

General

Will the pilot program be continuing after December 2025?

Currently, there are no plans to extend or re-open the pilot program beyond December 2025. From the start, GIG A2 was expected to be a two-year pilot beginning in January 2024. The City of Ann Arbor used one-time federal American Rescue Plan Act dollars to fund the program, which was intended to add to a body of evidence on the impact of guaranteed income while providing temporary support to a small number of Ann Arbor community members who work as entrepreneurs or gig workers. Research findings from the GIG A2 pilot program will be shared publicly to inform any further efforts towards local guaranteed income.

How can I contact the program after it ends?

For general inquiries, please contact Leonymae Aumentado at 313-312-5850 or annarborguaranteedincome@umich.edu

If you have questions about the research, please contact Kristin Seefeldt at 734-615-2113 or kseef@umich.edu

If you have media inquiries, please contact Lauren Slagter at lslag@umich.edu

How can I get updates on the GIG A2 pilot program and research study after the pilot program ends?

Additional research findings will be posted at giga2.org. You can [subscribe to the GIG A2 email newsletter](#) for updates related to the pilot program. If you are interested in U-M's poverty research in general, subscribe to the [Poverty Solutions newsletter](#) and follow Poverty Solutions on [LinkedIn](#).

How was this pilot program funded?

The City of Ann Arbor received funding from the federal government as part of the American Rescue Plan Act (ARPA) and decided (in part based on resident feedback) to use \$1.6 million of the money for a guaranteed income pilot program. The Ann Arbor Area Community Foundation contributed funds, and the University of Michigan is also contributing funds in the form of salary for some of the research team.

Why was this pilot program directed towards entrepreneurs?

Starting and sustaining a business is a dream of many people, yet for those with lower incomes, it can be a difficult dream to achieve. This pilot will help us learn whether guaranteed income payments can be an effective way to help some entrepreneurs with their business efforts. For

other people, having a business may be an economic necessity, particularly for those whose main jobs may not pay enough or those who are facing high housing and other costs. A guaranteed income may help those individuals scale back on their economic activities and focus on other things that are important to them.

For guaranteed income recipients

Does the money expire after the pilot program ends? Do I have to give any of the money back or use the funds before the pilot program ends?

No, the funds you received as guaranteed income payments through the GIG A2 pilot program do not expire. The money is unconditional, in that there are no strings attached in terms of how you choose to use it, so there is no requirement to give the money back or use the money before the pilot program ends.

Do I need to report the guaranteed income payments on my taxes?

Michigan Department of Health and Human Services has stated that the guaranteed income payments from the GIG A2 pilot program, based on IRS guidance, are a gift and not considered taxable income for federal income tax purposes.

As everyone's tax situation is different, we recommend you contact a tax professional to confirm how guaranteed income payments should be reported. Expert tax help is available at no cost to qualifying Washtenaw County residents through IRS-certified nonprofit organization Accounting Aid Society. Please visit <https://GetTheTaxFacts.org> or call 2-1-1 if you would like more information.

GIG A2 does not distribute any tax documentation for reporting and GIG A2 does not share your participation with anyone outside of the GIG A2 team.

With the program ending, what resources are available to me?

We understand that the GIG A2 pilot program ending may be a difficult transition. Several community groups have prepared resource guides that direct people to local services and supports for food, housing, utility assistance, and more:

- Shelter Association of Washtenaw County's Washtenaw County Community Resources: <https://www.annarborshelter.org/client-impact>
- Community Action Network's Washtenaw County Resource Guide: <https://www.canfamilies.org/washtenaw-county-resource-guide>
- Washtenaw County's Community Resources list: <https://www.washtenaw.org/3189/Community-Resources>
- The Ann Arbor Observer's Community Services list: <https://annarborobserver.com/city-guide/community-services/>
- Food Gatherers: <https://www.foodgatherers.org/find-food-food-list/>
- United Way for Southeastern Michigan: <https://unitedwaysem.org/>

A list of resources and services specifically for local entrepreneurs, small business owners, and gig workers can be found [here](#).

The GIG A2 pilot program does not endorse or make referrals to other resources and services. If you would like to be connected to these local resources and services, please contact Michigan 2-1-1 or the service provider directly.

If you received payments via debit card

Does the money on my debit card expire? My debit card has an expiration date, what happens to the money after the debit card expires?

No, the funds on your debit card do not expire immediately and will be available on your card after the pilot program ends. The debit cards are set to expire on 12/31/2026. However, if you still have funds available you can request to extend the card's expiration date by contacting the debit card vendor (Akimbo). Akimbo can be contacted at (855) 449-2273 or akimbocard.com.

If you still have funds on your debit card but do not use your card within 13 months, you may be charged an inactivity fee. You can ask for this fee to be removed if you contact Akimbo directly.

What happens if I lose my debit card after the pilot program ends?

Contact the debit card vendor (Akimbo) to receive a replacement debit card. If you need assistance from the GIG A2 team with this request, please contact Leonymae Aumentado by phone/text at 313-312-5850 or by email at annarborguaranteedincome@umich.edu. Akimbo can be contacted at (855) 449-2273 or akimbocard.com.

Can I still withdraw money from my debit card after the pilot program ends? Can I still use AllPoint ATMs to withdraw money without a fee?

Yes, you may continue to withdraw money from your debit card after the pilot program ends. We do not expect withdrawal fees to apply at AllPoint ATMs after the pilot program ends.

I'm having trouble withdrawing from my debit card at an AllPoint ATM. Who do I contact for assistance?

Contact the debit card vendor (Akimbo) for assistance with withdrawing money from an ATM. Akimbo can be contacted at (855) 449-2273 or akimbocard.com.

Can I transfer money from my debit card to a bank account after the pilot program ends?

The GIG A2 pilot program and its payment partner, Steady, cannot transfer money already on a debit card to a bank account. You may withdraw cash from the debit card at an ATM and then deposit that cash into a bank account.

What happens if I don't use the money on my debit card for at least a year?

If you have funds on your debit card but do not use your card within 13 months, you may be charged an inactivity fee. You can ask for this fee to be removed if you contact Akimbo directly. You may contact the debit card vendor to waive the inactivity fee. Akimbo can be contacted at (855) 449-2273 or akimbocard.com.

What should I do if my card has been fraudulently used after the pilot program ends?

Contact the debit card vendor (Akimbo) to open a fraud claim. Akimbo can be contacted at (855) 449-2273 or akimbocard.com.

If you received payments via direct deposit

Will you keep my bank account information after the program ends?

If you received payments via ACH transfer/direct deposit, Steady will automatically unlink your bank account after the pilot program ends (estimated to happen in January 2026).

If your bank account information was linked via a Steady account (as in, you created an account with Steady or used the Steady App to manage the bank account information for your payments), Steady will delete your account and bank account information after the pilot program ends (estimated to happen within January 2026).

I need to get in contact with Steady. How can I contact Steady?

Please email GIGA2@steadyapp.com. If you are unable to email, please call Leonymae Aumentado at 313-312-5850.

For research study participants

When I claimed the monthly stipend payments, I was told that any stipend payments I did not receive for those months I participated in the research study will be given in one lump sum after the research study ends. Is this still true?

Yes. If you did not receive monthly stipends for up to four months of previous participation, your remaining stipends will be issued in one lump sum payment in January 2026. If you did not receive monthly stipends for five or more months of previous participation, you can choose to receive your remaining stipend in one lump sum or in up to \$100 monthly payments. We offer the up to \$100 monthly payment option in the case that receiving one lump sum payment may affect any benefits.

The GIG A2 team will be in touch in November 2025 to confirm your remaining stipend amount and, if you have a remaining stipend amount greater than \$100, your preference on receiving your remaining stipends in one lump sum payment or in up to \$100 monthly payments. If you do not specify a preference, you will receive your remaining stipends in monthly payments.

Can I change my monthly stipend payment method after the research study ends?

Due to lower program capacity after the pilot program ends, research study participants may change their stipend payment preference only under special circumstances. Please contact Leonymae Aumentado at 313-312-5850 or annarborguaranteedincome@umich.edu for more information. Please note that research study participants are no longer able to switch their payment method to a virtual gift card.

Do I need to report stipend payments on my taxes?

These monthly stipends are considered taxable income and should be self-reported as taxable income. Research study participants won't be issued a tax document from the University of Michigan unless they receive \$600 or more in awards/gifts in a calendar year. If GIG A2 is the only research study you are participating in at the University, and you received at least one stipend by the end of December 2025, you should not receive \$600 or more in a calendar year.

If you receive stipends via physical or virtual gift card

How can I check the balance on my card?

You may check your balance on your physical card 24 hours a day, seven days a week by calling 1-833-848-5768. Key in your card number and three-digit security code found on the back of the card.

You may check your balance on your virtual gift card by visiting www.mydashcard.com.

Will my gift card expire?

While the gift cards have expiration dates, the stipends on the cards do not expire. If you need to replace your card, contact Leonymae Aumentado at 313-312-5850 or annarborguaranteedincome@umich.edu for assistance.

What happens if I don't use my gift card for over a year?

The gift card vendor may charge a fee after 180 days of inactivity. Please review the terms and conditions attached to the gift card at the time of receipt.

What happens if I lose my physical gift card or lose access to my virtual gift card?

Contact Leonymae Aumentado at 313-312-5850 or annarborguaranteedincome@umich.edu for assistance.

If you receive stipends via check

My address has changed. Can I request any back monthly stipends be sent to my new address, even after the pilot program has ended?

Yes, we will mail any checks to a new address, even after the pilot program ends. Please contact Leonymae Aumentado at 313-312-5850 or annarborguaranteedincome@umich.edu if you would like to change your mailing address

I need a check to be re-sent to me. Who can I contact with this request?

Please contact Leonymae Aumentado at 313-312-5850 or annarborguaranteedincome@umich.edu if you would like a check to be re-sent to you.

Other research study questions

Will the GIG A2 pilot program provide any other research opportunities, like surveys and interviews, after the pilot program ends?

No, GIG A2 will not be conducting additional research surveys or interviews after the pilot program ends.

How will my data be handled/destroyed?

Although the pilot program ends in December 2025, the research team will spend the next couple of years analyzing the data as part of the research study. The researchers will retain contact information of study participants for two years after the completion of the final survey, in the event that a participant needs to be recontacted for further information (e.g., to clarify responses to an interview). Once the research study has been completed, approximately two years after the pilot program ends, we will destroy your identifying information, including your email, phone number, name, and address, and the key linking the identifying information to the participant ID number. In this case, you will be identified only by a pseudonym or participant ID number. We will maintain your zip code for analysis purposes.

We will keep the information collected from participants for research purposes unless they ask us to delete it from our records. If we have already used their information in a research analysis, it will not be possible to remove the information.

We may use or share your research information for future research studies. If we share your information with other researchers it will be de-identified, which means that it will not contain your name or other information that can directly identify you. This research may be similar to this study or completely different. We will not ask for your additional informed consent for these studies. If we use audio recordings for interviews, we will retain the recording for clarity in reading transcripts, but we will not share audio outside of the study team.

This research holds a Certificate of Confidentiality from the National Institutes of Health. This means that we cannot release or use information, documents, or samples that may identify you in any action or suit except as described below. This protection includes federal, state, or local civil, criminal, administrative, legislative, or other legal proceedings. An example of a situation in which the Certificate would apply would be a court subpoena for research records. There are some important things that you need to know:

- The Certificate does not stop reporting or information-sharing that you agreed to the consent document when you joined the study. For example, University of Michigan, government officials, study sponsors or funders, auditors, and/or the Institutional Review Board (IRB) may need the information to make sure that the study is done in a safe and proper manner. We may share information with appropriate authorities if we think you

may harm yourself or others. We may also share your information with other researchers, but all information will be de-identified.

- The Certificate does not stop reporting that federal, state, or local laws require. Some examples are laws that require reporting of child or elder abuse and of some communicable diseases.
- The Certificate cannot be used to stop a sponsoring United States federal or state government agency from checking records or evaluating programs.
- We may also release information about you to others when you say it is okay. For example, you may give us permission to release information to insurers, medical providers, or anyone else.
- The Certificate of Confidentiality does not stop you from personally releasing information about your involvement in this research if you wish.

More information about Certificates of Confidentiality and the protections they provide is available at <https://grants.nih.gov/policy/humansubjects/coc/information-protected-coc.html>

I didn't receive compensation for a survey or interview that I completed. Who should I contact for assistance?

Please contact Leonymae Aumentado at 313-312-5850 or annarborguaranteedincome@umich.edu for assistance in receiving compensation for previously completing a survey or interview.

Community Resources

If you are in need of assistance after the GIG A2 pilot program ends, several community groups have prepared resource guides that direct people to local services and supports for food, housing, utility assistance, and more:

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- Community Action Network's Washtenaw County Resource Guide: <https://www.canfamilies.org/washtenaw-county-resource-guide>
- Washtenaw County's Community Resources list: <https://www.washtenaw.org/3189/Community-Resources>
- The Ann Arbor Observer's Community Services list: <https://annarborobserver.com/city-guide/community-services/>
- Food Gatherers: <https://www.foodgatherers.org/find-food-food-list/>
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