



An Extended Guide · No. 2015

Paper Checks Are Fading: Direct Deposit & Direct Express

Two safe ways to get your federal
benefits — and the scams to dodge

Tech Made Simple — Service Made Personal

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! Read this first — you have safe ways to get your money

The government is moving away from mailing paper checks for federal benefits, which understandably worries folks who've always gotten a check. Please don't panic: there are two safe, established ways to receive your money — direct deposit into your bank, or a Direct Express prepaid card if you don't have a bank. Your benefits aren't going away; only the paper check is. And set this up only through official government channels.

When the paper check goes away

Social Security, VA benefits, and tax refunds are shifting from mailed checks to electronic payment. This guide explains your two safe options, how to switch, and the exceptions — calmly, and with a sharp eye for the scammers who exploit this change.

I'm Bill, from Bill's Home Tech here in Portage County, Ohio. A change to how your benefits arrive is unsettling, especially if checks have worked fine for decades. Let me walk you through it so you feel in control, not at the mercy of it.

A note up front: I'm a tech helper, not a government office or a financial advisor. I'll explain the options plainly and point you to the official places to act — and I'll never ask you to 'verify' your benefits through me, because no honest person would.

★ Worried about the switch? Let's talk it through

If the move away from paper checks has you anxious, call or text me at (330) 200-8042. We'll go through your safe options and, if you like, set it up through the official channels together.

The whole guide, on one page

The essentials, if you remember nothing else.

- ❑ The government is phasing out mailed paper checks for federal payments.
- ❑ Your two safe options: direct deposit to your bank, or the Direct Express prepaid card (no bank needed).
- ❑ Your benefits themselves aren't changing — only how they're delivered.
- ❑ Switch only through official channels (your bank, SSA, GoDirect.gov).
- ❑ Limited waivers exist for true hardship or no banking access.
- ❑ Scammers love this change — no real agency will text or call you to 'confirm' your benefits via a link.

✓ The reassuring headline

Your money is not in danger. The paper envelope is being replaced by a safer, faster electronic deposit — and if you have no bank, the Direct Express card covers you.

What's actually changing

Let's be clear and calm about the change itself.

The federal government has directed the Treasury to stop mailing paper checks for federal payments and move everyone to electronic delivery. This began rolling out in 2025 and affects things like Social Security and SSI, VA benefits, and federal tax refunds. The aim is faster, safer, cheaper payments — mailed checks get lost, stolen, and delayed far more than electronic ones.

What is NOT changing is your benefit itself — the amount, your eligibility, your schedule. Only the delivery method moves from a paper check to an electronic deposit. Think of it like a utility switching you from mailed bills to automatic payment: same money, different pipe.

✓ Same benefit, safer delivery

Electronic deposit can't be stolen from a mailbox, lost in the mail, or delayed by weather. For most folks the change is genuinely an upgrade in safety and speed.

Why the paper check was the weak link

Understanding the 'why' makes the change feel less arbitrary.

A mailed check sits in a mailbox, travels through the mail, and can be stolen, altered, or 'washed' by thieves — check theft from mailboxes has been a growing problem. It can be lost or delayed, leaving you without your money for weeks while a replacement is issued. And it has to be deposited or cashed, which is a trip and a hassle for many.

An electronic deposit skips all of that: the money lands directly in your account or on your card on payment day, with nothing to intercept. Once you're used to it, most folks find they never want to go back to watching the mailbox.

✓ No more mailbox watching

The biggest everyday win: your money simply appears on schedule, rain or shine, with no trip to the bank and nothing a mailbox thief can touch.

Option 1: Direct deposit to your bank

If you have a bank account, this is the simplest path.

Direct deposit sends your benefit straight into your checking or savings account on payment day. You keep using your bank exactly as you do now — debit card, checks, online bill pay — the money just arrives electronically instead of by mailed check. It's the most common choice and the one the government steers people toward first.

To set it up for Social Security, you can use your my Social Security account online or call Social Security; for other payments, the paying agency or the Treasury's Go Direct service can help. You'll need your bank's routing number and your account number, both found on a check or in your bank's app.

★ I'll help you find your account numbers

The routing and account numbers trip people up. I'm glad to help you find them and set up direct deposit through the official site or by phone. Call (330) 200-8042.

Option 2: the Direct Express card

For folks without a bank account, there's a card made just for this.

Direct Express is a prepaid debit Mastercard, sponsored by the U.S. Treasury, created specifically for federal benefit recipients who don't have a bank account. Your benefit loads onto the card each payment day, and you use it like any debit card — to shop, pay bills, or get cash. There's no credit check and no need for a traditional bank.

It's an official government program, so you enroll through the official Direct Express or Go Direct channels, not through any link someone sends you. Like any card, it has its own terms and some fees for certain uses, which you can review on the official site.

✓ No bank? Direct Express has you covered

If you've never had or wanted a bank account, Direct Express lets you receive your benefits safely without one. Your money loads onto the card, and you spend it like any debit card.

A fair word on Direct Express fees

The card is free to have, with some fees for certain uses — here's the honest shape.

Direct Express has no monthly fee and lets you do the basics — make purchases, and get cash in certain ways — without charge, but some services (like extra ATM withdrawals beyond what's free, or optional features) can carry a small fee. The exact fee schedule can change, so check the current one on the official Direct Express website so you know what's free and what isn't.

For most people, using the card sensibly — getting cash the free way, using it for purchases — keeps costs at or near zero. Knowing the fee schedule up front lets you avoid the avoidable charges.

! Check the current fee schedule

I won't quote exact fees because they can change and I'd rather you have the right number. Read the official Direct Express fee schedule so you know which uses are free and which carry a small charge.

Exceptions and waivers

If going electronic is truly impossible for you, there are provisions.

The move to electronic payments includes limited exceptions for people who genuinely can't use it — for example, certain hardship situations, or those without reasonable access to banking. If you fall into one of these, you can request a waiver through the Treasury's process (often associated with Go Direct), which may let you continue receiving a check in specific circumstances.

The exact criteria and how long any exceptions last are the kind of detail that's still settling and can change, so if you believe you need a waiver, contact the Treasury's Go Direct service or your benefit agency directly to ask about your situation. Don't rely on a rumor about who qualifies.

✓ Ask the official source about a waiver

If electronic payment is truly not workable for you, don't despair — ask the Treasury's Go Direct service or your benefit agency about a hardship waiver. They'll tell you the current rules for your case.

How to make the switch

The official places to go — and only these.

- **For Social Security/SSI:** set up direct deposit through your my Social Security account online, or call Social Security.
- **For any federal payment:** the Treasury's Go Direct service (online or by its phone line) helps you set up direct deposit or Direct Express.
- **For Direct Express:** enroll through the official Direct Express program.
- **For VA or tax refunds:** the paying agency (VA, IRS) has its own official direct-deposit setup.

Have your benefit information and, for direct deposit, your bank's routing and account numbers ready. Go to these services by looking them up yourself or using numbers from official mail — never through a link or number in a text or unexpected call.

★ I'll help you use the official channels

I'm glad to help you reach the right official site or phone line and get your deposit set up correctly — without going anywhere near a scammer's link. Call (330) 200-8042.

Two ways people come to this — and both are fine

Some folks have a bank account and just need to switch on direct deposit; others have never used a bank and need the card. Both are covered.

If you have a bank account

Direct deposit is simple and keeps everything else the same.

- Set up direct deposit through the official agency with your routing and account numbers.
- Keep using your bank exactly as before — only the arrival changes.
- Confirm the first electronic payment lands, then relax.

If you don't have a bank

Direct Express is built precisely for you.

- Enroll in Direct Express through the official program.
- Learn which uses are free so you avoid needless fees.
- Treat the card like cash — keep it safe and know how to report it lost.

★ Either way, I'll help you set it up safely

Bank or no bank, I'll help you choose and set up the right option through official channels. Call (330) 200-8042.

The scams this change invites

A big, confusing government change is a scammer's dream. Here's how to stay safe.

Expect texts, emails, and calls claiming to be from Social Security, the Treasury, the IRS, or 'benefits services,' urgently telling you to 'update your payment information,' 'confirm your direct deposit,' or 'avoid losing your benefits' by clicking a link or giving your details. These are scams. Real agencies don't operate by surprise texts with links, and they won't threaten your benefits to rush you.

Never give your Social Security number, bank numbers, or Direct Express details to someone who contacted you. To make any change, go to the official agency yourself, using a web address or phone number you look up independently. When a message pressures you, that pressure is the tell.

! No real agency rushes you by text or threatens your benefits

Social Security and the Treasury don't send surprise texts with links, and they never threaten to cut off your benefits unless you act right now. Any message that does is a scam — don't click, don't call back, don't share a thing.

How to verify before you act

A simple habit defeats every version of this scam.

Whenever you get any message about your benefits or payments, stop and verify it independently. Don't use the phone number or link in the message. Instead, call Social Security or the agency using the number from their official website or from your own benefit paperwork, or log in to your own official account. If the message was real, you'll see it there; if it wasn't, you've lost nothing.

This one habit — 'I'll check with the agency myself' — is the universal defense. No legitimate matter is ever harmed by you taking a few minutes to verify through official channels.

✓ 'I'll check with them myself' is your shield

Make that your automatic response to any benefits message. Hang up or set the message aside, and reach the agency through a number or site you looked up yourself. Scams can't survive that step.

If you use Direct Express, keeping it safe

Treat it with the same care as cash and any debit card.

- ❑ Keep the card in a safe place and don't share the number or PIN.
- ❑ Memorize your PIN; don't write it on the card.
- ❑ Know how to report the card lost or stolen through the official Direct Express line.
- ❑ Check your balance and transactions through the official app or site, so you'd spot anything wrong.
- ❑ Get cash the free way when you can, to avoid needless fees.

★ I'll help you set up balance checks

I'm glad to show you how to check your Direct Express balance and spot any problem early, all through the official channels. Call (330) 200-8042.

Common mistakes and worries

Clear these up and the change is far less daunting.

- **Panicking that benefits are ending** — they're not; only the delivery changes.
- **Acting on a scam text** to 'update payment info' — go to the agency yourself.
- **Giving details to a caller** claiming to be Social Security or Treasury.
- **Waiting too long** to switch and risking a gap — set it up through official channels in good time.
- **Assuming you must have a bank** — Direct Express works without one.

! The dangerous mistake

Handing your Social Security number or bank details to someone who contacted you about 'updating your payments' is the costly trap. Make every change by going to the agency yourself — never through an incoming message.

Helping a parent through the switch

This change hits older relatives hardest — a steady hand helps enormously.

Sit down with your parent and sort out which option fits: direct deposit if they have a bank, Direct Express if they don't. Help them set it up through the official channels, confirm the first electronic payment arrives, and reassure them their benefit itself is unchanged. The anxiety is often bigger than the task.

Just as importantly, warn them clearly about the scam texts and calls this change invites, and set the rule: 'never give your Social Security or bank numbers to anyone who contacts you; call me or the agency first.' That protects them from the real danger here.

★ I help relatives through this calmly

Guiding a parent through the paper-check change — the right option, set up safely, with the scams flagged — is exactly my kind of visit. Call (330) 200-8042.

What stays exactly the same

Sometimes the comfort is in the list of things that don't change.

- Your benefit amount, eligibility, and payment schedule.
- Which agency pays you and who to contact about your benefits.
- Your right to spend your money however you choose.
- Your ability to get cash — from your bank, or from the Direct Express card.

The only real change is the envelope disappearing from your mailbox and the money arriving electronically instead. Everything that actually matters about your benefit carries on as before.

✓ Hold onto this list

When the change feels big, remember how short the list of real changes is: basically just 'no more paper check in the mail.' The rest of your benefit life continues unchanged.

If you're still receiving a paper check now

Don't wait to be caught out — act in good time.

If you currently get a paper check, the sensible move is to switch to direct deposit or Direct Express proactively, through official channels, rather than waiting until the checks stop and risking a gap. You choose the option, set it up calmly, and confirm the first electronic payment lands before you'd have expected the next check.

If you believe you qualify for a hardship waiver to keep receiving a check, contact the Treasury's Go Direct service or your agency now to ask, rather than assuming. Acting ahead of the deadline keeps you in control and avoids any interruption.

✓ Switch before you're forced to

Setting up your electronic payment on your own schedule — calmly, verified, ahead of time — is far nicer than scrambling when a check doesn't arrive. Don't wait for the last paper check.

A simple plan to get it done

Put it together and the switch is manageable.

- ❑ Decide: direct deposit (have a bank) or Direct Express (no bank).
- ❑ Gather what you need — benefit info, and bank routing/account numbers for deposit.
- ❑ Set it up through the official agency, site, or phone line only.
- ❑ Confirm the first electronic payment arrives on schedule.
- ❑ If you truly can't go electronic, ask officially about a waiver.
- ❑ Stay alert: ignore any text or call pushing you to 'update' your payment.

★ I'll walk the plan with you

A short visit gets you switched safely and confirms your money is arriving as it should.
Call (330) 200-8042.

Your paper-check-to-electronic checklist

The whole guide, boiled down.

- ☐ I understand my benefit isn't changing — only the delivery.
- ☐ I chose direct deposit or Direct Express to fit my situation.
- ☐ I set it up only through official agency channels.
- ☐ I confirmed the first electronic payment arrived.
- ☐ I know a hardship waiver exists and how to ask officially.
- ☐ I never share my Social Security or bank numbers with anyone who contacts me.

★ Want help with any step?

Choosing an option, finding your account numbers, or spotting the scams — call (330) 200-8042 and we'll handle it together.

Common Questions

The paper-check questions I hear most, answered plainly.

Q: Are my benefits going away?

No. Your benefit amount, eligibility, and schedule are unchanged. Only the delivery is moving from a mailed check to electronic deposit — either into your bank or onto a Direct Express card.

Q: What if I don't have a bank account?

Then Direct Express is for you — a Treasury-sponsored prepaid debit card, with no credit check and no bank needed. Your benefit loads onto the card each payment day and you use it like any debit card.

Q: How do I switch, and is it safe?

Set it up through official channels only: your my Social Security account or Social Security for SSA payments, the Treasury's Go Direct service, or the official Direct Express program. Never through a link or number in a text or unexpected call.

Q: I got a text to 'update my payment info' — is it real?

No — that's a scam. Agencies don't send surprise texts with links, and they won't threaten your benefits to rush you. Don't click or reply; verify by contacting the agency yourself.

Q: Can I still get a paper check if electronic truly won't work for me?

Possibly — there are limited hardship waivers. Contact the Treasury's Go Direct service or your benefit agency to ask about your situation; the criteria are set by them and can change.

★ Still have a question?

Call or text me at (330) 200-8042. I'll explain it plainly and help you switch safely — I'm a tech helper, so for benefit specifics I'll point you to the agency.

The quick recap

The paper-check change in one glance.

- ❑ Paper checks for federal benefits are being phased out.
- ❑ Your benefit isn't changing — only how it arrives.
- ❑ Direct deposit if you have a bank; Direct Express card if you don't.
- ❑ Switch only through official agency channels.
- ❑ Limited hardship waivers exist — ask the agency officially.
- ❑ Ignore texts/calls to 'update payment info' — verify yourself.
- ❑ Never share your SSN or bank numbers with someone who contacts you.

✓ Same money, safer pipe

Your benefits are secure. The change just swaps a mailbox the thieves love for a direct, safe deposit — set it up officially and breathe easy.

You don't have to do this alone

You just have to remember that a friendly, patient person is one call away.

I hope this guide made switching from paper checks to electronic federal payments feel a little less daunting and a lot more doable. Keep it in a drawer with your other home papers, come back to a page whenever you need it, and don't worry about memorizing anything.

When you'd rather have a hand, that's exactly what I do. I come to your home, work at your pace, and never make you feel rushed or silly for asking. A first visit is a flat \$99, and for the parts that don't need me on-site I can often help right on your screen for \$49. Every visit comes with a 30-day, come-back-free guarantee. I'm a tech helper, not a bank, a lawyer, or a financial advisor — for disputes, taxes, or legal questions I'll help you reach the right people and prepare what you need.

★ Bill's Home Tech — real help, close to home

Call or text me at (330) 200-8042, or visit BillsHomeTech.com. Serving Atwater and all of Portage County. 30+ years of patient, plain-English tech help — and if you're ever not 100% happy with a visit, I'll make it right or refund it. That's a promise. — Bill

Your Two Safe Options

Pick the one that fits you

	Direct deposit	Direct Express
Need a bank?	Yes	No
How you spend	Your bank as usual	A prepaid card
Credit check?	No	No
Set up via	Agency / Go Direct	Official program

Have a bank? Direct deposit. No bank? Direct Express has you covered.

Making the Switch

Calm, and through official channels



Go to official sites/phone lines yourself -- never a link from a text.

What Changes, What Doesn't

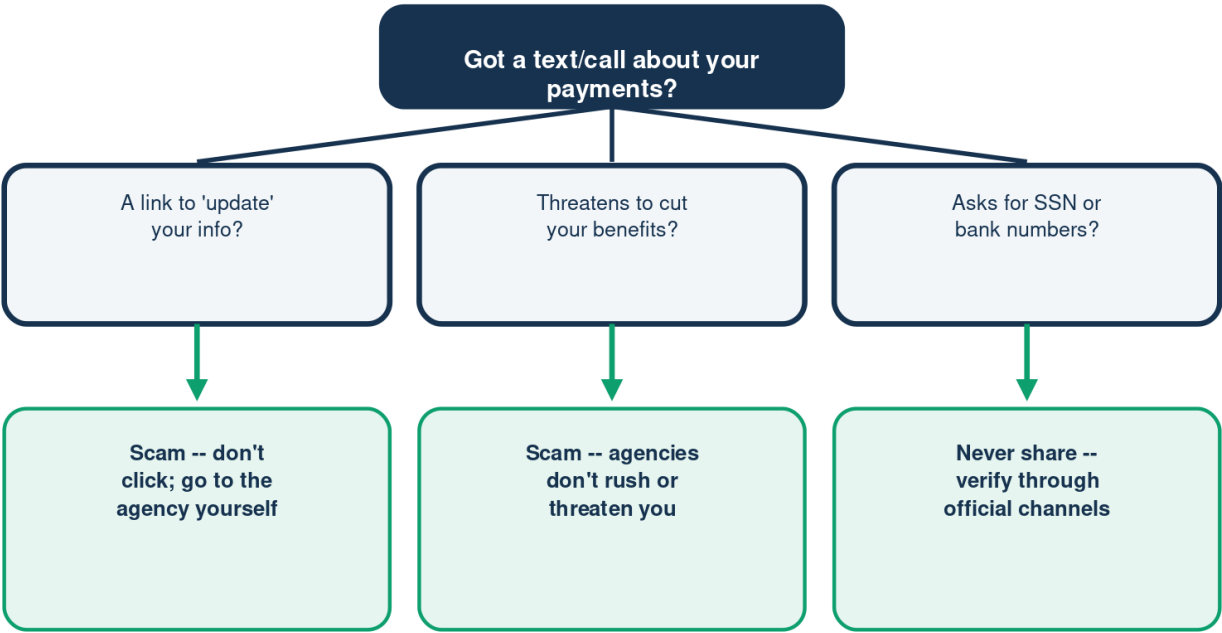
Mostly, things stay the same

	Stays the same	Changes
Your benefit amount	Yes	--
Eligibility & schedule	Yes	--
Spending your money	Yes	--
Delivery method	--	Check to electronic

The only real change is no more paper check in the mailbox.

Is This Benefits Message Real?

A calm way to tell



Real changes are made by YOU going to the agency -- never via an incoming message.

Illustration - a schematic, not to scale. Your setup may differ.



Need a Real Person?

You do not have to remember all of it.
You just have to remember you can call.
Friendly, in-home tech help -- I come to you.

BILL'S PROMISE

If you are not 100% happy with a visit, I will
make it right -- or refund it. No awkwardness,
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— Bill

Prefer help without a visit?

Bill can screen-share and fix many things remotely — a flat \$49, free for Support Plan members.



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 comes from using these guides. Thanks for reading, and stay safe out there.

— *Bill*



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