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# Social Security

## Form SSA-634, Request for Change in Repayment Rate and Form SSA-632 | Request For Waiver Of Overpayment Recovery

An overpayment occurs when Social Security pays you more than you should have been paid. If this happens, we will notify you. Our notice will tell you why you have been overpaid and how you can pay us back. We will also tell you how you can ask us to:

- Reconsider our decision, if you believe you are not overpaid;
- Let you pay back the amount at a different rate; or
- Waive (not collect) the overpayment.

If you do not agree that you have been overpaid, or if you believe the amount is incorrect, you can appeal by filing Form SSA-561, [Request for Reconsideration](#). You should explain why you think you have not been overpaid or why you think the amount is not correct.

If you agree that you have been overpaid and are willing to pay it back, but cannot afford to pay it back at the rate we tell you about in our letter, you should file Form SSA-634, Request for Change in Overpayment Recovery Rate..

If you agree that you have been overpaid, but you feel you should not have to pay it back because you did not cause the overpayment and you cannot afford to repay it, you should file Form SSA-632, Request for Waiver of Overpayment Recovery. We will stop recovering the overpayment until we make a decision on your request.

### Where to send these forms

Send the completed form to your [local Social Security office](#). If you have any questions, you may call us toll-free at **1-800-772-1213** Monday through Friday from 7 a.m. to 7 p.m. If you are deaf or hard of hearing, you may call our TTY number, **1-800-325-0778**.

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### Related Information

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