**Social Security Column**

WHAT YOU CAN DO IF YOU HAVE A SOCIAL SECURITY OR SSI OVERPAYMENT

**By <Name>**

**Social Security <Title> in <Place>**

Two people looking at a paper

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An overpayment occurs when Social Security pays a person more money in Social Security benefits or SSI payments than should have been paid. The amount of the overpayment is the difference between the payment received and the amount that was due.

Social Security is required by law to adjust benefits or recover debts when an overpayment occurs. If you receive an overpayment notice, it will explain why you’ve been overpaid, the overpayment amount, your repayment options, and your appeal and waiver rights.

After receiving an overpayment notice, you can:

* **Repay the overpayment** in full or through a repayment plan by check, money order, credit card or by monthly reductions from your Social Security benefit. You may be able to make a full or partial repayment using Pay.gov or your bank’s online bill pay option. We offer flexible repayment plans, including payments as low as $10 per month.
* **Appeal the overpayment** if you don’t agree that you’ve been overpaid, or you believe the amount is incorrect. You can request a [non-medical reconsideration online](https://www.ssa.gov/apply/appeal-decision-we-made) or you can submit a completed [SSA-561, *Request for Reconsideration*](https://www.ssa.gov/forms/ssa-561-u2.pdf), to your local Social Security office.
* **Request that we waive** the overpayment if you believe you are not at fault for causing the overpayment AND you cannot afford to pay the money back or it is unfair for some other reason. You can ask for a waiver by submitting a completed [SSA-632, *Request for Waiver of Overpayment Recovery*](https://www.ssa.gov/forms/ssa-632-bk.pdf), to your local office. If your overpayment is $1,000 or less, we may be able to process your waiver request quickly by telephone. You can contact your local office or call us at 1-800-772-1213, Monday through Friday, between 8:00 a.m. and 7:00 p.m.
* **Request a different repayment amount** if youare unable to meet your necessary living expenses due to the current repayment amount. If you are unable to repay the debt within 60 months\* due to the negotiated repayment amount, you will be asked to complete form SSA-634, *Request for Change in Overpayment Recovery Rate*. You can find the form at [www.ssa.gov/forms/ssa-634.pdf](http://www.ssa.gov/forms/ssa-634.pdf).

*\*This is a recent policy change. Previous policy required the completion of the SSA-634 if the overpayment could not be repaid within 36 months.*

To learn more about overpayments and our process, visit our Understanding SSI Overpayments webpage at [www.ssa.gov/ssi/text-overpay-ussi.htm](https://www.ssa.gov/ssi/text-overpay-ussi.htm), read our *Overpayments* fact sheet at [www.ssa.gov/marketing/assets/materials/EN-05-10106.pd*f*](https://www.ssa.gov/marketing/assets/materials/EN-05-10106.pdf), or watch our Overpayment video at [www.youtube.com/watch?v=pxYYcjqkFvM](https://www.youtube.com/watch?v=pxYYcjqkFvM).