

Debt Collection/Write-off Checklist for Individual Debtor Files

Agency: _____

Program: _____

Debtor Name: _____ Amount Owed: _____

Debtor Taxpayer Identifying Number _____ Date Debt Incurred: _____

- 1. a. Has the debtor been contacted? Yes No
- b. Was the contact by telephone and/or letter? Yes No
- c. Number of times debtor has been contacted? 1 2 3 4 5
- d. Have any of the calls been documented, with the following information included?
 - Date of calls Yes No
 - Name of agency representative who called? Yes No
 - Name of person contacted? Yes No
 - Notes taken on substance of calls? Yes No
 - Notes taken on follow-up action of agency? Yes No
 - Dates recorded of follow-up action taken? Yes No
- e. Number of letters? 1 2 3
 - Are copies of replies in file or stored electronically? Yes No
 - Are copies of agency responses to debtor's letters or notes on agency follow-up action maintained in the file? Yes No
- f. Are all documents dated? Yes No

Documentation of Collection Activities

g.	Was the debtor informed in writing of agency policy on:		
	accrual of interest?	Yes	No
	penalties?	Yes	No
	administrative costs?	Yes	No
	debtor's rights?	Yes	No
	amount and basis of debt?	Yes	No
	possible collection actions which may be used to collect the debt?	Yes	No
h.	Was the debt resolved through a:		
	voluntary repayment agreement?	Yes	No
	compromise?	Yes	No
i.	If such agreement(s) were reached, has the agency documented:		
	terms of the repayment agreement?	Yes	No
	terms of the compromise?	Yes	No
2.	a.		
	Is interest being assessed on the delinquency?	Yes	No
	If no, is a reason given as to why not?	Yes	No
	If yes, is the rate of interest also indicated in the file?	Yes	No
	b.		
	Are penalties being assessed on the delinquency?	Yes	No
	If no, is a reason given as to why not?	Yes	No
	If yes, is the amount of the penalty indicated in the file?	Yes	No
	c.		
	Are administrative costs being assessed on the delinquency?	Yes	No
	If no, is a reason given as to why not?	Yes	No
	If yes, are the administrative costs charged also indicated in the file?	Yes	No

Documentation of Collection Activities

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| 3. | Has the debt been referred to a credit reporting bureau? | Yes | No |
| | If a consumer debt, was the debtor notified? | Yes | No |
| | Is the notification letter in the debtor's file? | Yes | No |
| | Is any debtor response also in the file? | Yes | No |
| | If the debt has been referred, does the file contain the date of initial referral? | Yes | No |
| | Are the names of the credit bureaus to whom the debt was referred recorded in the file? | Yes | No |
| | If not, does the agency retain that information elsewhere? | Yes | No |
| 4. | Is the debt secured? | Yes | No |
| | Has liquidation of the security been attempted? | Yes | No |
| | Has the agency documented: | | |
| | its decisions whether or not to liquidate collateral? | Yes | No |
| | its attempts at liquidating the collateral? | Yes | No |
| | the results of any collateral liquidation? | Yes | No |
| 5. | Has the debt been referred to Treasury Offset Program for offset? | Yes | No |
| | If not, is a reason given why not? | Yes | No |
| 6. | Has the agency tried to collect the debt using non-centralized offset? | Yes | No |
| | If not, is a reason given why not? | Yes | No |
| | Has the debt been referred for cross-servicing? | Yes | No |
| | If not, has the reason been documented in the file? | Yes | No |
| 7. | Has the agency authorized the use of administrative wage garnishment in cross-servicing? | Yes | No |
| | If not authorized through cross-servicing, has the agency attempted to collect the debt using administrative wage garnishment? | Yes | No |
| | If not, has the reason been documented in the file? | Yes | No |

Documentation of Collection Activities

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| 8. | If the debt has not been referred for cross-servicing, has the agency referred the debt to a private collection agency?
If not, has the reason been documented in the file? | Yes No
Yes No |
| 9. | Has the debt been referred for litigation?
If yes, has the agency properly documented the referral action in the file?
If not, has the reason been documented in the file? | Yes No
Yes No
Yes No |