

# How to Get Stipend Payments

Your coach will meet with you before your training begins. They will explain stipends to you.

## 1

### Enrolling

**Meet with your coach.** They will give you a PIN code to enroll you in our payment system.

**To enroll, go to this website <https://participant.stipendworksystems.org>, click the red 'Create Account' button, and enter your PIN.** If you have questions, ask your coach for help.

**What is a W-9?** IRS Form W-9 (Request for Taxpayer Identification Number and Certification) is used by the payment provider to get tax information. The information provided on the W-9 tells the payment provider what information to include in the Form 1099.

You will receive a 1099 Form our payment system (Community Software Solutions) if you receive over \$599 in stipend payments from them in one calendar year.

**What is a 1099 Form?** A 1099 Form documents different types of payments made by an individual or a business that typically isn't your employer. Depending on your situation, you may owe state and federal income taxes. Reach out to Cash Oregon for help here: <https://cashoregon.org/get-tax-help>

**Where can I get more information?** You can get more information about 1099s, tax returns and more here:

Federal Taxes (<https://www.irs.gov/help/ita/do-i-need-to-file-a-tax-return>)

State of Oregon Taxes

(<https://www.oregon.gov/dor/programs/individuals/Pages/default.aspx>)

## 2

### Getting Paid

**You will receive a US Bank Focus pay card.** Your coach will give you your pay card during your training on or before your first pay day.

The payment schedule is every other Monday (or every two weeks on a Monday). How often your training pays stipends will determine how often funds appear on your pay card. Ask your coach when you will be paid.

I will be paid on: \_\_\_\_\_

Your pay card works like a debit card. For tips on how to use your card, visit the US Bank Focus website: <https://www.prepaidmaterials.com/usbankfocus.html>