

TSP Quick Guide for Child Support Enforcement Agencies

June 2019

This fact sheet explains how child support agencies can submit garnishment orders for Thrift Savings Plan (TSP) accounts.

1. What is the TSP and what are the requirements for garnishment orders?

The Thrift Savings Plan, or TSP, is a retirement savings and investment plan for federal civilian employees and members of the uniformed services. It is a defined contribution plan that offers the same types of savings and tax benefits that many private corporations offer under 401(k) plans.

A TSP account can be garnished with a writ, order, summons, or other similar document that is brought to enforce a participant's child support or alimony obligation. TSP calls such a document a "legal process." To be honored by the TSP, a legal process must meet the requirements found at 5 U.S.C. § 8437(e)(3) and 5 C.F.R. part 1653, subpart B.

We recommend child support enforcement agencies use Form TSP-CS-1 for garnishments related to participants' child support obligations. (See questions 5 and 6.)

2. I represent a local office. Can I submit a garnishment order to the TSP?

The answer depends on whether your agency centralizes TSP submissions. If it does, or if you are unsure, contact your central office for more information. If your agency does not centralize TSP submissions, you may proceed with preparing your order.

3. I have an order for current or future child support payments. Can TSP accept it?

No. The TSP can only honor orders to collect child support arrears.

4. What sections of the most recent quarterly Financial Institution Data Match (FIDM) are relevant to the TSP?

Always work from the most recent MSFIDM (TSP) matches. Two items are particularly relevant to TSP garnishments. First, you can determine the TSP account type by looking under the Payee's Account Number field. A 'C' indicates a civilian account; a 'U' indicates a uniformed services account. **Note:** A TSP participant may have both a "C" account and a "U" account.

Second, the Account Balance field provides the Vested Balance as of the business day preceding the date of the match.

If you do not have access to the most recent MSFIDM (TSP) matches, ask your supervisor to contact your central child support office to request the latest results.

5. Where can I find Form TSP-CS-1?

The [fillable pdf](#) is available on the federal Office of Child Support Enforcement (OCSE) website. **Note:** The June 2016 version of Form TSP-CS-1 makes all previous versions obsolete. Beginning November 1, 2016, the TSP will honor only the June 2016 version.

6. Should I use [Form TSP-CS-1](#) or my state form?

You may use either. However, Form TSP-CS-1 may result in faster processing and it allows you to combine multiple cases for the same noncustodial parent on one form. As of June 2016, you may use Form TSP-CS-1 to:

- Freeze an account
- Order payment from one or multiple accounts
- Specify an account type from which payment will be made
- Modify an earlier order
- Vacate an earlier order
- Notify TSP of a pending appeal
- Request a participant's current vested TSP account balance

7. What is the timeline for responses and payments?

If your order requests account information, TSP will mail it 5-7 days after receiving your request.

TSP will mail formal decision letters 25-30 business days after receiving a complete order. After that, it will take one of the following actions:

- If your order is granted, TSP will send within 30 calendar days from the date of the decision letter. (Allow up to 10 additional business days for U.S. Treasury processing and mail delivery.)
- If your order is denied, the participant's account(s) will remain frozen for 30 calendar days from the date of the decision letter. If TSP does not receive a new order within 30 days, it will remove the hold.
- For freeze-only orders, the participant's account(s) will remain frozen until TSP receives a new order demanding payment or vacating the order.

8. What should I do if the participant disputes the order or if I want to alter or cancel a payment?

You should notify the TSP promptly. Once TSP is properly notified of a dispute, any scheduled payments will be stopped and all processing will halt until TSP receives a document resolving the dispute. Similarly, any modification or vacate orders should be sent promptly to the fax number or address identified in question 10.

If the TSP is not notified at least five business days before a scheduled pay date, it cannot guarantee that the payment will be stopped. If TSP properly makes a payment based on the underlying order, the funds cannot be returned to the TSP.

9. If I have additional questions, whom should I contact?

Program issues or questions should be directed to your OCSE contact. OCSE also has a list of TSP representatives. Questions from TSP participants should be directed to the TSP's toll-free ThriftLine at 1-877-968-3778.

10. How do I submit a garnishment order?

There are several ways to submit an order.

Secure Fax:

703-288-9041 (**Note:** Please limit batch submissions to 25 at a time.)

Mailing Address:

TSP Legal Processing Unit
P.O. Box 4390
Fairfax, VA 22038-4390

Overnight Mail:

TSP Legal Processing
Unit 12210 Fairfax
Town Center Unit 906
Fairfax, VA 22033