



STATE OF MICHIGAN

GRETCHEN WHITMER
GOVERNOR

DEPARTMENT OF HEALTH AND HUMAN SERVICES
LANSING

ELIZABETH HERTEL
DIRECTOR

IV-D MEMORANDUM 2025-015

TO: All IV-D Staff*
FROM: Erin P. Frisch, Director
Office of Child Support (OCS)
DATE: August 11, 2025

UPDATE(S):

Manual

Form(s)

SUBJECT: Updates to the *Notice of Intent to Report Child Support Debt to Credit Reporting Agencies* (FEN081)

ACTION DUE: None

POLICY EFFECTIVE DATE: Upon receipt

PURPOSE:

This IV-D Memorandum introduces revisions to the *Notice of Intent to Report Child Support Debt to Credit Reporting Agencies* (FEN081). OCS changed the title to *Notice of Intent to Report Support Debt to Credit Reporting Agencies*. OCS also updated the language in the notice to make it easier to understand.

The revised FEN081 will be available in the Michigan Child Support Enforcement System (MiCSES) with the Child Support 25.1.5 Release on August 15, 2025.

DISCUSSION:

A. Background

Federal law requires that IV-D programs have procedures to periodically report child support case information to credit reporting agencies (CRAs).¹ A CRA is an organization that collects, stores, maintains and distributes consumer credit information.² The Fair Credit Reporting Act (FCRA)³ governs credit reporting. It

¹ Section 466(a)(7) of the Social Security Act; 45 Code of Federal Regulations (CFR) 302.70(a)(7)

² CRAs can include but are not limited to national credit reporting agencies such as Experian, Equifax, TransUnion, Innovis, their affiliates, and mortgage-reporting companies.

³ 15 United States Code (USC) § 1681 et seq.

covers the rights and responsibilities of consumers and the entities providing credit information.⁴

Michigan law requires OCS to report support arrearages of two or more months to a CRA. The law also requires OCS to provide notice to the payer before reporting the arrearage. The notice must include:

- The amount of the arrearage;
- The payer's right to a review;
- The date by which the request for review must be submitted;
- The reasons a payer may object to having the arrearage reported; and
- That the payer may prevent the arrearage from being reported by paying the entire arrearage amount within 21 days.⁵

OCS uses the FEN081 to notify payers that the IV-D agency intends to report the payer to the CRAs. The FEN081 includes all the required elements above. Also included with the FEN081 is a form for requesting an administrative review. OCS made minor revisions to this form.

B. Updates to the FEN081

1. Revised Title

Since court-ordered support of a spouse is allowable for credit reporting,⁶ the FOC Forms Committee requested an update to the title of the FEN081. OCS changed "child support debt" to "support debt" to clarify that spousal support debt as well child support debt can be reported to CRAs.

2. Possible Consequences of Credit Reporting

OCS added information to help payers understand the impact of being reported to CRAs. The FEN081 describes two possible consequences of having support debt reported to CRAs:

- A lower credit score; and
- More difficulty getting loans or credit, including a mortgage or a car loan.

OCS also added that the support debt reported to the CRA stays on the payer's credit report for seven years, even after the arrears are paid.

⁴ Section 601 through Section 629 of the FCRA

⁵ Michigan Compiled Law (MCL) 552.512

⁶ MCL 552.502a(k)

3. Payer Engagement

To increase engagement with payers, OCS included a statement encouraging them to contact the Friend of the Court if they are having trouble paying their child support.

4. Payment Information

OCS made the following changes:

- Enclosed the payment information in a box for greater visibility;
- Updated the telephone number for payment information;
- Informed payers that they may create an account on the MiChildSupport website; and
- Included the link and QR code for the MiChildSupport website.

NECESSARY ACTION:

Retain this IV-D Memorandum until further notice.

REVIEW PARTICIPANTS:

Enforcement Work Improvement Team
Program Leadership Group

CONTACT PERSON:

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CC:

None

SUPPORTING REFERENCES:

Federal
15 USC § 1681 et seq.
42 USC 466(a)(7)
45 CFR 302.70(a)(7)

State
MCL 552.502a(k)
MCL 552.512

ATTACHMENT:

FEN081: *Notice of Intent to Report Support Debt to Credit Reporting Agencies*

EPF/CJF

* Ref: the [Michigan IV-D Child Support Manual Introduction and Table of Contents](#) for a definition of IV-D staff.