politely if others are waiting.
- 2 Check that the card is unlocked in the app.
- 3 Check your balance by receipt, app, or phone.
- 4 Call 1-866-386-3071 if it still fails.

A stripe that is worn out is easy to fix. Customer service can send a replacement card, and the state's booklet says a new card arrives within seven days after you report it damaged. Use the time to plan meals.

TIP

Keep the card away from heat, bending, and magnets such as TVs and microwaves. The booklet says these can damage the stripe.

19. What Card Skimming Is

Thieves copying your card number.

Skimming is when a thief fits a hidden device over or inside a card reader and copies the information on your card when you swipe it. The state describes it just that way: a fraudulent device placed over a point-of-sale card reader to steal payment card information.

The thieves then make a fake copy of the card, or use the stolen details, and drain the benefits. You may not notice anything until you reach the register later and find the money gone.

This is not your fault. Skimmers are made to look like part of the machine, and even careful shoppers have been caught. What you can do is lower the odds and catch problems early, and the next chapters show how.

- Skimmers sit on card readers at stores and gas pumps.
- The copied data can be used far away from Ohio.
- Many victims find out only when a purchase is declined.
- Early checking and card locking limit the damage.

Think of skimming like someone copying a key while you are distracted. The lock was never broken, but the thief now has what they need. That is why locking the card in the app is such a strong answer.

GOOD TO KNOW

Ohio's Job and Family Services department watches for suspicious activity and shares what it finds with the Ohio Investigative Unit, local police, and federal food officials.

20. Spotting a Skimmer at the Register

A thirty-second look before you swipe.

You cannot always see a skimmer, but a quick look and a gentle tug can reveal many. The state's advice is straightforward, and it takes only seconds each time you pay.

- 1 Look at the card reader. Does anything look bulky, loose, or mismatched in color?
- 2 Pull gently at the edges of the keypad and the reader to see whether anything shifts.
- 3 Look for a card slot that seems to stick out farther than usual.
- 4 If anything looks odd, do not swipe. Use another lane or register.
- 5 Tell a store worker about what you noticed.

Self-checkout lanes and gas pumps deserve the same care. If a reader has a tamper sticker that is torn or looks peeled, take that as a warning.

It is fine to feel a little silly doing this at first. The staff have seen it before, and the people around you will not mind.

Remember that you are checking the machine, not accusing anyone. Staff want to hear about odd readers, because the store loses trust too when customers are victimized.

TIP

Using a register staffed by a cashier close to the front of the store is often a bit safer than a reader tucked in a far corner.

21. Shielding Your PIN

Protect the keypad.

A skimmer takes your card number, but a thief also needs your PIN. Some use tiny cameras or simply watch over your shoulder. That is why hiding the keypad matters so much.

The state suggests covering the keypad with your body or hand while you type. It is a plain, free habit, and it works. Stand square to the machine, put your other hand over your typing hand, and keep your head up to notice who is nearby.

- Cover the keypad every time, even at a store you trust.
- Do not say the digits aloud.
- Do not let a cashier type them for you.
- Step closer to the machine if people crowd behind you.
- Turn the screen away when you can.

If someone stands too close, you can say, politely, that you need a little more room. A kind but firm request is perfectly acceptable.

Practice at home with a coffee table or a kitchen counter. Once your hand knows how to cover the pad, you will do it without thinking at the real register.

WATCH OUT

If you see a pinhole camera, a strange fixture, or a device pointed at the keypad, leave without paying and tell the manager.

22. Catching Fraud Early

Make a short weekly look a habit.

The sooner you notice a bad charge, the more options you have. A short regular check can turn a disaster into a small problem. You do not need to spend long. Five minutes is plenty.

Choose a regular day, perhaps when you plan your grocery list, and review your balance and recent transactions. Use the ConnectEBT website, the app, or the phone line.

Compare what you see with the receipts in your drawer.

- 1 Pick a regular day for your check.
- 2 Sign in to the website or app, or call 1-866-386-3071.
- 3 Read each recent transaction slowly.
- 4 Match them with your receipts and memory.
- 5 Write down anything that does not belong.

Odd things to watch for include a store you never visit, a purchase in another state, or several charges on the same day that you do not recall.

If you use the phone line instead of the website, ask for the last ten transactions. That is the number of entries the state's booklet says customer service can give you, and it covers most recent activity.

TIP

Keep receipts for at least a couple of months in an envelope. They are your best proof if you must dispute a charge.

23. If You See a Charge You Did Not Make

Act quickly and calmly.

If a transaction is not yours, do not panic and do not wait. Quick action can stop further loss. The steps below are a safe order to follow.

- 1 Lock the card in the ConnectEBT app if you have it.
- 2 Call 1-866-386-3071 and report the charge.
- 3 Ask customer service to deactivate the card and send a replacement.
- 4 Choose a new PIN once the new card arrives.
- 5 Contact your county Job and Family Services office and tell them what happened.
- 6 Write down the date, time, and name of anyone you spoke with.

The state's booklet says that when you report a lost, stolen, or damaged card, the old card is deactivated and a replacement arrives within seven days. It also says you can ask for an

adjustment for an errored transaction within 90 calendar days, by calling the same number. Do not delay because you feel embarrassed. It happens to careful people every month. Try to keep a clear head while you do this. Take the steps one at a time, and tick them off on paper as you go. Someone who has a list in hand usually feels much calmer.

WATCH OUT

Do not pay anyone to get your benefits back. The state does not charge for reporting fraud, and anyone who asks for payment is a scammer.

24. Replacement of Stolen Benefits

Ask, and ask promptly.

Many people ask whether stolen SNAP benefits are replaced. The honest answer is that it depends on the rules in force at the time of the theft, and those have changed over the years.

The state's procedure letter described a federal program that allowed replacement of benefits stolen by skimming or card cloning during a set window of dates. The state later announced that the window was extended, and a later state release gave an end date in December 2024. I cannot tell you if that protection continues for a theft today.

What I can say is this: report right away, keep your paperwork, and ask your county Job and Family Services office directly whether anything can be replaced for your case. The state also warns that benefits used by someone who learned your PIN from you are not replaced.

- Report the theft the same day you notice it.
- Ask your county office what replacement rules apply.
- Keep notes of every call and every date.
- Ask about the form the county may need you to fill out.

GOOD TO KNOW

Do not assume you are out of luck, and do not assume you are covered. Ask, and get the answer from the county office itself.

25. Lost, Stolen, or Damaged Cards

Call first.

If your card is lost, stolen, or damaged, call the customer service line, 1-866-386-3071, right away. Tell the representative what happened. The old card will be deactivated so nobody else can use it.

A replacement card is mailed to you. The state booklet says it should arrive within seven days. Until it comes, you may want to plan your groceries around other money. Ask the representative whether anything can speed things along for your situation.

- 1 Call 1-866-386-3071 the moment you notice the loss.
- 2 Answer the questions to confirm your identity.
- 3 Confirm the mailing address for the new card.
- 4 Watch your mail for the replacement.
- 5 Choose a new PIN when it comes.

If you find the old card after you report it lost, do not use it. Cut it up and discard it once the new one works.

Do not leave a lost card for a day or two hoping it turns up. A few minutes on the phone costs nothing, and you can always report it found later if it does turn up.

TIP

If you have the app, you can lock the card within seconds, even before you finish the phone call. Do both.

26. Phishing Texts and Emails

The message that pretends to be the state.

Thieves love to send texts or emails that look like they are from Ohio, a benefits office, or EBT. They say your card is locked, expired, or about to be shut off, and they include a link to fix it. The link goes to a fake page that collects your card number and PIN.

The state's Job and Family Services department states plainly that it will never ask for your card number or PIN. If a message asks, it is not from them.

- It says your card or benefits will be cut off unless you act now.
- It includes a link to click or a number to call.
- It asks for your card number, PIN, or Social Security number.
- It has odd spelling or a strange sender address.
- It demands gift cards, or payment, to keep your benefits.

The right response is to do nothing with the message. Do not click. Do not reply. Delete it, then check your account the safe way, by typing the address yourself or calling the number on your card.

WATCH OUT

A real agency never asks for your password, PIN, or a one-time code by text, email, or phone call, and never demands gift cards.

27. Phone Scams

When the caller sounds official.

Scam callers may claim to be from the state, the bank, or EBT customer service. They sound polite and professional. They may even know your name. Then they ask you to confirm your card number or read out a code that was just texted to you.

That code is the key to your account. If you read it aloud, the thief uses it right away. Real customer service staff will not ask you to read back a code that arrives on your phone out of the blue.

- 1 Do not answer questions from an unexpected caller.
- 2 Say you will call back, and hang up.
- 3 Dial 1-866-386-3071 yourself, or use the number on the back of your card.
- 4 Tell the real representative what the caller said.
- 5 Tell your county office as well.

It is not rude to hang up. Protecting your food money is more important than politeness to a stranger.

Scammers rely on you feeling rushed. Slowing down breaks their spell. A real representative will be happy to wait while you call back using a number you trust.

TIP

Caller ID can be faked. A number that looks like a government office proves nothing, so hang up and dial it yourself.

28. Fake Websites and Fake Apps

Copies of the real thing.

Fake sites copy the look of ConnectEBT and ask for your card number and PIN. They are often reached through a text link, an ad, or a search result that looks official. The page may even carry the right logo.

The defense is the same one I give for every guide: type the address yourself. The real cardholder site is ConnectEBT.com, and the state's own pages are on its dot gov websites. If you land elsewhere, close the page.

- Type connectebt.com yourself, or use a bookmark you saved.
- Do not follow links from a text or email.
- Check the spelling of the address before you type anything.
- Install the app only from your phone's official app store.
- Never type your PIN on a website unless you reached it yourself.

If you entered your details on a page you now doubt, call 1-866-386-3071 right away and ask to change your PIN and review the card.

GOOD TO KNOW

The ConnectEBT site asks you for your PIN only in specific official steps. If any page asks for it in a way that seems out of place, stop and call the number on your card.

29. Helping a Family Member or Neighbor

Support them without taking over.

Many people help a parent, a spouse, or a neighbor with their card. That is kind, and it can be done safely. The key is to treat the card and PIN as that person's private property.

Sit beside them and let them tap the screen and type the PIN themselves. You can read the steps aloud and explain what you see. If they are comfortable, you can help them check the balance, read the transactions, or lock the card.

- Let the cardholder enter their own PIN and password.
- Do not keep a record of the PIN yourself.
- Help them set up the app and show them the lock switch.
- Practice spotting a skimmer together at the store.
- Teach them to hang up on unexpected callers.

If a person cannot manage their card at all, ask the county Job and Family Services office about options for an authorized helper. Do not simply borrow the card and PIN.

Be patient, and let them go at their own speed. People who feel hurried tend to make mistakes, or to give up, and a calm helper makes the biggest difference.

WATCH OUT

Using someone else's benefits for your own purchases is misuse. The state's booklet says buying, selling, or misusing SNAP benefits is a federal crime.

30. Using a Library or Shared Computer

Care on borrowed machines.

If you do not own a computer, the Portage County District Library branches and many senior centers offer computers you can use. Checking your EBT balance there is fine, with a few extra precautions.

- 1 Type connectebt.com yourself.
- 2 Sign in with your user name and password.
- 3 Check your balance and transactions.
- 4 Select Sign Out when you finish.
- 5 Close the browser window completely.

Do not let the browser remember your password. If a pop-up offers to save it, choose No or Not Now. Make sure you do not leave a printout of your card number or balance at the printer.

Library staff are usually glad to help you get started, though they may not be able to touch your private information. Ask them to show you where things are, and then type your own details.

A short checklist helps: sign out, close the window, take your papers, and leave no notes behind. Run through it every time you stand up from the machine.

TIP

If you would rather not use a public computer for this, the phone line works from any phone and leaves nothing behind.

31. Bigger Text and Easier Reading

Make the screen work for your eyes.

Small print is a common frustration, and you do not have to put up with it. Both the website and your device have ways to enlarge what you see.

- On a computer, hold Ctrl (or Command on a Mac) and press the plus key to zoom in.
- Press Ctrl and zero to go back to normal size.
- On a phone, pinch outward with two fingers to enlarge the page.
- Look in your phone's settings for display and text size to make everything larger.
- Turn the screen brightness up in a dim kitchen.

Making the page larger changes nothing about how the site works. It only helps you read it. If you struggle to read even a larger screen, the phone line may be easier for you, because you listen instead of reading.

If you use a screen reader or have other needs, mention it to customer service, or to me, and we can talk about options.

Some phones can read a page aloud if you turn on an accessibility feature. Look in your phone's settings, or ask me to show you how during a visit.

TIP

Rest your eyes. A short break between steps lowers the chance of a typing mistake in your PIN or password.

32. Keeping Simple Records

A small folder protects you.

A tidy record turns a worrying situation into an ordinary one. You do not need anything fancy. An envelope or a folder on a shelf is enough.

- Store receipts for a couple of months.
- Write your deposit day on a calendar.
- Keep the customer service number where you can see it.
- Write down dates and names from any call about your card.
- Keep the county office number next to the phone.

Do not keep your PIN in this folder, and do not tape it to your card. Memorize it. If you must write something, write a hint only you would understand, and keep it separate from the card.

If you ever need to dispute a charge, these records make the conversation quick. A representative can look at dates and amounts with you, and you can answer clearly.

A weekly look at the folder keeps it tidy. Throw out receipts older than a few months, and keep any that go with a problem you have reported.

GOOD TO KNOW

The state's booklet says to ask for a correction of an errored transaction within 90 calendar days, so records from the last three months are the ones that matter most.

33. Errors, Food Loss, and Disputes

Know the time limits.

Two time limits in the state's booklet are worth remembering. They protect you when something goes wrong, but only if you act in time.

- For an errored transaction, you may request a correction within 90 calendar days, by calling 1-866-386-3071.
- For food purchased with SNAP that you lose, report it to your county Job and Family Services worker within 10 days, for possible replacement.

An errored transaction might be a double charge, a wrong amount, or a purchase that did not go through but still took money. When you call, have the date, the store, and the amount in front of you.

The food-loss rule covers things like a long power outage or a fire that spoiled food you bought. It does not cover ordinary spoilage. Ask your county office how it applies to you.

- 1 Write down what happened and when.
- 2 Gather any receipts.
- 3 Call 1-866-386-3071 for an error, or your county office for food loss.
- 4 Ask what comes next and when to expect it.

If you are told that a problem cannot be solved on the phone, ask what the next step is and who will take it. Write down the answer, along with the name of the person who gave it.

WATCH OUT

These windows are short. Do not wait to see whether the problem fixes itself.

34. Quick Questions and Answers

What neighbors ask me most.

Q: What is the number for Ohio EBT customer service? A: 1-866-386-3071. The state's booklet says it is open 24 hours a day, every day.

Q: What is the website? A: ConnectEBT.com. Type it yourself, then choose Ohio EBT from the list of states.

Q: Will the state ever ask for my PIN? A: No. The state says it will never ask for your card number or PIN.

Q: Does it cost anything to check my balance? A: Checking on the website, the app, or the customer service line does not cost a fee that I know of, though your own phone plan rules still apply for calls and data.

Q: What if I forget my PIN? A: Call 1-866-386-3071 or use the website to choose a new one, ideally before you go to the store.

Q: Is skimming my fault? A: No. It happens to careful people. What matters is how fast you report it.

Q: Who do I ask about my deposit day or my case? A: Your county Job and Family Services office, since they manage your benefits.

TIP

Anything here that is not clear is a perfect reason to call me at (330) 200-8042. A few minutes on the phone can settle it.

CHEAT SHEET

Everyday Cheat Sheet

Keep this by the computer. I want to... Check my balance: look at my last receipt, call 1-866-386-3071, or sign in at connectebt.com and choose Ohio EBT. Lock my card: use the ConnectEBT app before and after I shop. Change my PIN: call 1-866-386-3071 or use the website, ideally before my deposit day. Report a lost or stolen card: call 1-866-386-3071 right away. Check for fraud: read my recent transactions each week. Skip scams: never give my PIN or card number to anyone who contacts me first. Get help: call Bill at (330) 200-8042.

AT A GLANCE

A Picture to Follow Along

Checking Your Balance

Four easy ways to see what is on your card.



Pick whichever way feels easiest for you.

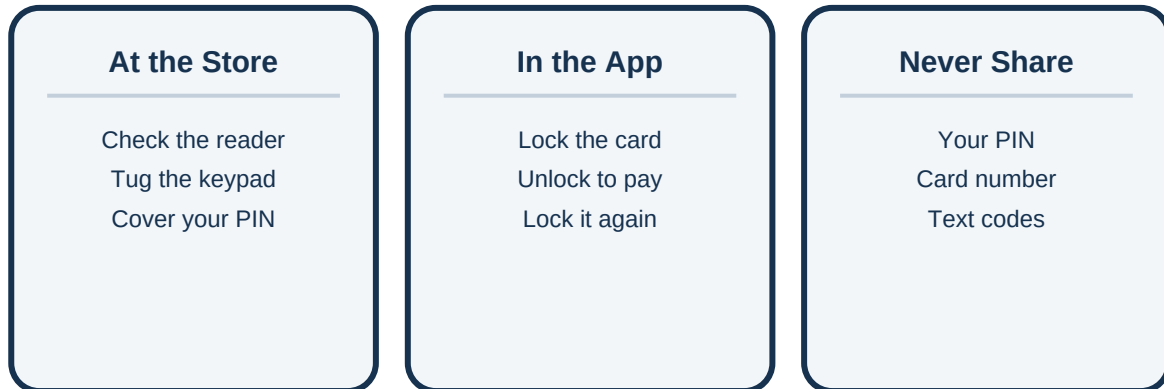
Illustration - details vary by device, plan, and provider. Always check your own setup.

AT A GLANCE

A Second Look

Protect Your Card

Simple habits that stop skimming and scams.



The state never asks for your PIN.

Illustration - details vary by device, plan, and provider. Always check your own setup.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.



HOW I CAN HELP

Your Visit — and My Promise

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full \$99. No questions, no awkwardness. That's how I'd want to be treated.

Call or text **(330) 200-8042** · Book a visit: **billshometech.com/book** · **bill@billshometech.com**

This free guide is for general information only — not professional advice, and no substitute for your device's own manual. Any prices or outside products mentioned can change; please confirm current details before you buy. Please use your own good judgment and follow it at your own risk — for anything involving electricity, gas, water, or heights, stop and call a licensed professional. Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results. © 2026 Bill's Home Tech, LLC.