

An aerial photograph of a coastal property. In the foreground, a white house with a red roof and teal shutters is visible. The property is surrounded by lush greenery, including large trees and several palm trees. A paved driveway leads from the house towards a body of water, where a boat is docked. The background shows a blue body of water under a clear sky.

Debt Collection Guidance

DEPARTMENT OF FINANCIAL SERVICES
DIVISION OF ACCOUNTING AND AUDITING
BUREAU OF FINANCIAL REPORTING

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ACRONYMS & DEFINITIONS

Account - A record or file of a debt.

Arrears - An unpaid or overdue debt.

Assignment Date - The date the AR is assigned to a DCA.

Bankruptcy - The legal proceeding initiated when an individual or business cannot repay outstanding debts or obligations.

Block - A designated period of time during which an active Accounts Receivable has been delinquent.

Chief Financial Officer (CFO) – The chief fiscal officer for Florida who is responsible for settling and approving claims against the state as per Florida Statutes, Chapter 17.

Collection - The process of seeking money claimed to be owed. Federal and State laws and rules must be obeyed when collecting a state-owed debt.

Collection fees - A fee that a professional debt collector adds to the amount of a delinquent account receivable placed by a state agency for collection.

Collector - Can be a professional debt collection agent or an employee of the State performing collection activities.

Debt Collection - The efforts to recover amounts due after a debtor fails to make payment.

Debt Collection Agent (DCA) - A company or legal firm that specializes in collecting overdue or unpaid debts. Consumer and commercial debt collection agencies must comply with Chapter 559, F.S.

Department of Financial Services (DFS) – The state agency that manages Florida's finances, oversees the insurance industry, and protects consumers from financial fraud and abuse. DFS is headed by the state's Chief Financial Officer (CFO).

FACTS- Florida Accountability Contract Tracking System.

FCRA - Fair Credit Reporting Act.

FDCPA- Fair Debt Collection Practices Act.

MFMP - My Florida Market Place – the State of Florida’s eProcurement system, serving as a centralized platform for State Agencies to purchase goods and services from vendors.

Offset - To withhold funds payable to an Entity (State or Federal) in order to satisfy a debt.

Outstanding Account Balance - Outstanding original principal balance and collection fee still owed on a debt to the Agency and Collection Agency.

Original Balance - The original sum of money (principal) owed by the debtor.

Original Due Date - The date the delinquent account receivable became due to the Agency.

Outstanding Principal Balance - Outstanding original principal balance still owed to the Agency.

Principal - The amount owed to the State by a debtor which excludes collection fees.

Receivable - Is an amount owed to the State by an individual or entity to satisfy a debt or claim.

Settlement – Agreement between debtor and state agency or DCA for the debtor to pay a percentage of a debt owed and for the state agency to accept that as payment in full. All settlements must be in writing and approved by the CFO.

State agency - An entity that operates under the authority of the Florida State Government. The responsibilities vary by state agency. Click this link for a [complete list of all State Agencies](#).

Skip Tracing - The process of locating individuals whose whereabouts are unknown. This involves gathering information from various sources to find someone who has “skipped” their last known address.

State Owed Debt - A sum of money owed to the State.

Treasury Offset Program (TOP) – A Federal program designed to recover any federal owed debt(s) by withholding or reducing federal payments being sent to a person or entity. This includes a state agency.

Total Amount Collected - The total amount of principal and collection fees collected from the debtor.

Write-off - An accounting action that results in reporting the delinquent AR as having no value on the state agency's financial and management reports. This does not mean debt-forgiveness.

OVERVIEW

This document provides general guidance for establishing and maintaining a Debt Collection program for delinquent account receivable for State of Florida Agencies (state agency) in compliance with Section 17.20, Florida Statutes (F.S.). This law was created in 1863 when the Comptroller of the State was charged with placing State Owed Debt into the hands of District Solicitors. This law has evolved over the years and mandates the Chief Financial Officer with placing state owed debt with a professional Debt Collection Agent or state agency (DCA).

This document is also intended to provide guidance for state agency personnel who work with delinquent account receivable (AR) and debt collection tasks. Each state agency must maintain and keep up-to-date procedures concerning delinquent AR and debt collection.

This document will also provide instructions on when and how to submit a delinquent AR for write-off.

DELINQUENT ACCOUNTS RECEIVABLES

An account receivable (AR) is an accounting term referring to the money owed by a person or business for the following:

- Tangible Goods
- Services rendered
- Licenses
- Fines
- Fees
- Overpayments

It is essentially revenue earned, but the cash has not been received.

Delinquent ARs are accounts that have not received payment on an established due date. The person or entity that is responsible for the AR has a legal duty to submit payment.

GOVERNANCE

Governance comes from several different sources. Federal and State laws are designed to protect the consumer. In complying with these laws, they also protect the collector. This list is not all-inclusive as a state agency, and even some federal or state funds may have additional laws governing debt collection.

Federal laws are designed to protect the debtor from collectors who use dishonorable and deceitful practices. These laws also regulate when and how debtor credit information can be shared with reporting agencies. The primary Federal laws used are the Fair Debt Collection Practices Act (FDCPA) as well as the Fair Credit Reporting Act (FCRA).

Florida laws are also designed with the debtor in mind and use State laws along with the FDCPA as a guide for the collection of Florida state-owed debt. In the event of an inconsistency between State law and Federal law the one that is more protective of the debtor will triumph.

State agencies that have their own independent statutory authority for debt collection or credit reporting will have a similar list that will include those laws and rules.

FEDERAL

- 15 USC § § 1692-1692p – Fair Debt Collection Practices Act (FDCPA)
 - 12 CFR Part 1006 – Fair Debt Collection Practices Act (Regulation F)
 - Regulation F implements the FDCPA, prescribing Federal rules governing the activities of debt collectors, as the term is defined in the FDCPA.
- 15 U.S.C. § § 1681-1681x – Fair Credit Reporting Act (FCRA)
 - 12 CFR Part 1022 – Fair Credit Reporting (Regulation V)
 - Regulation V implements the FCRA.

STATE

- Chapter 17- Chief Financial Officer, F.S.
 - 17.04 – To audit and adjust accounts of officers and those indebted to the state
 - 17.20 - Assignment of claims for collection
- Chapter 95 – Limitations of Actions; Adverse Possession, F.S.

- 95.011 – Applicability
- 95.11 – Limitations other than for the recovery of real property
- Chapter 559 – Regulation of Trade, Commerce, and Investments, generally – Part VI, F.S.
 - 559.55 to 559.785 - Consumer Collection Practices
- Chapter 69 – Department of Financial Services, Florida Administrative Code
 - 69I-21 – Audit and Adjustment of Accounts and Recovery of Accounts Receivable

CFO MEMORANDUMS

- No. 14 – Claims for Collection
- No. 22 – Reporting Delinquent Accounts – Section 17.20, F.S.

MANUALS

- Reference Guide for State Expenditures
- Payroll Preparation Manual
 - Payroll Processing, Back Pay / Settlement / Retroactive Pay / Manual Payroll – PDF page 87

CONTRACT

The CFO is responsible for managing and contracting with Debt Collection Agencies. These contracts are available in the Florida Accountability Contract Tracking System (FACTS). Once the state agency has selected a Debt Collection Agency they want to place collections with, please contact the Bureau of Financial Reporting by email FinancialReporting@MyFloridaCFO.com.

STATE AGENCY INTERNAL PROCEDURES

Each state agency has the responsibility to complete and keep up-to-date internal debt collection procedures that details at a minimum:

- When to perform due diligence,
- When to send an account to a professional DCA,
- When to pull an account from a DCA,
- When to write off a delinquent account receivable,
- How to monitor due diligence and collections activities, and
- How to monitor an account after written off.

STATE AGENCY INDEPENDENT STATUTORY AUTHORITY

Refer to the state agency's statutes and laws for guidance on collecting a state-owed debt.

SPECIFIC FEDERAL OR STATE FUNDS

If a state agency receives specific Federal or State funds, review all the laws and statutes governing the use of the funds. Look for any references as to how funds may be collected if the need arises.

ANNUAL CHECKLIST

The list provided below helps confirm all related tasks are completed each year.



Review the Governance Resources for changes.



Verify that any approved or new Exemptions are in place for the new fiscal year.



Prepare for and complete the Annual Request for Write-Offs.



Prepare and submit the 17.20 F.S. Claims for Collection Report and the accompanying Agency Executive Summary.

DUE DILIGENCE

An AR is considered past due or in the arrears on the first day after the missed due date as established in the invoice or notice to the debtor. That is day one. Per Section 17.20, F.S., the delinquent AR, after all due diligence is performed, must be placed with a DCA no later than day 120 of delinquency.

Due diligence pertains to the reasonable actions taken by the holder of past due account receivables to avoid placing an AR with a professional DCA. Before placing a delinquent AR with a DCA, it is pertinent to make certain all reasonable actions to collect the debt have been made as pursuant to Section. 17.20, F.S., or as a state agency's independent statutory authority requires. This would include, but is not limited to, thorough research and evaluation of the past due AR before sending notice to the debtor, sending multiple notices to the debtor, and making verbal contact with the debtor.

The state agency will monitor the delinquent AR for any activity until paid in full. The state agency will also monitor the delinquent accounts to confirm the DCA is actively pursuing collections of the debt following the Federal and State laws and guidance, as well as the state issued contract.

The following sections provide sample guidelines that may be used in the creation of a state agency's debt collection program.

WHEN TO CONTACT A DEBTOR

Debtors must be contacted to inform them of their obligation. Pursuant to Section 17.20(3), F.S., each agency shall be responsible for exercising due diligence in securing full payment of all accounts receivable and other claims due the state. The term block is used to identify time periods for when something needs to happen. Below are examples of how a block may be set up.

Starting from day one of delinquency:

- Block One
 - Day 1-10 – no action is necessary as this might be considered a grace period, waiting for the payment to arrive
 - Day 11-30 – internal and external actions are needed
 - Verify:
 - Initial invoice was correct
 - Owner of the debt
 - Amount due
 - Contact information
 - Phone
 - Address
 - Email
 - Send first past due notice
 - This notice is a friendly reminder, acknowledging that the debtor might have forgotten to send the payment.
- Block Two
 - Day 31-60 – external actions
 - Attempt verbal contact with the debtor
 - If verbal contact is made, no further verbal attempts are needed for this block unless the debtor misses a promise-to-pay deadline.
 - Number of attempts to reach a debtor (with no contract) will vary, depending on internal policy and procedures.
 - Past due notices are sent
 - The number of notices will depend on the state agencies internal policy and procedures.
 - Types of notices can include:
 - Written notices
 - Email notices

- The notices will include stronger language than the notice sent in Block One.
 - Block Three
 - Days 61-90
 - Same as in Block Two
 - Language in any communication, written or verbal, should include what happens if the delinquent AR is not paid
 - The AR could be placed with a professional DCA
 - Additional fees could be added to the AR
- Block Four
 - Days 91-120
 - Final notice or demand is sent
 - Includes language that the delinquent AR is being placed with a professional DCA
 - Fees will be added to the AR at the time of placement
 - Delinquent AR is placed with a DCA – NOTE: this must happen no later than day 120 pursuant to Section.17.20, F.S.
 - Once the final notice is sent, and after an appropriate period of time passes for a response, the AR can be placed with a DCA

Below is an example of how due diligence might look using the Block described above:

Table 1 – When to Contact a Debtor

Block	Phone Call(s)	Letter(s) Sent	Email(s) Sent
Days 1 - 10	0	0	0
Days 11 - 30	1	1	1
Days 31 - 60	1	1	1
Days 61 - 90	1	1	1
Days 91- 120	1	2	2

Throughout the Due diligence process, a debtor could dispute the debt. Before a state agency gets to this point, a few steps could be taken to reduce the work to resolve the dispute.

- In Block One above, verifying the amount due and who the appropriate person to contact is crucial. Once this has been done, if a debt is disputed, staff dealing with the dispute can feel confident when speaking with the debtor and providing accurate information to support the debt.
- Creating a checklist for debt resolution will help with compiling the most up-to-date and accurate information. This list might include:
 - All payments applied are correct
 - Any unused credits that need to be applied
 - Any discounts offered that might apply
 - Verification that the service or item purchased was completed and completed in a timely manner
- If an AR needs to be adjusted, do so timely to ensure the collection process is not slowed down or stopped.
- Recommendation: Create a tracking device, such as an Excel spreadsheet, and folders to contain the debt information. When creating a folder and saving items to the folder, for consistency purposes, keep the naming convention the same to make it easier and faster to find a document quickly. Some examples are:
 - Lastname_Acctnumber_InitialRequestType_xx-xx-xxxx
 - Lastname_Acctnumber_Invoice_xx-xx-xxxx
 - Lastname_Acctnumber_DebtorCheckList_xx-xx-xxxx

SETTLEMENT OF A STATE OWED DEBT

- If a debtor offers a settlement amount to clear the debt that your agency can agree to accept, follow the guidelines in the Reference Guide for State Expenditures and 69I-21.005, Procedure for Processing and Approving Settlement of Claims in Favor of the State, F.A.C.
- A written request for settlement, from the debtor, along with all back-up documentation, should be forwarded to the email box.
 - If the debt has been placed with a DCA, the state agency must include how much of the settlement amount will be applied to the debt principal and how much will be applied to the DCA collection fee.
- Once all the settlement documentation is received, email the appropriate personnel for review and possible approval.
- BFR will notify the state agency of the decision.

PLACING DELINQUENT ACCOUNT RECEIVABLES WITH A DEBT COLLECTION AGENCY

When all internal actions have been taken by a state agency pursuant to Section 17.20, F.S., it is time to place the AR with a DCA using one of the Department of Financial Services' (DFS) approved debt collection vendors. Debt must be placed no later than day 120 of delinquency.

Step one - decide which DCA(s) will be used for debt collection agency:

- Start by interviewing each eligible DCA. Contact the Department of Financial Services, Debt Collection Services for the current contract ID numbers so your agency can review the contracts that can be found in FACTS. Review the DCA's website.
- Select the DCAs that
- meet the business needs of the state agency best, such as performing medical or Human Resource (HR) collection, etc.
- Just as with selecting a new employee, set up an interview with the DCA.
 - Ask several pre-determined questions and rate the answers.
 - Ask each DCA the same questions; follow-up questions will be different depending on the DCA's answers.
 - Select one or more DCA to do placements.
- Complete the Vendor Selection Agreement form, a contract attachment, for each DCA vendor selected.

Step two – placing delinquent ARs with the DCA(s)

- Once the completed Vendor Selection Agreement Form has been completed and DFS has received a copy, it is time to work with the DCA(s) to complete the process.
 - Contact the DCA and ask how they want to receive the placements.
 - FTPS (File Transfer Protocols over SSL/TLS)
 - What application will be needed to comply? WinSCP or FileZilla or something similar?
 - SFTP (SSH File Transfer Protocol)
 - What application is needed to comply? WinSCP or FileZilla or something similar?
 - Secure customer portal (usually maintained on the DCAs website)
 - Complete the Florida Debt Collection Referral Placement Form, DFS-A1-1829, located on the DFS website.
 - In the column header row, each column that is colored something other than clear (yellow, green, etc.) must be completed. The clear header columns are preferred.
 - Provide all permanent information even if it is not current. This helps the DCA with skip tracing efforts.

Download the template and view the Instructions Tab for an explanation of the information required for each column.

MONITORING AND TRACKING

To be successful in monitoring and tracking, a key ingredient is communication. This will bring good results and foster a good working relationship with the DCA.

Once placements begin with the DCA(s), it is vital to monitor and track what is happening with the state agency's debt collection portfolio.

Start by reviewing what the contract requires for the DCA. The contract will outline when collection activities are to start and what is to be done, such as calls, letters, emails, etc. The contract provides a list of reports the DCA must create, and the time frame noted for each report.

There are several pre-designed reports available to support monitoring and tracking collection activities.

CLAIMS ACKNOWLEDGMENT REPORT			
<u>PURPOSE</u>	<u>DUE TO STATE AGENCY</u>	<u>REQUIRED FIELDS</u>	<u>HOW TO USE</u>
<p>Identifies all new account assignments to the Contractor</p> <p><u>SPECIAL INSTRUCTIONS</u></p> <p>If nothing to report, type "Nothing to Report" in the body of the report.</p>	<p>Within three (3) business days of the state agency's account assignment to the Contractor.</p> <p><u>DUE TO DFS CONTRACT MANAGER</u></p> <p>Report due on the third business day of the following month to include all accounts placed and acknowledged.</p>	<p>A. Vendor ID</p> <p>B. Agency ID Number</p> <p>C. Vendor Unique Account Number</p> <p>D. Debtor Name</p> <p>E. Account Number</p> <p>F. SSN/FEIN</p> <p>G. Original Due Date</p> <p>H. Assignment Date</p> <p>I. Debt Type</p> <p>J. Original Balance</p> <p>K. Collection Percentage</p>	<p>After the completed placement template has been sent to the DCA, expect this report.</p> <p>Verify the report against the placement template to make sure ALL accounts were received, and the data is correct.</p> <p>If any accounts are not listed on the report, contact the DCA as soon as possible and have them research missing reports</p>

EXCEPTIONS REPORT			
<u>PURPOSE</u>	<u>DUE TO STATE AGENCY</u>	<u>REQUIRED FIELDS</u>	<u>HOW TO USE</u>
<p>Identifies all account placement errors</p>		<p>A. Vendor ID</p>	<p>Once placements have been made, and IF for any</p>

EXCEPTIONS REPORT			
<p><u>SPECIAL INSTRUCTIONS</u></p> <p>If nothing to report, type "Nothing to Report" in the body of the report.</p>	<p>Within one (1) business day of the state agency account assignment to the Contractor.</p> <p><u>DUE TO DFS CONTRACT MANAGER</u></p> <p>Report due on the third business day of the following month to include all exceptions.</p>	<p>B. Agency Client ID C. Number of Errors D. Error Field E. Type of Error F. File Name G. File Date H. Submitter Name</p>	<p>reason, the DCA's system rejects an account, this report will be produced.</p> <p>It should be rare that a state agency receives this report. However, if it is received, it needs to be worked on as soon as possible.</p>

SKIP TRACING REPORT			
<p><u>PURPOSE</u></p> <p>To be used by the Contractor to send updated debtor information back to the state agency</p> <p><u>SPECIAL INSTRUCTIONS</u></p> <p>None</p>	<p><u>DUE TO STATE AGENCY</u></p> <p>Report due on the third business day of the following month to each state agency.</p> <p><u>DUE TO DFS CONTRACT MANAGER</u></p> <p>Report due on the third business day of the following month to include all updated debtor information.</p>	<p><u>REQUIRED FIELDS</u></p> <p>A. Vendor ID B. Agency Client ID C. Updated Telephone Number D. Updated Cell Phone Number E. Updated Address F. Update Email Address G. Additional Information</p>	<p><u>HOW TO USE</u></p> <p>The state agency can monitor the efforts to locate a debtor to make sure the account is actively being worked on, and to see if any new information is received.</p> <p>The state agency should verify the information contained against the state agency system and, if applicable, update the state agency debtor information.</p>

COLLECTION EFFORT REPORT			
<p><u>PURPOSE</u></p> <p>Identifies monthly collection efforts for each account</p>	<p><u>DUE TO STATE AGENCY</u></p> <p>Report due on the third business day of the following month to each state agency.</p> <p><u>DUE TO DFS CONTRACT MANAGER</u></p>	<p><u>REQUIRED FIELDS</u></p> <p>A. Vendor ID B. Agency ID Number C. Vendor Unique Account Number D. Debtor Name E. Account Number F. SSN/FEIN</p>	<p><u>HOW TO USE</u></p> <p>This report is used to monitor activity completed on any account in the state agency portfolio.</p> <p>This is to validate activity is happening on the state agency portfolio each month. This will also verify what activity is happening.</p>

COLLECTION EFFORT REPORT

	<p>Report due on the third business day of the following month to include all collection efforts.</p>	<ul style="list-style-type: none"> G. Original Due Date H. Assignment Date I. Debt Type J. Original Balance K. Outstanding Balance L. Number of Phone Calls M. Dates of Phone Calls N. Number of Letters Sent O. Dates of Letters Sent P. Number of Text Messages Sent Q. Dates of Text Messages Sent R. Number of Emails Sent S. Dates of Emails Sent T. Number of Skip Tracing Attempts U. Dates of Skip Tracing Attempts V. Name of Credit Reporting Agencies W. Number of times Reported to the Credit Reporting Agency X. Dates of Credit Reports 	<p>Monitoring this report is critical to verify accounts are worked timely as stipulated in the DFS contract.</p> <p>Example: if the contract states each account is to be worked (letter, call, email, etc.) every three months, then none of the activity dates in the Required Fields should be older than three months.</p>
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CUMULATIVE ACCOUNT INVENTORY

<u>PURPOSE</u>	<u>DUE TO STATE AGENCY</u>	<u>REQUIRED FIELDS</u>	<u>HOW TO USE</u>
<p>Identifies account history for assigned or closed accounts</p>	<p>Report due on the third business day of the following month to each state agency.</p> <p><u>DUE TO DFS CONTRACT MANAGER</u></p>	<ul style="list-style-type: none"> 1. Vendor ID 2. Agency Client ID 3. Vendor Unique Account number 4. Debtor Name 5. Account Number 6. SSN/FEIN 7. Original Due Date 8. Assignment Date 	<p>This report will contain all the state agency accounts.</p> <p>Monitor for accounts in repayment to ensure all payments are received and posted in the state agency system.</p>

CUMULATIVE ACCOUNT INVENTORY

	<p>Report due on the third business day of the following month to include the complete account inventory.</p>	<ol style="list-style-type: none"> 9. Debt Type 10. Original Balance 11. Outstanding Balance 12. Total Amount Collected 13. Principal Amount Collected 14. Collection Fee Amount Collected 15. Collection Percentage 16. Payment Dates 17. Payment Remittance Date 18. Status of Account 	
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COLLECTION ACTIVITY STATEMENT

<u>PURPOSE</u>	<u>DUE TO STATE AGENCY</u>	<u>REQUIRED FIELDS</u>	<u>HOW TO USE</u>
<p>Statement of itemized collections and Collection Fees</p>	<p>Report at the time of payment submittal and due the third business day of the following month to each individual state agency.</p> <p><u>DUE TO DFS CONTRACT MANAGER</u></p> <p>Report due on the third business day of the following month to include all collection activity performed.</p>	<ol style="list-style-type: none"> 1. Vendor ID 2. Agency Client ID 3. Vendor Unique Account number 4. Debtor Name 5. Account Number 6. SSN/FEIN 7. Original Due Date 8. Assignment Date 9. Debt Type 10. Original Balance 11. Outstanding Balance 12. Total Amount Collected 13. Principal Amount Collected 14. Collection Fee Collected 15. Collection Percentage 16. Payment Date 17. Payment Remittance Date 	<p>This report should agree with the Cumulative Account Inventory report for accounts that are in repayment, however, this report will only contain recent payments and collection fees charged.</p>

CLOSE AND RETURN REPORT

<u>PURPOSE</u>	<u>DUE TO STATE AGENCY</u>	<u>REQUIRED FIELDS</u>	<u>HOW TO USE</u>
<p>All accounts that are closed, suspended, and/or returned upon request by the Department or Social Security Administration (SSA)</p> <p><u>SPECIAL INSTRUCTIONS</u></p> <p>If Debt Collection Contractor has worked with DFS before, please indicate the contract period on the report.</p> <p>Exclude accounts closed, recalled, or returned to the SSA if they have been reported at least once to the DFS Contract Manager.</p>	<p>Report due on the third business day of the following month to each individual state agency.</p> <p><u>DUE TO DFS CONTRACT MANAGER</u></p> <p>Report due on the third business day of the following month to include all closed and returned accounts that have not been reported before.</p>	<ol style="list-style-type: none"> 1. Vendor ID 2. Agency Client ID 3. Vendor Unique Account number 4. Debtor Name 5. Account Number 6. SSN/FEIN 7. Original Due Date 8. Assignment Date 9. Debt Type 10. Original Balance 11. Outstanding Balance 12. Amount Collected 13. Collection Fees Collected 14. Explanation of Closed/Returned Accounts 	<p>This report should only include accounts that have been closed or returned.</p> <p>Accounts are not automatically closed and returned.</p> <p>Accounts are returned per the request of a state agency, verified death, verified bankruptcy, or other reasons as stipulated by the contract.</p>

COLLECTION SUMMARY REPORT

<u>PURPOSE</u>	<u>DUE TO STATE AGENCY</u>	<u>REQUIRED FIELDS</u>	<u>HOW TO USE</u>
<p>Provides each SSA with the total account assignment and collection amounts</p> <p><u>SPECIAL INSTRUCTIONS</u></p> <p>If Debt Collection Contractor has worked with DFS before, please indicate contract period on the report.</p>	<p>Report due on the third business day of the following month to each individual state agency.</p> <p><u>DUE TO DFS CONTRACT MANAGER</u></p> <p>Report due on the third business day of the following month to include the complete account inventory.</p>	<ol style="list-style-type: none"> 1. Vendor ID 2. Agency Client ID 3. Number of Accounts Assigned 4. Dollar Amount Listed 5. Dollar Amount Remitted to state agency 6. Collection Fee Collected 7. Collection Percentage 	<p>This report tells the Agency how the DCA is doing. It provides the total amount collected, amount sent to the state agency, and amount of the fee retained by the DCA. Verify this report with the other reports received.</p>

INVOICING & BILLING

Once an account has been placed into collection, a collection fee is added to the account. Therefore, when a debtor chooses to send their payments to the state agency rather than the DCA, the DCA is still due their collection fee. This section will describe how the state agency receives their fee.

The state agency must create a Purchase Order in MyFloridaMarketPlace (MFMP) to the approved DCA.

When a payment is received by the state agency, the state agency will apply the amount received proportionately to the Principal and Fee amounts due. (See example box.)

Follow the steps below when the debtor pays the state agency:

- The state agency will send notice to the DCA of the amount received. This will include how the payment was applied proportionately to the Debt Amount (Prin & Fee).
- The DCA will then invoice the state agency for the collection fee amount.
- The state agency will pay that invoice by using the PO that has already been established in MFMP.

Example, Placing Account with DCA:	
Principal:	\$5,000.00
Fee (10%)	<u>500.00</u>
Debt Amount	\$5,500.00
Direct Payment	\$4,000.00
(Payment made directly to agency and must be applied proportionately)	
$4000./5500. = 73\%$	
$500.*73\% = \underline{\$365}$ (Fee to DCA)	

The payment of the invoice needs to be treated as any other invoice received by a state agency by following the instructions in the Reference Guide for State Expenditures and state purchasing laws.

STATUTE OF LIMITATIONS

Chapter 95 – Limitations of Actions; Adverse Possession – F.S. limits the time a state agency must pursue an alternate source of collections via a legal action, such as: wage garnishments, liens, judgments, etc. Once this period lapses, the debt IS NOT extinguished. Each AR can have a different time frame in which an action may take place. Therefore, a professional debt collector may use non-litigation means to collect a debt if it does not violate FDCPA.

Please review and note the time period for seeking any kind of legal action against a debtor for a specific debt type.

Once the Statute of Limitations has passed, some Agencies will request approval to write off the debt from the CFO. This process must be documented in the state agency's internal procedures.

Write Off

As an AR ages and is not paid by the debtor, it can be formally removed from the state agency's financial records through the write-off process. Once a write-off is approved, the AR is no longer on the books and reported for financial reporting. However, the money is still owed and can be collected at any time. Ts charged, pursuant to Section. 17.20, F.S., with examining, auditing, adjusting, and settling the accounts of the State. Therefore, the state agency will follow the steps outlined below, using the template provided, and send a write-off for approval to write off debts to DFS.

It is important to note that **write-off is not debt forgiveness**. A written-off state-owned debt should be frequently monitored for potential payment until it is paid in full.

Request Letter

The state agency submitting ARs to be written off will submit a request to BFR, with a letter signed by the Finance and Accounting Chief or equivalent. Specific information required to be included in the letter is provided below:

- The total amount and number of accounts being written off.
- An explanation for accounts being written off (e.g., statute of limitations, bankruptcy, deceased, 1-year old, and at collections for 6 months, other).

The Department may require additional documentation to support agencies' due diligence requirements as stated in the Section.17.20, F.S., and to evidence that accounts are uncollectible.

Form DFS-A1-1950 Accounts Receivable Write Off

Using the template found on the Accounting & Auditing website, under FORMS, complete as much detail as possible for each AR. The instructions will be listed on tab one of the AR write-off form DFS-A1-1950. Additional instructions are listed in the tables below:

Top Section of AR Write-Off form DFS-A1-1950 (Tab Two) – Agency Specific Information

Excel Row	Field Name	Description
3	State Agency Name	State agency name

4	Contact Name	Contact information for state agency representative
5	Contact Number	Telephone number of state agency contact
6	Contact Email	Email address of state agency contact
7	Request Date	Date the form is being submitted to DFS

Bottom Section of AR Write-Off form DFS-A1-1950 (Tab Two) – Account Specific Information

Excel Column	Column Header	Description
A	Reference No.	State agency reference number for debt
B	Name of Debtor	Name of the company or individual
C	State Agency Location ID	Optional field for agencies with district or regional offices
D	Original Due Date of Account	Date when the debt originally became due
E	Original Amount of Account	Amount of the original debt
F	Current Balance	Current balance of the debt
G	Write-Off Amount	Amount of the request for write-off
H	Collection Status	Use the drop-down box to indicate the collection status. Options are: Opt. 1 – Currently placed Opt. 2 – Will be placed Opt. 3 – Will not be placed Opt. 4 – Was placed, but closed or returned <i>If the account will be closed upon write-off approval, select (4).</i>
I	Collection Status Detail	Explain why the accounts will not be placed, returned, or closed with a collection vendor. Or if the account is currently placed with a collection agent, confirm the account has been there for at least 6 months.
J	Collection Agent	Place the three-digit acronym of the DCA the account is placed or was placed in the field.
K	Debt Type	Use the drop-down box to indicate the type of debt. Choices are: Cost of Care

Bottom Section of AR Write-Off form DFS-A1-1950 (Tab Two) – Account Specific Information

		<p> Court-Ordered (Claims) Criminal History Requests Damage of State Property (Accident Claims) Driver License Fees Emergency Response Reimbursement Fees, Fines & Forfeitures Healthcare Facility Assessment HMS Clients Injunctive Relief Order Insurance Premiums Legality Expenses Loan Repayments Lottery Ticket Sales MFMP Medicaid Fraud Medicaid Overpayment Medical Reimbursements Motor Vehicle Registration, Title and Vessel Fees Non-Compliance Penalties Nonpayment for State Goods/Services (Foster Care, Etc.) Other Overpayment of State Funds (Salary & Leave) Overpayment of State Funds (Non-Salary & Leave) Public Assistance Benefits Restitution Returned Checks Taxes Tuition Reimbursement Unemployment Compensation Benefit Overpayments </p>
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Bottom Section of AR Write-Off form DFS-A1-1950 (Tab Two) – Account Specific Information

L	Other Debt Type	If others were selected, please indicate the type of debt.
M	Reason for Write-Off	Use the drop-down box to indicate the reason for writing accounts off. Choices are: Bankruptcy Deceased Statute of Limitations Other
N	Other Reason for Write-Off	If other was selected, please indicate the reason for the write-off.
O	Due Diligence	Indicate how the state agency has satisfied the due diligence Requirement (e.g., number of letters sent, etc.).

Once completed, send the Request Letter, completed Template, and any back-up documentation to: Financialreporting@MyFloridaCFO.com.

Annual Claims for Collections Report – Section 17.20, Florida Statutes

Section 17.20(4), F.S., specifies reporting requirements related to the State’s delinquent accounts. By October 1, each state agency must submit a report to the President of the Senate, the Speaker of the House of Representatives, and the Chief Financial Officer. The reporting template, DFS-A1-2095 – Annual Report of Claims for Collections Form, is available on the [Division of Accounting & Auditing’s website](#), located under Forms. Agencies must use this template for reporting to maintain consistency statewide. The templates must not be altered in any manner. Each section of the report and its contents are discussed below.

Remember, **write-off is not debt forgiveness**. The debt remains due until paid in full. Each state agency should have a tracking system in place for written-off debts. This is to secure payment if a debtor returns to the state agency for additional assistance.

Tab A – Section 17.20(4)(a), Florida Statutes – Accounts Referred for Collection

This section provides a listing of all accounts that were referred for collection during the fiscal year that preceded the October 1 filing date. Therefore, the data in the report must be as of June 30. Include all accounts referred to a debt collector, whether contracted by the CFO or contracted by the state agency pursuant to its independent statutory authority, if a state agency contracted debt collector is used. Accounts included in a prior year report must not be reported again; only original referrals should be reported.

No account should appear on the report more than once. The reporting form template, form DFS-A6-2095, for this section contains the following fields:

Top Section – Agency Specific Information		
Row	Field Name	Description
1	State Agency	State agency name
2	State Agency Contact	Contact information for the state agency representative
3	Email	Email address of state agency contact
4	Phone Number	Telephone number of agency contact

Bottom Section – Account Specific Information		
Row	Column Header	Description
1	State Agency OLO	The six-digit FLAIR OLO represents your state agency.
2	Debtor First Name	First name of the person who owes the debt.
3	Debtor Last Name / Company Name	Last name of the person who owes the debt or the name of the business/company that owes the debt.
4	Debt Type	Select the appropriate debt type from the drop-down list. If the appropriate debt type is not available, the state agency may use “other.”
5	Description of debt if “other” is selected as debt type.	If “other” is selected as a debt type in the previous field, please provide an explanation. If “other” is not selected, leave this field blank.
6	Account Status	Status of the account as of June 30 1) Active – Actively being pursued by the collector 2) Closed – No longer being pursued by the collector
7	Original Due Date	The date the account became due and payable. The correct format is MM/DD/YY.
8	Date Referred	The date that the account was first referred to the debt collector. The correct format is MM/DD/YY.
9	Explanation if the account was older than 120 days at the time of referral	Provide an explanation regarding why the account was not referred within 120 days of becoming due and payable. If the account was referred within the 120 days, leave this field blank.
10	Original Amount Referred	The amount that was referred for collection to the debt collector is the original amount due plus any

Bottom Section – Account Specific Information		
		fees, fines, or penalties assessed by the state agency. Confirm the calculation. The correct format is \$0.00.
11	Amounts Collected	The amount that has been collected by the state agency/debt collector. Ensure the column is calculated correctly and summed after the last reporting cell. The correct format is \$0.00.
12	Uncollected Balance	The amount of the debt that is still outstanding and owed to the state agency. Ensure the column is calculated correctly and summed after the last reporting cell. The correct format is \$0.00.

Tab– Section 17.20(4)(b), Florida Statutes– Accounts Not Referred for Collection

This section provides a listing of delinquent accounts over 120 days old that were not referred for collection during the fiscal year that preceded the October 1 filing date. Accounts included in a prior year report should not be reported again. Data in the report must be as of June 30. The reporting template for this section contains the following fields:

Top Section – Agency Specific Information		
Row	Field Name	Description
1	State Agency	State agency name
2	State Agency Contact	Contact information for the state agency representative
3	Email	Email address of state agency contact
4	Phone Number	Telephone number of state agency contact

Bottom Section– Account Specific Information		
Row	Field Name	Description
1	State Agency OLO	The six-digit FLAIR OLO that represents your state agency.
2	Debtor First Name	First name of the person who owes the debt.
3	Debtor Last Name/ Company Name	Last name of the person who owes the debt or the name of the business/company that owes the debt.
4	Debt Type	Select the appropriate debt type from the drop-down list. If the appropriate debt type is

Bottom Section– Account Specific Information		
Row	Field Name	Description
		not available, the state agency may use “other.”
5	Description of debt if “other” is selected as debt type.	If “other” is selected as a debt type in the previous field, please provide an explanation. If “other” is not selected, leave this field blank.
6	Account Status	Status of the account as of June 30 1) Active – Actively being pursued by the collector 2) Closed – No longer being pursued by the collector
7	Original Due Date	The date the account became due and payable. The correct format is MM/DD/YY.
8	Original Amount Due	The original amount that was owed to the state agency. Ensure the column is calculated correctly and summed after the last reporting cell. The correct format is \$0.00.
9	Uncollected Balance	The amount of the debt refers to the debt collector that is still outstanding and owed to the state agency. Ensure the column is calculated correctly and summed after the last reporting cell. The correct format is \$0.00.
10	Reason for not Referring to Collection	Select the appropriate reason from the drop-down list.
11	Explanation if “other” is selected as a reason for not referring to a Collector	If “other” is selected as a reason for not referring to the collector in the previous field, provide an explanation. If “other” is not selected, leave this field blank.
12	Action Taken to Collect	Explanation of the due diligence (e.g., number of letters and phone calls to the debtor) that the state agency performed to collect.

Tab C – Section 17.20(4)(c), Florida Statutes – Accounts Written off and/or waived

This section provides a listing of accounts that were written off and/or waived in the fiscal year preceding the October 1 filing date. Data in the report must be as of June 30. The reporting template for this section contains the following fields:

Top Section – State Agency Specific Information		
Row	Field Name	Description
1	State Agency	State agency name
2	State Agency Contact	Contact information for state agency representative
3	Email	Email address of state agency contact
4	Phone Number	Telephone number of state agency contact

Bottom Section – Account Specific Information		
Row	Column Header	Description
1	State Agency OLO	The six-digit FLAIR OLO that represents your state agency.
2	Debtor First Name	First name of the person who owes the debt.
3	Debtor Last Name / Company Name	Last name of the person who owes the debt or the name of the business/company which owes the debt.
4	Debt Type	Select the appropriate debt type from the drop-down list. If the appropriate debt type is not available, the state agency may use “other.”
5	Description of debt if “other” is selected as debt type.	If “other” is selected as a debt type in the previous field, please provide an explanation. If “other” is not selected, leave this field blank.
6	Original Amount Due	The original amount that was owed to the state agency. Ensure the column is calculated correctly and summed after the last reporting cell. The correct format is \$0.00.
7	Amounts Collected	The total amount that has been collected by the state agency and/or the debt collector. Ensure the column is calculated correctly and summed after the last reporting cell. The correct format is \$0.00.
8	Uncollected Balance	The amount of the debt that is still outstanding and owed to the state agency. Ensure the column is calculated correctly and summed after the last reporting cell. The correct format is \$0.00.
9	Amount Written Off	The amount of the debt that has been written off/waived. Ensure the column is calculated correctly and summed after the last reporting cell. The correct format is \$0.00.

Bottom Section – Account Specific Information		
Row	Column Header	Description
10	Approval Date	The date that DFS approved the write-off request - “N/A” if the state agency did not obtain an approval from DFS.
11	Reason for Write-Off	Reason why the account has been written off. Select the appropriate reason from a drop-down list. If the appropriate reason is not available, the state agency may use “other.”
12	Reason for Write-Off if “other” is selected	If “other” is selected as the reason for write-off, please provide an explanation. If “other” is not selected, leave this field blank.
13	Still being Pursued by Collector?	Whether the account is still being pursued by the collector. Select the appropriate response from the drop-down list.

Confidential Information

For all sections of the report required by Section 17.20(4), F.S., accounts may be listed by account number or another type of identifier in lieu of debtor name, if the debtor’s name is deemed confidential. List the account number or another type of unique identifier in the debtor Last Name field. While applicable accounts must be included in all sections, agencies must ensure that any confidential identifying information is not shown in the remitted copy of the report.

Executive Summary

Once the report has been completed, review for any anomalies, trends, or irregularities, and provide a narrative as to why this happened. This would also include any successes that have been accomplished or any challenges overcome.

Report Submission

Agencies must review the report for accuracy, appropriate formatting, and completeness prior to submission. Data for all divisions within a state agency must be combined; do not send a separate report for each division. Because state agency reports will be combined into a statewide report, please do not alter the reporting template (e.g., do not add headers to separate divisions, do not add additional columns).

In the event a state agency does not have delinquent accounts for the time reported, the state agency must submit a letter signed by the Administrative Service Director, or equivalent, attesting to this fact by October 1. Agencies must submit an electronic copy

of the report by October 1 to the President of the Senate, Speaker of the House of Representatives, and the Chief Financial Officer. The CFO report should be submitted to FinancialReporting@MyFloridaCFO.com. Refer to the legislative websites, www.flsenate.gov and www.myfloridahouse.gov, to identify the current officers' contact information.

OTHER IMPORTANT TOPICS

ANNUAL CHECKLIST

The list provided below helps ensure all related tasks are completed each year.

- Review the Governance Resources for any changes.
- Verify any approved or new Exemptions are in place for the new fiscal year.
- Prepare for and complete the Annual Request for Write-Offs.
- Prepare and submit the Claims for Collection Reports – Section. 17.20, F.S.
 - Prepare and submit the state agency Executive Summary along with the S. 17.20, F.S., report.

BANKRUPTCY

Bankruptcy is a legal process by which a person or entity, who is struggling to repay their debts, get a fresh start by liquidating assets to pay all or a portion of their debts. Usually, a trustee appointed by the court oversees the bankruptcy process. The best resource a state agency can have when dealing with bankruptcies is their legal team.

It is important to remember that all Bankruptcies have a start and end date. When a Bankruptcy starts, no collection activity can happen. An account should be immediately recalled from a DCA. Once a Bankruptcy ends, collections can begin again, unless it was discharged. If discharged no collection activity can happen, and the debt is written off as debt discharged through bankruptcy. If it was not discharged, the AR can be placed back into collections with a DCA.

It is important to consult with the state agency's legal team to track bankruptcies and to determine when and if it is possible for collections to begin again. Especially monitoring bankruptcies with shorter time frames to complete.

Provided below are six types of bankruptcies with the expected times to complete:

Type	Description	Completion time
Chapter 7	Liquidation	Four to six months.

Chapter 9	Municipalities	Few months to a few years.
Chapter 11	Large Reorganization	Few months to five years.
Chapter 12	Family Farmers	Three months to five years.
Chapter 13	Repayment Plan	Three to five years.
Chapter 15	Used in Foreign Cases	Few months to a few years.

RESOLVING A DISPUTE

Follow the steps below if a dispute arises between the state agency and DCA or vice versa:

1. Communicate with the other entity concerning the situation.
2. If not resolved after communicating with the entity, contact DFS's Debt Collection Contract Manager.
 - a. Explain the situation.
 - b. Provide back-up documentation.
3. The Contract Manager will contact the other entity. The manager will:
 - a. Obtain an explanation or get the other entity's perspective of the situation.
 - b. Obtain back-up documentation.
4. Once the Contract Manager has been able to hear both sides, they will do one of the following:
 - a. If it has been determined what the solution is, the Contract Manager will meet with the entity to discuss.
 - b. If the solution has not been determined, the Contract Manager will set up a meeting between both entities and discuss the situation.
5. Once a solution has been agreed to, the Contract Manager will recap the discussion and email all entities.

EXEMPTIONS

Section 17.20, F.S., requires each state agency to exercise due diligence in securing payment for all accounts receivable and other claims due to the state. When determining the level of due diligence to exercise, consideration should be given to 1) the state agency's independent statutory authority to collect delinquent accounts, 2) the type, age, and amount of delinquent accounts, and 3) whether or not the actions taken by the state agency are reasonable and cost-effective. Furthermore, agencies should

document and maintain policies and procedures that fully explain the process of exercising due diligence.

Each state agency is required to assign accounts to a collection agency contracted by the Department of Financial Services no later than 120 days after the date on which the accounts are due and payable to the state. This requirement does not apply to agencies that have independent statutory authority to collect delinquent accounts.

Exemptions to the requirements of Section.17.20, F.S., by the CFO is possible if the information provided by a state agency is sufficient to document the reasons why, in writing, unless a qualified exemption applies. Exemptions are renewed annually. If the reason for exemption remains at the end of a FY, a request for continuation must be provided along with all relevant documentation.

The exemption request for not assigning accounts to a collection agency must fully explain the nature of the delinquent accounts and the reasons why such accounts should be precluded from being assigned to a collection agency. The reason(s) must indicate that demonstrative harm to the state will occur as a result of assignment to a collection agency. Any request for a different period of time for the assignment must include an appropriate recommended period. The request should be addressed to:

Bureau Chief
Bureau of Financial Reporting
Division of Accounting and Auditing
Department of Financial Services
200 East Gaines Street
Tallahassee, Florida 32399-0364

Alternatively, exemption requests may be emailed to:
FinancialReporting@MyFloridaCFO.com.

A state agency does not need to request an exemption from the CFO if any of the following applies:

1. Debtor has filed for bankruptcy.
Note: Agencies should cease all collection efforts and ensure that accounts are closed and returned from the DCA promptly. If, at the end of the Bankruptcy period, the debt is not discharged, the account can be placed back into collections. Verify where the account is in the Statute of Limitations period, as the time for all legal action may have expired also.
2. Debtor is deceased.

Note: Agencies should cease all collection efforts and ensure that accounts are closed and returned from the DCA promptly.

3. The account has reached its respective statute of limitations.

Note: Once the Statute of Limitations has expired, the state agency can no longer pursue legal action against the debtor. The account can remain with a DCA and be written off the state agency books.

4. Debtor is actively making payments according to a payment plan agreed upon and acceptable to the state agency.

Note: When the debtor is out of compliance with their payment plan, due diligence must be completed in accordance with Section.17.20, F.S., and placed with a DCA no later than day 120 of delinquency.

5. Debtor is a department, division, state agency, office, commission, board, or entity within the legislative, executive, or judicial branch of the State of Florida.

Note: Although an exemption is not required, agencies are still required to exercise due diligence in securing payments on these accounts, and any disputes between the state agency and other entity should be resolved promptly.

6. Debtor is a local government entity as defined in Section. 218.31(1), (5), F.S.

Note: Although an exemption is not required, agencies are still required to exercise due diligence in securing payments on these accounts, and any disputes between the state agency and other entities should be resolved promptly.

Agencies should maintain documentation to support any of these qualified exemptions.

GUIDELINES FOR DEBT COLLECTION RATE CHANGES

These guidelines are to address a rate change at contract renewal with the CFO approved DCA. Effective as of the contract renewal date, the commission rate for a DCA services may be increased or decreased, based on the contract. These guidelines validate that all State Agencies and DCAs apply the correct rate based on payment timing and adhere to the contractually agreed upon rate.

Guidelines For DCA:

- Rate change starts on the date of contract renewal
- Must send out new invoices signifying the rate change to all debtors
- Must send documentation to receive previous rate, when paid using an older invoice (only applicable after 60 days)

Guidelines For State Agency:

- Once rate change takes place, review invoices
- Review documentation for previous rate payments
- If older rate payment is received after 60 days of the rate change, return additional payment to debtor

Rate Application Logic:

The collection fee is determined by the date of the renewal contract along with the date the payment is received from the debtor.

- Payments received PRIOR to the renewal date: Processed at the original contract rate.
- Payments received ON or WITHIN 60 days of the renewal, with proof invoiced before the contract renewal date. Process at the original contract rate. (Submit copy of invoice, dated 1 month prior to the renewal date and the debtor must be included on the monthly Collection Efforts Report with current contact.)
- Payments received 60 days after the renewal: Proceed at the new contract renewal rate.

If a payment is received at the previous rate within 60 days after rate change, the DCA is entitled to the original fee.

Financial Comparison Examples:

To confirm accurate invoicing and auditing, please refer to the following examples of rate changes.

Example A: Rate decrease at renewal:

Rate changes from 20% to 19%, on December 31st.

If a payment is received at the 20% within 60 days of December 31st the DCA would be entitled to original 20% fee with copy of invoice dated prior to December 31st. If the original fee of 20% is received after the 60 days (March 2nd) the overage of 1% would be returned to the debtor by the state agency or applied to any remaining balance.

Example B: Rate increase at renewal:

Rate changes from 12% to 13%, on December 31st. If a payment is received at the lower fee between January and March 1st, the DCA would not request the 1% rate increase. After March 1st if the 1% rate increase is not paid, the DCA would have the right to invoice the debtor.

Treasury Offset Program - Top

The Federal Treasury Offset Program (TOP) is a federal debt collection program that helps collect delinquent debts owed to both federal and state agencies. This is done by reducing or withholding federal payments being sent to a state agency. The offset occurs only after a notice of offset is sent to the state agency.

The Bureau of Financial Reporting receives three reports from the Federal Bureau of Fiscal Services. When received, the information is sent to the appropriate state agency. The three reports are:

1. Debt Referred – Documents when a Federal Agency is referring a state agency to their DCA for offset.
The referred state agency has eighteen days from the date of referral indicated on the report to work with the reporting Federal Agency to resolve the debt prior to them submitting the debt(s) to the TOP. Once in TOP, offsets may be taken from any federal payment or grant being made to the state/business entity.
2. Debt Report – Provides the current balance of a Federal Owed Debt.
3. TOP Collection Report – Documents the state agency that received federal funds and the amount of offset that occurred.

DO NOT WAIT to address a notice. A state agency can request proof of debt at any time by contacting DFS Bureau of Financial Reporting. Proof of debt refers to documentation that verifies the debt. It usually consists of the original notice of offset sent to the state agency.

When an offset notice is received a state agency has three choices:

1. Formally dispute the debt by contacting the Federal Agency.
2. Allow the offset to occur.
3. Contact the Federal Agency and arrange for payment.

CONTACT INFORMATION

If help is needed or a question arises at any time, please do not hesitate to contact the Bureau of Financial Reporting.

- The email address is: FinancialReporting@MyFloridaCFO.com.
- To speak with a Debt Collection Specialist, please call (850) 413-5511.

Photo Credit:
Donna Vallertsen

ST. MARKS, FL

