

FAQ: SOCIAL SECURITY OVERPAYMENTS

RIGHT TO WORK

DO NOT IGNORE A NOTICE OF OVERPAYMENT

An **overpayment** occurs when Social Security finds you have gotten more money in your check than you should have gotten. This can happen due to such things as a change in your:

- Earned income or employment status
- Living situation
- Marital or disability status

YOU HAVE THE RIGHT TO DISPUTE AN OVERPAYMENT

Social Security will send you a **notice of overpayment** in writing. The notice must contain your:

- Overpayment amount
- Overpayment cause
- Repayment options
- Appeal rights

TIME LIMITS MAY APPLY, SO ACT QUICKLY

You have three options to resolve an overpayment:

1. **FILE a request for reconsideration** if you disagree with the overpayment or believe that the amount is incorrect.
or
2. **FILE a request for waiver** if the overpayment was not your fault and you cannot repay it.
or
3. **NEGOTIATE a payment plan** if you do not dispute the overpayment.

1. REQUEST FOR RECONSIDERATION

SSA Form 561-U2

FILE your request with SSA within 30 days of the notice date to stop collection efforts. The absolute deadline to file is within 60 days.

STATE that you disagree with the amount of the overpayment.

ASK on the form that no money be withheld from your check until a final decision is reached.

2. REQUEST FOR WAIVER

SSA Form 632-BK

FILE your request at any time, including if your request for reconsideration is denied. File within 30 days of the notice date to prevent money being taken out of your check.

PROVE to Social Security that the overpayment was not your fault and that you cannot afford to repay the money owed.

ASK on the form that no money be withheld from your check until a final decision is reached.

3. NEGOTIATE A PAYMENT PLAN

(No form necessary)

REQUEST a payment plan from your local Social Security office.

SUGGEST a monthly amount that you can afford as well as an income and expense statement that supports your proposal.

ASK that no money be withheld from your check until a final decision is reached.

Appeal if you are denied. Appeal rights are printed on the decision notice and are time-limited so act immediately.

Contact Social Security immediately if you are unable to make the full payment.

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