



Preventing Overpayments

WHAT IS AN OVERPAYMENT?

- An overpayment occurs when the Social Security Administration (SSA) decides it paid you too much money.
- The amount you owe for the overpayment is the difference between the amount paid to you by SSA and the amount you were actually owed.
- You might not find out about an overpayment until years after the overpayment happened.

HOW CAN I PREVENT AN OVERPAYMENT?

You should report events that affect your benefits within **10 days** after the end of the month the event happens.

WHAT SHOULD I REPORT TO SSA?

- **If you get SSD and/or SSI you should report:**
 - ANY update in your employment status, whether you are starting to work, changing jobs, or leaving your job
 - ANY change in work income
 - An admission to a hospital, nursing home or prison
- **If you get SSI you should also report:**
 - ANY change in assets, such as an inheritance or a lump-sum settlement from a lawsuit
 - A change in household composition including if someone moves in or out of your home
 - Any change in income of any household members
 - Help you get from other people to pay your food or shelter
 - A marriage or divorce
 - Trips to another country or U.S. territory such as Puerto Rico for more than 30 days
 - Enrolling in school/college

HOW SHOULD I REPORT MONEY I EARNED FROM WORKING?

- **If your wages are steady** – Have SSA use a specific amount for six-month period. At the end of six months, bring pay stubs to local office.

If your wages go up and down – Your benefit amount is usually based on the income you reported two months before. It takes SSA some time to process changes in income. Estimate or guess a higher amount than what you expect to earn for a six-month period and bring in pay stubs to the local office at the end of six months.

- **When you are not sure, report a little bit more than you expect to earn.** An underpayment is easier to manage than an overpayment. If you have an underpayment, SSA owes YOU money!

IS THERE ANYTHING ELSE I SHOULD DO?

- **Ask for a written receipt** from SSA any time you report any of the events above.
- **Keep an SSI/SSD file at home** to keep track of important papers and information. You should keep:
 - Paystubs or record of earnings with dates and amounts if you are paid in cash
 - Receipts from SSA showing that you reported a change or gave them paystubs
 - Notes from any conversations with SSA employees (including the date and time, and the name of the person you talked to)
 - A list of resources such as checking/savings accounts, stocks, bonds and cash.

WHO CAN I CONTACT IF I HAVE QUESTIONS?

You may call Mobilization for Justice, Inc.'s Government Benefits Project at 212-417-3732 on Mondays from 10:00 a.m. to 12:00 p.m. If you are a mental health consumer you may call Mobilization for Justice, Inc.'s Mental Health Law Project intake line at 212-417-3830 on Monday, Tuesday, and Thursday from 10:00 a.m. to 5:00 p.m.

DISCLAIMER: This fact sheet gives general information for NYC residents; it is NOT legal advice.