# Treasury Cross-Servicing Program

## Debts Exempt or Excepted from Transfer to Treasury

*(Non-Tax Debt Collection)*

## Classes of Debts Exempt by Action of the Secretary of the Treasury (31 U.S.C. § 3711(g)(2)(B))

<table>
<thead>
<tr>
<th>Creditor Agency</th>
<th>Class of Debt</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Agencies</td>
<td>Debts that are being collected by a creditor agency through Administrative Wage Garnishment (AWG), when (1) actual collections from AWG have been received prior to the debt becoming eligible for mandatory cross-servicing, and (2) the agency expects the debt to be collected through AWG within three years from the date of the first AWG collection.</td>
</tr>
</tbody>
</table>
| Department of Education           | (1) Delinquent and defaulted student loans assigned to and/or otherwise held by the Department of Education  
(2) Health Education Assistance Loan (HEAL) Program debts |
| Department of Health & Human Services | (1) “Health Profession” debts  
(2) “Unfiled Cost Report” debts |
| Small Business Administration     | (1) Disaster loan debts over 180 days delinquent that are “in active workout”  
(2) Regular business loan debts over 180 days delinquent that are “in active workout” |
| Social Security Administration    | (1) Delinquent debts incurred in the Supplemental Security Income Program  
(2) Debts owed by former child beneficiaries in the Old-Age, Survivors, and Disability Insurance (OASDI) Program |

## Exceptions to Transfer of a Debt to Treasury by Federal Law (31 U.S.C. § 3711(g)(2)(A))

<table>
<thead>
<tr>
<th>Creditor Agency</th>
<th>Debt Status</th>
</tr>
</thead>
</table>
| All Agencies    | (1) In litigation or foreclosure  
(2) Scheduled for sale  
(3) At a private collection agency  
(4) At a Treasury-designated debt collection center  
(5) Being collected by internal offset, if the agency expects full collection within three years |