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Treasury Offset Program (TOP)

For Individual & Business Debtors

If you are looking for resources for individuals or businesses owing delinquent debts to the U.S. government, click the button below to find out more.

[Find out more](#)

Have Questions about an Offset?

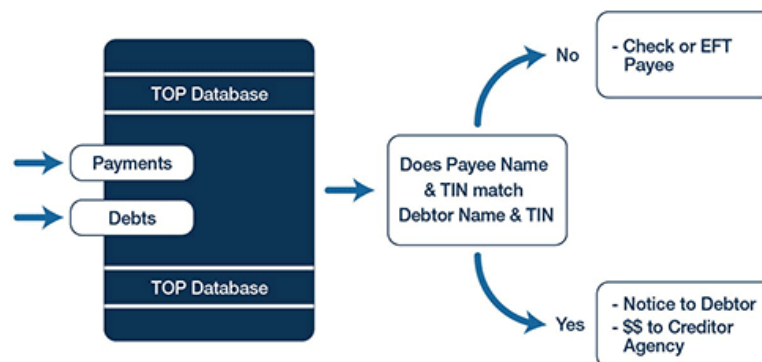
- Toll Free: **800-304-3107**
- Hearing impaired customers may use the Federal Relay Service by dialing **800-877-8339** to reach a Communications Assistant (CA) who will dial the toll free number.

What Is the Treasury Offset Program?

The Treasury Offset Program is a centralized offset program, administered by the Bureau of the Fiscal Service's Debt Management Services (DMS), to collect delinquent debts owed to federal agencies and states (including past-due child support), in accordance with [26 U.S.C. § 6402\(d\)](#) (collection of debts owed to federal agencies), [31 U.S.C. § 3720A](#) (reduction of tax refund by amount of the debts), and [other applicable laws](#).

How Does TOP Work?

Fiscal Service disburses federal payments, such as federal tax refunds, for agencies making federal payments (known as "payment agencies"), such as the Internal Revenue Service. "Creditor agencies," such as the Department of Education, submit delinquent debts to the Fiscal Service for collection and inclusion in TOP and certify that such debts qualify for collection by **offset** (the reduction or withholding of a payment).



Payment agencies prepare and certify payment vouchers to Fiscal Service and disbursing officials at other federal agencies that are non-Treasury disbursed (such as the Department of Defense), who then disburse payments. The payment vouchers contain information about the payment including the Tax Identification Number (TIN) and name of the recipient.

[Translate](#)

Before an eligible federal payment is disbursed to a payee, disbursing officials compare the payment information with debtor information, which has been supplied by the creditor agency, in Fiscal Service's delinquent debtor database. If the payee's TIN and name match the TIN and name of a debtor, the disbursing official offsets (withholds) the payment, in whole or in part, to satisfy the debt, to the extent legally allowed.

Fiscal Service transmits amounts collected through offset to the appropriate creditor agencies. Fiscal Service maintains information about the delinquent debt in the TOP delinquent debtor database and continues to offset eligible federal payments until the creditor agency suspends or terminates debt collection or offset activity for the debt.

A creditor agency will suspend collection if the debt is subject to a bankruptcy stay or if other reasons justify suspension. A creditor agency will terminate collection of a debt if it is paid in full, compromised, discharged, or if other reasons justify termination.

Where Does the Fiscal Service Get the Authority to Offset Federal Payments?

The federal government's administrative debt collection activities are governed by a number of federal laws. Fiscal Service, as the central disbursing agency of the federal government is required to perform such offset pursuant to [31 U.S.C. § 3716\(c\)](#).

Other applicable legal authorities for TOP can be viewed in the [TOP Legal Authorities Quick Reference](#).

What are TOP's Program Rules, Requirements and Payment Exemptions?

Fiscal Service's [Summary of TOP's Program Rules and Requirements](#) explains the general rules applicable to TOP, due process prerequisites, offset amounts (percent of payments that may be offset by debt type) and TOP payment exemptions.

[Payments Exempt from Offset by Federal Law](#)

Frequently Asked Questions about TOP

[TOP General Information](#)

[For Federal Agencies](#)

[For State Agencies](#)

If you have questions regarding the offset of your federal tax refund or offset of another U.S. government-issued payment, you can call our Treasury Offset Program (TOP) Call Center to obtain agency contact information during our [customer service hours](#).

Related Topics & Helpful Links

[Offset of EAJA Payments](#) 

Overview of the centralized offset of payments representing reimbursement of attorney's fees and costs under the Equal Access to Justice Act.



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Fiscal Service Websites

TreasuryDirect.gov
Administrative Resource Center (ARC)
Do Not Pay

Other Treasury Bureaus

The Alcohol and Tobacco Tax and Trade Bureau
Bureau of Engraving & Printing
Community Development Financial Institutions Fund
Financial Crimes Enforcement Network (FinCen)
Internal Revenue Service
Office of The Comptroller of the Currency
U.S. Mint

Other Government Websites

USA.gov
USAJOBS.gov
OPM.gov
MyMoney.gov
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