

an employee without his or her consent.

(j) *Waiver* means the cancellation, remission, forgiveness, or non-recovery of a debt allegedly owed by an employee to an agency as permitted or required by 5 U.S.C. 5584, 10 U.S.C. 2774, 32 U.S.C. 716, 5 U.S.C. 8346(b), or any other applicable statute.

§ 1650.104 Notice of salary offset.

(a) Notice of the Commission's intent to collect a debt by salary offset shall be given at least 30 days in advance. The written notice shall include, inter alia, the following:

- (1) The Commission's determination that a debt is owed, including origin, nature, and amount of the debt;
- (2) The Commission's intention to collect the debt by means of deduction from the employee's current disposal pay account;
- (3) The amount, frequency, proposed beginning date, and duration of the intended deduction(s);
- (4) An explanation of the Commission's policy concerning interest, penalties, and administrative costs;
- (5) The employee's right to inspect and copy the Commission's records relating to the debt;
- (6) The opportunity to establish a schedule for voluntary repayment of the debt agreeable to the Commission in lieu of an offset;
- (7) The employee's right to an oral hearing, the method and time period for petitioning for a hearing, and the oral hearing procedures;
- (8) The employee's right to request reconsideration of the validity of the indebtedness; and
- (9) The employee's right to request waiver, forgiveness, or compromise and the standards involved for each.

(b) *Exception to the advance notice requirement.* Where an adjustment to pay arises out of an employee's election of coverage or change in coverage under a Federal benefits program requiring periodic deductions from the employee's pay and the amount to be recovered was accumulated over four pay periods or less, the advance notice provision in paragraph (a) of this section is not required. In such cases, the Commission's servicing Payroll Office, General Services Administration's Na-

tional Payroll Center, will notify the employee in writing that because of the employee's election his or her pay will be reduced to cover the period between the effective date of the election and the first regular withholding, and that the employee may dispute the amount collected or request waiver of the debt by filing a request in writing with the Director of Financial and Resource Management Services.

(c) *Acknowledgment of receipt of advance notice.* Notice will be acknowledged in writing. A copy of the notice with the acknowledgment containing the debtor's original signature will be returned to the sender.

§ 1650.105 Request for reconsideration or request for consideration of waiver, compromise, or forgiveness.

A request for reconsideration or a request for consideration of waiver, compromise, or forgiveness must be submitted to the Director of FRMS, or his or her designee, within 15 calendar days of the issuance of the demand for payment. The Director of FRMS may extend the time limit for filing when the employee shows he or she was notified of the time limit and was not otherwise aware of it, or that he or she was prevented by circumstances beyond his or her control from making the request within the limit. Any employee requesting reconsideration or consideration of waiver, compromise, or forgiveness will be given a full opportunity to present all pertinent documentation and written information supporting his or her request.

§ 1650.106 Reconsideration or consideration of waiver, compromise or forgiveness decision.

Decisions will be based upon the employee's written submissions supported by evidence of record and other pertinent available information. After consideration of all pertinent documented information, a written decision will be issued as to whether the debt is valid, and the amount demanded is correct, or whether it will be waived, compromised, or forgiven. The decision will also inform the employee of his or her right to an oral hearing; hearing procedures contained in §1600.735-507(c) of