
SSI Overpayments: What You Need to Know

What is an overpayment?

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

How does an overpayment happen?

You might get extra money if:

- You do not tell Social Security that you got a raise.
- Your living situation changed.
- You got married or divorced.
- You have more savings or property than Social Security allows.
- You are no longer disabled, but Social Security did not stop your SSI in time.
- Social Security made a mistake about the amount of your monthly check.

What happens if I get an overpayment?

Social Security will send you a letter. The letter will tell you:

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

Review the letter carefully. Make sure that the information is right.

If you do not call or go to their office, Social Security will start taking the money back. This will start **60 days** after the letter was sent. Contact Social Security right away about the letter.

How can I stop overpayment?

- **Tell Social Security** about your **income** every month.
- Tell Social Security about anything that may affect your benefits. This includes **moving, getting married, or getting a new job**.
- **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 got extra money, you can pay the money back.

- If you still get SSI, Social Security will keep **10% of your SSI check each month**.
- If 50% is too much, ask Social Security to take less money. Use Form SSA-634. You will need proof that you cannot pay for important things like housing or food if Social Security keeps 50% of your check.
- If you stop getting SSI, you can still make a **payment plan**. You have to pay at least **\$10 a month**. You will have to show that you cannot afford to pay more.

2. Appeal the overpayment.

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

- Read your letter and make sure the paycheck information is correct.
- Fill out the Reconsideration form. Add proof that the letter is wrong. This proof can be things like pay stubs or letters from your boss. You can find the form here: secure.ssa.gov/iApp/INMD/start.
- You can also call **1-800-772-1213** to ask for **Reconsideration**.
- You must ask within **60 days** from the date on the letter.

3. Ask for a waiver.

You can ask Social Security for a **waiver**. This means you do not have to pay the money back. You can ask for a waiver if:

- The overpayment was **not your fault**, and
- You **do not have enough money** to pay it back.

If your overpayment is **\$1,000 or less**, you can call 1-800-772-1213 or go to your local Social Security office to ask for a waiver.

If your overpayment is **\$1,001 or more**, fill out the **waiver form**: ssa.gov/forms/ssa-632-bk.pdf.

- Social Security will review the form and talk to you before deciding.

Important: If you ask for a waiver or appeal, Social Security **cannot take money from you** until they make a final 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 take money from you** until they make a final decision.

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