

ACTION PLAN · 2026 EDITION

You Got an SSA Overpayment Letter

Here's what to do in the first 60 days

TIME-SENSITIVE: You have 60 days to respond. Acting within 10 days protects you from withholding.

1 Don't Panic — But Don't Ignore It

An overpayment notice means SSA believes they paid you more than you were owed. This happens more often than you'd think — and it does NOT mean you did anything wrong. You have rights, options, and time (but not unlimited time).

Step 1: Call 1-800-772-1213 immediately and ask for a detailed explanation — when did the overpayment happen, how much, and why. Don't agree to anything on the first call. Just get the facts.

DR. ED'S TIP: The most important thing: DO NOT IGNORE the notice. Ignoring it gives SSA full power to withhold from your benefits. Responding — even to say 'I need more time' — protects you.

2 Your Three Options

Option 1 — PAY IT BACK: If you agree you were overpaid and can afford it, set up a payment plan. You don't have to pay all at once. Call 1-800-772-1213 and negotiate a monthly amount you can afford.

Option 2 — APPEAL (SSA-561): If you DISAGREE with the overpayment — you don't think you were overpaid, or the amount is wrong — file a Request for Reconsideration within 60 days. If you file within 10 DAYS, they can't withhold anything while the appeal is pending.

Option 3 — WAIVER (SSA-632): If you AGREE you were overpaid but paying it back would cause financial hardship AND the overpayment was not your fault, request a waiver. SSA may forgive the entire debt. This is the option most people don't know about.

DR. ED'S TIP: You can file BOTH an appeal AND a waiver at the same time. And if they're already withholding from your check, ask to reduce the withholding rate while your request is being reviewed.

3 The 10-Day Rule — Critical

If you request an appeal within 10 days of receiving the overpayment notice, SSA generally cannot withhold benefits while your appeal is pending. After 10 days but within 60 days, you can still appeal, but they may start withholding.

The 10-day clock starts when you RECEIVE the notice, not when it's dated. If the notice is dated March 1 but you got it March 5, your 10 days start March 5. Keep the envelope as proof.

DR. ED'S TIP: If you're past the 10-day window, still appeal within 60 days. And request a reduced withholding rate immediately. SSA can withhold the full amount, or as little as 10% of your benefit — ask for the minimum.

4 The Waiver Most People Don't Know About

Form SSA-632 is a request for waiver of overpayment recovery. To qualify: 1) The overpayment was not your fault (you didn't cause it or know about it), AND 2) Paying it back would defeat the purpose of benefits or be against equity and good conscience.

Translation: if paying it back would leave you unable to pay for food, rent, medicine, or utilities, you may qualify for a full waiver. SSA considers your income, expenses, and overall financial situation.

DR. ED'S TIP: Say the magic words: 'I'd like to request a waiver of overpayment under SSA-632.' The employee may not volunteer this option. You have to ASK. Waivers are granted more often than you'd think.

5 What NOT to Do

Don't ignore the notice (gives SSA full withholding power). Don't agree to full withholding on the first call (negotiate). Don't assume you have to pay it all at once (payment plans are standard). Don't assume you can't fight it (appeals and waivers exist for exactly this reason).

Don't let an SSA employee pressure you into agreeing to anything on the spot. Say: 'I need time to review this. I'll call back.' You have 60 days.

DR. ED'S TIP: If the overpayment is large or complex, consider contacting legal aid (free) for help with your appeal or waiver. Many Legal Aid offices handle SSA overpayment cases.

What's Next?

1. Call 1-800-772-1213 NOW — get the facts, then decide: pay, appeal, or waiver
2. If within 10 days: file immediately to prevent withholding
3. Run a benefits check at 24help.org/screener — you may qualify for additional help

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