

Debt Collection/Write-off Checklist for Individual Debtor Files

Agency: _____

Program: _____

Debtor Name: _____ Amount Owed: _____

Debtor Taxpayer Identifying Number _____ Date Debt Incurred: _____

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|----|----|--|-----------|----|
| 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

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|----|--|-----|----|
| 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

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? | Yes | No |
| | If not, has the reason been documented in the file? | Yes | No |
| 9. | Has the debt been referred for litigation? | Yes | No |
| | If yes, has the agency properly documented the referral action in the file? | Yes | No |
| | If not, has the reason been documented in the file? | Yes | No |