

# Tips for Preventing an Overpayment



People who get Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) benefits must report their work earnings to the Social Security Administration (SSA). Reporting earnings can help prevent an overpayment. An overpayment is when you get more money from SSA than what you were owed for that month. Here are tips on reporting income, keeping records, and what to do if you get an overpayment letter from the SSA.

## Tip #1: Report your earnings every month to SSA

- Report your last month's earnings within the first 10 days of the next calendar month. You can do this in person at your local SSA office, online, or by mail (see Tip #2).
  - Visit [www.ssa.gov/ssi/text-report-ussi.htm](http://www.ssa.gov/ssi/text-report-ussi.htm) for more details on SSI reporting.
  - Visit [www.ssa.gov/pubs/EN-05-10153.pdf](http://www.ssa.gov/pubs/EN-05-10153.pdf) for more details on SSDI reporting.
- To protect yourself, save some money in case it takes time for SSA to change your benefits due to earnings. This will help you have the money to return to SSA for the overpayment.
- Tell SSA when you start or stop working, or if your hours or your pay rate change.
- Report if you change employers, get other disability benefits, move, or change direct deposit bank accounts.
- Ask your employer for their Employer's Identification Number (EIN) and give it to SSA.

## Tip #2: Keep records of what you report to SSA

- Make a folder called SSA where you can keep all your records and take this folder with you when you visit SSA.
- Visit your local Social Security field office to report and ask for a dated copy of your report. You can find the office at [www.socialsecurity.gov/locator](http://www.socialsecurity.gov/locator).
- Copy and then mail your pay stubs to the local SSA office using certified mail to create a record of your activity. Keep the receipt and your copy in your SSA folder.
- Download the SSI mobile app from the iTunes App Store or Google Play Store to report wages. The app will keep a record of all communication.
- Sign up for a "my Social Security" account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount). Use the online wage reporting tool for SSDI, SSI, or both.

## Tip #3: Act if you receive a letter from SSA about an overpayment

- File an appeal on form SSA-561, if you disagree that you have been overpaid, or you believe the overpayment amount is incorrect.
- File a waiver on form SSA-632, if you agree that you have been overpaid but feel you should not have to pay it back because you did not cause the overpayment and you cannot afford to repay it.
- File a request on form SSA-634, if you agree that you have been overpaid and are willing to pay it back but cannot afford the rate SSA tells you in the notice.

Find these forms at [www.ssa.gov/forms/ssa-632.html](http://www.ssa.gov/forms/ssa-632.html) or call the Work Incentives Planning and Assistance (WIPA) program for free help at 1.866.968.7842 or 1.866.833.2967 (TTY). Send the completed forms to your local Social Security office. Be sure to keep copies in your SSA folder.