

Your unpaid debt will continue to accrue interest and penalties while at Treasury. Fees charged by any or all of the above agencies will be added to the amount that you owe as an administrative charge authorized under the DCIA (Title 31 U.S. Code, Section 3717(e) (1)).

As indicated above, when your debt is referred to Treasury for collection, Treasury may offset any or all of your eligible Federal payments up to the amount of your debt. This means Treasury may take money out of an array of payments that you are currently receiving or slated to receive in the future. It is also important to keep in mind that Treasury is NOT required to send you prior notification of this action. Payments eligible for offset include:

- Federal and State Income tax refunds (See Additional Important Information);
- Federal and State salary, including military pay (See Additional Important Information);
- Federal and State retirement, including military retirement;
- Contractor or vendor payments;
- Federal benefits, such as Social Security (excludes Supplemental Security Income (SSI)), Railroad Retirement (excludes Tier 2), Black Lung (part B) benefits, and other Federal payments, which may include loans that are not exempt from offset; and/or
- Wages from a non-Federal employer (See Additional Important Information).

As previously noted, before your debt is submitted to Treasury, you still have thirty days (30) to do one of the following:

- Repay your debt by sending a check or money order payable to FEMA for the full amount that you owe. Write your *Bill for Collection Number* (BFC #) or *FEMA Application Number* on your check or money order to ensure proper credit of your payment. Mail your payment along with the enclosed FEMA Debt Repayment Form to:

FEMA  
P.O. Box 530217  
Atlanta, GA 30353-0217

- If you are unable to pay your debt in full at this time, FEMA can work with you to resolve your debt. You may request a payment plan. You may also request a compromise of all or part of your debt, based on inability to pay. Please call the Recoupment Helpline at 1-800-816-1122, Monday through Friday, between 9:00 a.m. and 6:00 p.m. EDT, to make your request. If you have a speech disability or hearing loss and use a TTY, call 1-800-462-7585 directly; if you use 711 or Video Relay Service (VRS), call 1-800-816-1122.
- If you have filed for bankruptcy, your debt will not be referred to Treasury while the automatic stay is in effect. However, please note that it is YOUR responsibility to notify us of the stay by sending evidence concerning the bankruptcy to:

FEMA Finance Center  
U.S. Department of Homeland Security  
P.O. Box 9001  
Winchester, VA 22604-9001

Please note that even if you made or make repayment in full, the United States does not waive its right to pursue any applicable civil or criminal remedies. In addition, if you make or provide any knowingly false or frivolous statements, representations, or evidence, you may be liable for penalties under the False Claims Act (Title 31 U.S. Code, Section 3729-3731) or other applicable statutes and/or criminal penalties under Title 18 U.S. Code, Sections 286, 287, 1001, and 1002, or other applicable statutes.

Unless prohibited by law or contract, you will be refunded any amount paid by you or deducted from any Federal payments for your debt, if your debt is later terminated.

FEMA is committed to working with all individuals identified for recoupment to ensure they have a complete