

# Preventing and Managing Overpayments

If you receive Social Security disability benefits, it is important to update Social Security about the money that you earn from your job when you start working. This guide and links to resources can help you learn the basics of reporting your wages and find support as you move toward financial independence through work.

## What is an overpayment?

An overpayment happens when you receive a higher cash payment from Social Security than what you were owed for that month. It is the difference between the cash payment you received and the amount you were due. If you have been overpaid, you are responsible for paying it back to Social Security. Reporting your wages to Social Security every month helps you to avoid being overpaid.

When you report your wages, Social Security uses that information to determine your eligibility for Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI). By accurately reporting your wages on time each month, you can help make sure that Social Security calculates your SSI cash payment or determines your eligibility for SSDI correctly. Accurate and timely reporting helps to avoid overpayments.

## How and when do I report my work and wages?

You should report your wages within the first 6 days of the calendar month for the income you earned the previous month.



There are several ways you can do this:

- **Online:** You can create a free my Social Security account to use the online wage reporting tool, whether you receive SSI, SSDI or both. Visit [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) to learn more.
- **Mobile App:** If you receive SSI, you can download the SSI Wage Reporting app onto your smartphone, which allows you to easily report your wages.
- **Telephone Wage Reporting:** If you receive SSI, you may be able to report your monthly wages over the telephone. Please contact your local Social Security office to see if this option can work for you.
- **Your local Social Security field office:** You can take copies of your pay stubs to your local field office or mail them to the office. If you mail in your pay stubs, certified mail is recommended, which does have a cost.

Although there are multiple options available, Social Security prefers that you use the online tool available with my Social Security accounts whenever possible.

## Does my Ticket to Work service provider report my work and wages for me?

No. Reporting your work and wages to Social Security is your responsibility. However, your Employment Network (EN) or State Vocational Rehabilitation (VR) agency may help you through the process to make sure you're accurately reporting the information to

Social Security. Many service providers also have Benefits Counselors on staff who can help you learn how earned income affects your benefits, determine which Work Incentives you may qualify for, and help you make an informed decision about work.

You can also call Social Security with questions about wage reporting. Social Security representatives are available to talk about your wage reports Monday through Friday, 7 a.m. to 7 p.m. ET toll-free at 1-800-772-1213 or 1-800-325-0778 (TTY).

## What happens if I have an overpayment?

If you think you have been overpaid, don't spend the extra money! Social Security will send you a notice explaining the overpayment with a request for you to repay the amount within 30 days of the notice.

If you are receiving SSDI payments, Social Security will withhold the full amount of your benefit each month, unless you request a lesser withholding amount. If you are receiving SSI, Social Security will withhold 10% of the federal benefit rate each month to recover the overpayment. If you receive a monthly benefit payment from Social Security and receive a notice that you have an overpayment, visit [www.ssa.gov/ssi/text-overpay-ussi.htm](http://www.ssa.gov/ssi/text-overpay-ussi.htm) for more information about how Social Security will request you to pay back the overpayment.

If you don't agree that you've been overpaid, or if you believe the amount of the overpayment is incorrect, you can file form SSA-561 for an appeal. Your appeal needs to state why you think you haven't been overpaid or why the overpayment amount is incorrect. You must submit your appeal in writing 60 days from when you received the overpayment notice.

Another option you may consider is filing form SSA-632, Request for Waiver of Overpayment Recovery, to explain why you believe you qualify for a waiver, meaning you believe you shouldn't have to pay the overpayment amount back. There is no time limit for filing for a waiver, but you must prove that the

overpayment wasn't your fault and that paying the money back would cause you financial hardship or would be unfair for a specified reason.

For appeals and waivers, you may need to supply Social Security with proof of income and expenses and may need to meet with Social Security personnel.

## What is the Ticket to Work program?

Social Security's **Ticket to Work** (Ticket) program supports career development for people ages 18 through 64 who receive Social Security disability benefits (SSI or SSDI) and want to work. The Ticket program is free and voluntary. It helps people with disabilities move toward financial independence and connects them with the services and support they need to succeed in the workforce.

## Learn more

To find a Ticket program service provider, call the Ticket to Work Help Line at **1-866-968-7842** or **1-866-833-2967** (TTY) 8 a.m. – 8 p.m. ET, Monday through Friday. Ask a representative to send you a list of service providers or you can search for providers on your own using the Find Help tool at [choosework.ssa.gov/findhelp](http://choosework.ssa.gov/findhelp).



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