
SSDI Overpayments – What You Need To Know

WHAT IS AN OVERPAYMENT?

An **overpayment** is when Social Security gives you more money than you should have received.

WHY DOES AN OVERPAYMENT HAPPEN?

You might get an overpayment if:

- You do not tell Social Security that you started working.
- You do not report a change in your income.
- You did report your work, but Social Security did not stop your payments in time.

WHAT HAPPENS IF I GET AN OVERPAYMENT?

Social Security will send you a letter. **Look at the letter carefully.** Make sure the information is right. This letter will tell you:

- What months you were overpaid.
- How much extra money you got.
- Why it happened.
- What you can do next.

If you do not reply, Social Security will start taking the money back **60 days** after the letter was sent. Contact them as soon as possible about your options.

HOW DO I PREVENT OVERPAYMENT?

To help avoid an overpayment, you should:

- **Tell Social Security about your income every month.**
- **Read every letter** from Social Security carefully and keep a copy.
- **Keep copies** of everything you send to Social Security.

WHAT CAN I DO IF I WAS OVERPAID?

Call or visit Social Security as soon as possible. You have **three options**.

1. Ask for a payment plan

If you agree you were overpaid, you can pay the money back.

- Starting March 27, 2025: If you have an overpayment and still receive benefits Social Security will take **50% of your check** toward repayment. If you had an overpayment prior to March 27, 2025, your current repayment rate will still apply.
- If that's too much, ask them to take less by filling out Form SSA-634 (**Form link:** <https://www.ssa.gov/forms/ssa-634.pdf>.)
- If you do not get benefits anymore, you can still set up a payment plan. You will have to show what you can afford to pay.

2. Appeal the overpayment (Request for Reconsideration)

If you think Social Security made a mistake, you can ask them to review it. This is called a **Request for Reconsideration**.

- Look at the letter to see if your earnings information is correct. If something is wrong, send proof with your request.
- Fill out the reconsideration form (**Form link:** secure.ssa.gov/iApp/INMD/start). Include proof like pay stubs or letters from your employer.
- You can also call 1-800-772-1213 (TTY: 1-800-325-0778).
- You have **60 days** after the date on the letter to ask for this.

3. Ask for a waiver.

You can ask for a waiver if:

- The overpayment was **not your fault**, and
- You **can't afford** to pay the money back.

Fill out the **waiver form:** ssa.gov/forms/ssa-632-bk.pdf

Social Security will talk to you before deciding.

Important:

If you request a waiver or appeal, Social Security **can't take money from you** until they make a decision.

CAN I DO BOTH AN APPEAL AND A WAIVER?

Yes. Social Security will decide on the appeal first, then look at your waiver request. Social Security **cannot** collect on the overpayment until it has made a decision.

Social Security funded the creation of this document under a grant. Although Social Security reviewed this document for accuracy, it does not constitute an official Social Security communication. This communication is printed, published, or produced and disseminated at U.S. taxpayer expense.