

FISCAL YEAR 2016
REPORT TO THE CONGRESS

*U.S. Government
Receivables and Debt Collection
Activities of Federal Agencies*

Department of the Treasury
June 2017





DEPARTMENT OF THE TREASURY
WASHINGTON, DC

OFFICE OF THE FISCAL ASSISTANT SECRETARY

A MESSAGE FROM THE FISCAL ASSISTANT SECRETARY

I am pleased to present the *Fiscal Year 2016 Report to the Congress on United States Government Receivables and Debt Collection Activities of Federal Agencies*. This annual report provides important information to the American public on the status and collection of the Federal government's non-tax receivables (current and delinquent). This year's report now includes information regarding agency compliance with timely reporting debts for purposes of administrative offset.

At the end of Fiscal Year (FY) 2016, outstanding non-tax receivables owed to the United States was \$1.4 trillion.¹ These receivables included loans to students, small business owners, homeowners, farmers, and veterans. They also included administrative non-tax receivables, including fines and penalties, overpayments, and fees.

Most citizens pay their debts on time. However, at the end of FY 2016, delinquent non-tax debts owed to the Federal government totaled \$180.7 billion. The timely and efficient collection of delinquent debts helps fund government operations, maintain key programs, and reduce the Federal deficit. Thus, it is very important to continue to find ways to cost-effectively collect the delinquent debts owed to the government while, at the same time, providing debtors with due process and the opportunity to repay debts in accordance with their financial ability to pay.

Federal agencies face many challenges collecting and resolving delinquent debts. Despite these challenges, in FY 2016 the Department of the Treasury, Bureau of the Fiscal Service (Fiscal Service), collected \$7.4 billion owed to Federal and State agencies. Fiscal Service continues to collaborate with Federal and State agencies to maximize collections and resolve those debts for which collection is not possible because of a debtor's circumstances.

Information about the Federal government's management of receivables and is available at www.Transparency.Treasury.gov. This website provides the public with easy-to-understand data about the Federal government's finances.

David A. Lebryk

**FISCAL YEAR 2016 REPORT TO THE CONGRESS:
U.S. GOVERNMENT RECEIVABLES AND
DEBT COLLECTION ACTIVITIES OF FEDERAL AGENCIES**

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I. Introduction

The Secretary of the Treasury (Secretary) reports to Congress annually on the Federal government's non-tax receivables and debt collection activities. As required by Federal law, this report includes information that Federal creditor agencies provide to the Secretary, as reported in the [*Treasury Report on Receivables and Debt Collection Activities \(TROR\)*](#).²

Based on policies from Congress and the President, Federal creditor agencies make loans to borrowers, guarantee loans made by private lending institutions, and impose fines and penalties. These activities result in the creation of accounts receivable as assets of the government. In addition, Federal creditor agencies award grants, make payments, and provide other services, which, in certain circumstances, can also result in the creation of accounts receivable.

At the end of FY 2016, the government's outstanding non-tax receivables totaled \$1.4 trillion, an increase of \$119.3 billion (9 percent) from FY 2015. A receivable is current when it is not yet due or is being repaid as agreed. When the government's receivables are not paid by the due date they generally become delinquent debt. At the end of FY 2016, delinquent non-tax debt owed to the United States totaled \$180.7 billion, an increase of \$18.6 billion (11 percent) from FY 2015.

Each Federal creditor agency is required to make every reasonable effort to collect its receivables. At the end of FY 2016, collections on Federal non-tax receivables totaled \$310.4 billion, an increase of \$10.3 billion (3 percent). The Fiscal Service and the Department of Justice (DOJ) share the responsibility for setting government-wide policy on delinquent non-tax debt collection, and each plays a major role in the centralized collection of delinquent non-tax debt. In FY 2016, Federal creditor agencies collected \$32.8 billion of delinquent non-tax debt, a decrease of \$3.9 billion (11 percent) from FY 2015.

This report provides summary data on the value of receivables owed to the Federal government, the portion of those receivables that are delinquent, and efforts to collect or write-off delinquent debt. The report provides comparative information from previous fiscal years to FY 2016, and information on specific aspects of government-wide non-tax receivables and debt collection activities.

Note: Delinquencies and collections result from various events and conditions that can occur over multiple reporting periods. Depending on the structure of repayment terms, for example, the date that a receivable is due may be in the same fiscal year that it is recorded or it may be in a future fiscal year. Similarly, collections during FY 2016 may be associated with non-tax debt that became delinquent either in FY 2016 or in a prior year, and are most often associated with receivables that were recorded in a prior fiscal year. Therefore, use caution when comparing annual totals and year-over-year changes of receivables, delinquencies, and collections.

II. Federal Non-Tax Receivables Owed to the United States

A. Total Federal Non-Tax Receivables

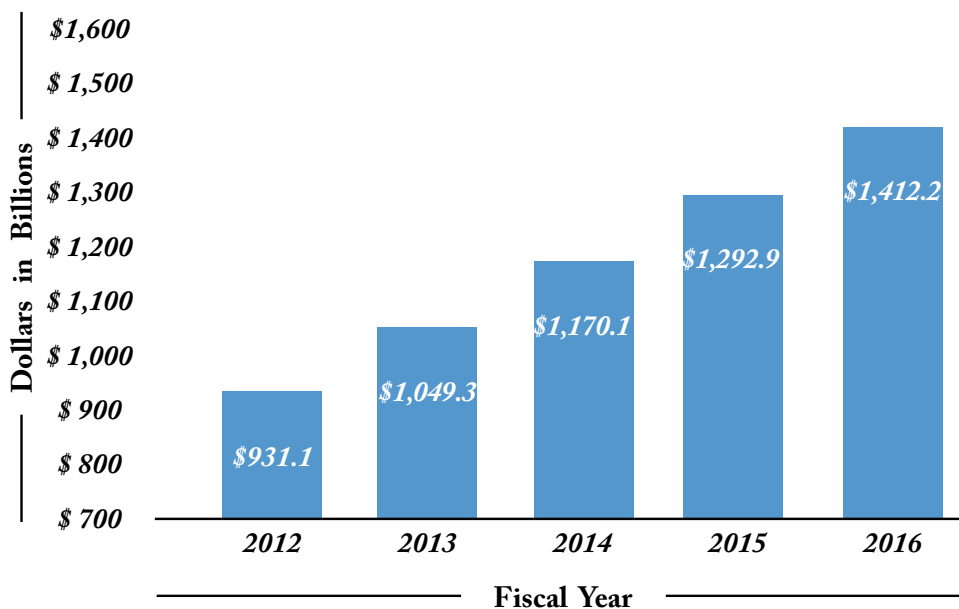
Federal non-tax receivables are amounts owed to the Federal government by a person (including individuals, organizations, and other entities). Receivables are categorized as being either current or delinquent. Delinquent receivables are also referred to as delinquent debt.

At the end of FY 2016, total Federal non-tax receivables owed to the United States totaled \$1.4 trillion, an increase of \$119.3 billion (9 percent) from FY 2015. The total outstanding receivable balance at the end of a fiscal year is the net of receivables that remained unpaid from prior fiscal years, and new receivables recorded during that fiscal year, less collections, adjustments, and amounts written off.

New Federal non-tax receivables recorded as of the end of FY 2016 totaled \$531.9 billion, an increase of \$140.1 billion (36 percent)³ from FY 2015. Collection of Federal non-tax receivables in FY 2016 was \$310.4 billion, an increase of \$10.3 billion (3 percent) from FY 2015.

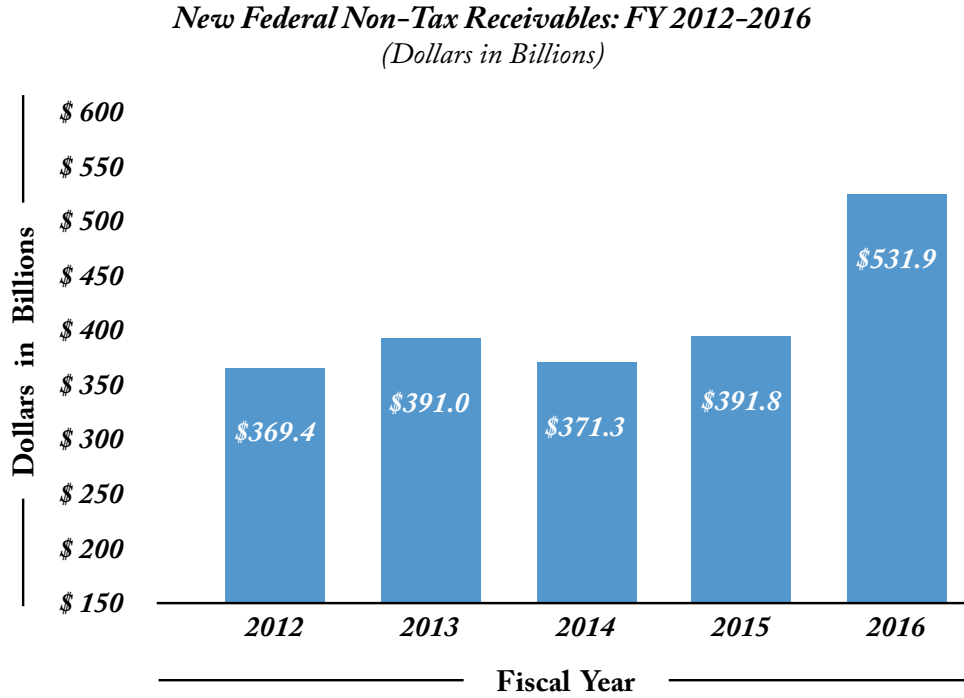
FIGURE 1

Outstanding Federal Non-Tax Receivables: FY 2012–2016
(Dollars in Billions)



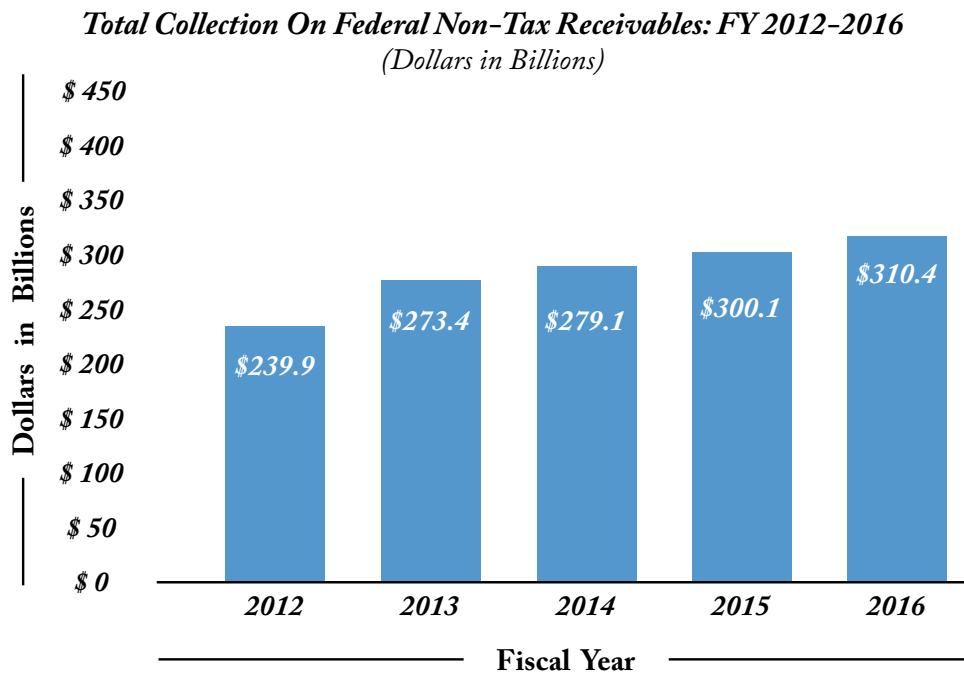
SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2012 - 2016

FIGURE 2



SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2012 - 2016

FIGURE 3



SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2012 - 2016

B. By Creditor Agency

Receivables owed to the Department of Education (Education)⁴ and the Department of Agriculture (USDA) at the end of FY 2016 accounted for \$1.2 trillion (85 percent) of the government's total outstanding Federal non-tax receivables.

FIGURE 4

*FY 2015 to FY 2016 Percentage Change in Outstanding Federal
Non-Tax Receivables:⁵ FY 2016 Top Five Federal Creditor Agencies*
(Dollars in Billions)

<i>Agency</i>	<i>FY 2015</i>	<i>FY 2016</i>	<i>% Change from FY 2015 to FY 2016</i>
<i>Department of Education</i>	<i>\$980.9</i>	<i>\$1,085.4</i>	<i>10.7%</i>
<i>Department of Agriculture</i>	<i>\$111.6</i>	<i>\$108.7</i>	<i>- 2.6%</i>
<i>Department Housing and Urban Development</i>	<i>\$28.2</i>	<i>\$32.9</i>	<i>16.7%</i>
<i>Department of Health and Human Services</i>	<i>\$27.9</i>	<i>\$31.0</i>	<i>11.1%</i>
<i>Export-Import Bank</i>	<i>\$24.1</i>	<i>\$25.3</i>	<i>5.0%</i>
<i>All Others</i>	<i>\$120.2</i>	<i>\$128.9</i>	<i>7.2%</i>
<i>Total Government</i>	<i>\$1,292.9</i>	<i>\$1,412.2</i>	<i>9.2%</i>

SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2015 - 2016

In FY 2016, Education, the Department of Health and Human Services (HHS), USDA, the Department of Defense (DoD), and the Department of Housing and Urban Development (HUD), collected a combined \$217.9 billion (70 percent) in Federal non-tax receivables.

FIGURE 5

*FY 2015 to FY 2016 Percentage Change in Collection of Federal Non-Tax
Receivables: FY 2016 Top Five Federal Creditor Agencies*
(Dollars in Billions)

<i>Agency</i>	<i>FY 2015</i>	<i>FY 2016</i>	<i>% Change from FY 2015 to FY 2016</i>
<i>Department of Education</i>	<i>\$89.3</i>	<i>\$95.0</i>	<i>6.4%</i>
<i>Department of Health and Human Services</i>	<i>\$48.8</i>	<i>\$61.6⁶</i>	<i>26.2%</i>
<i>Department of Agriculture</i>	<i>\$28.1</i>	<i>\$25.3</i>	<i>- 10.0%</i>
<i>Department of Defense</i>	<i>\$13.9</i>	<i>\$19.7</i>	<i>41.7%</i>
<i>Department of Housing and Urban Development</i>	<i>\$18.6</i>	<i>\$16.3</i>	<i>- 12.4%</i>
<i>All Others</i>	<i>\$101.4</i>	<i>\$92.5</i>	<i>- 8.8%</i>
<i>Total Government</i>	<i>\$300.1</i>	<i>\$310.4</i>	<i>3.4%</i>

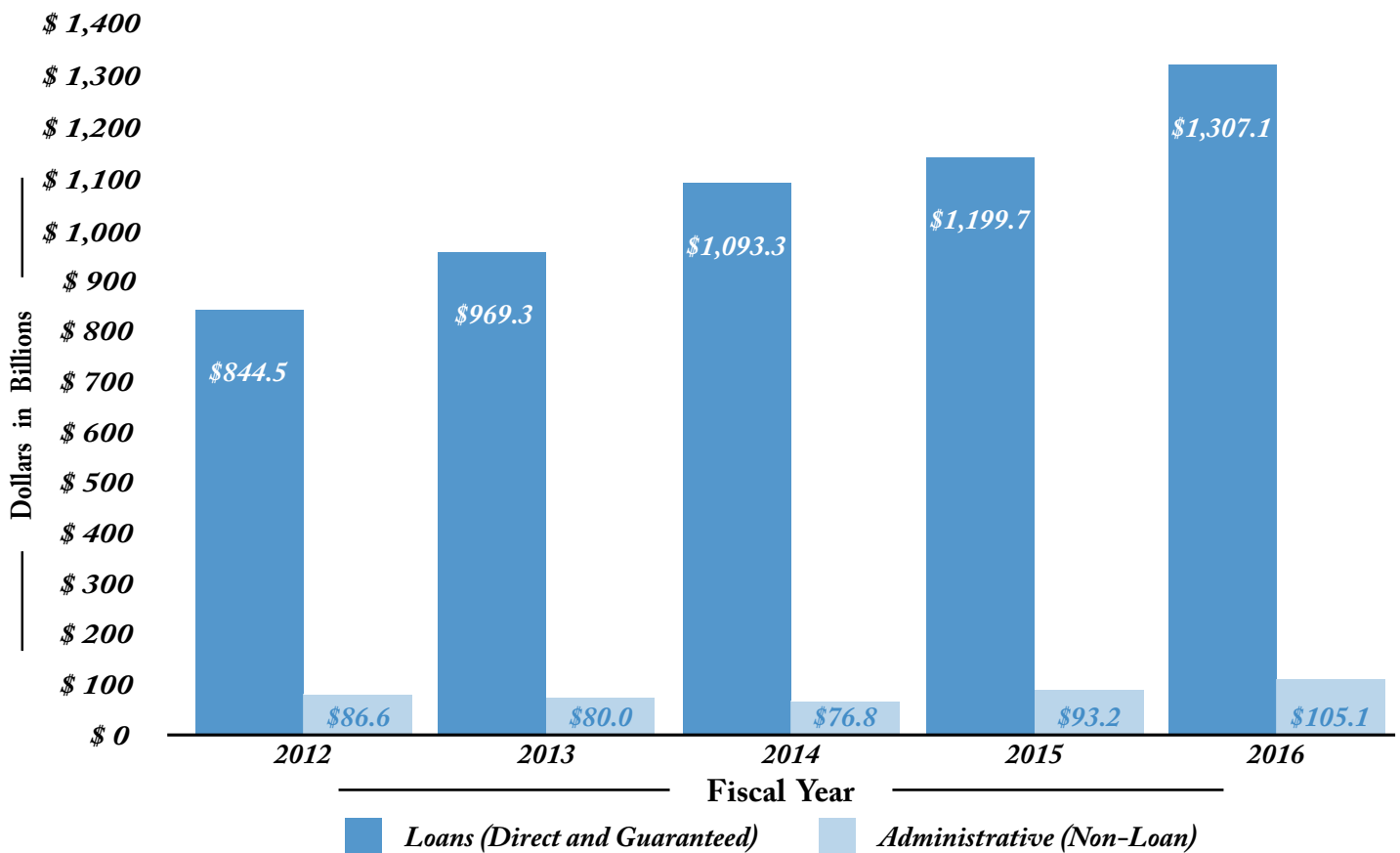
SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2015 - 2016

C. By Receivable Type

Of the \$1.4 trillion in Federal non-tax receivables outstanding (both current and delinquent) in FY 2016, Federal loan receivables (direct loans and defaulted guaranteed loans) represented \$1.3 trillion (93 percent) of total outstanding receivables. Receivables attributable to direct loans and defaulted guaranteed loans increased by \$107.4 billion (9 percent) from FY 2015 to FY 2016. Administrative receivables (all non-loan receivables⁷) represented \$105.1 billion of the total outstanding receivables at the end of FY 2016, an increase of \$11.8 billion (13 percent) from FY 2015.

FIGURE 6

Outstanding Federal Non-Tax Receivables, By Type: FY 2012 - 2016 (Dollars in Billions)



SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2012-2016

D. Interest, Penalties, and Administrative Costs

Generally, Federal creditor agencies assess interest on outstanding loan receivables. Federal creditor agencies are also generally required to assess interest, penalties, and administrative costs when receivables become delinquent. The rate of interest is governed by 31 U.S.C. § 3717 and published by the [Department of the Treasury](#). Of the \$1.4 trillion in outstanding current and delinquent receivables at the end of FY 2016, \$79.1 billion (6 percent) represented unpaid interest, penalties, and administrative costs.

III. Delinquent Federal Non-Tax Debt Owed to the United States

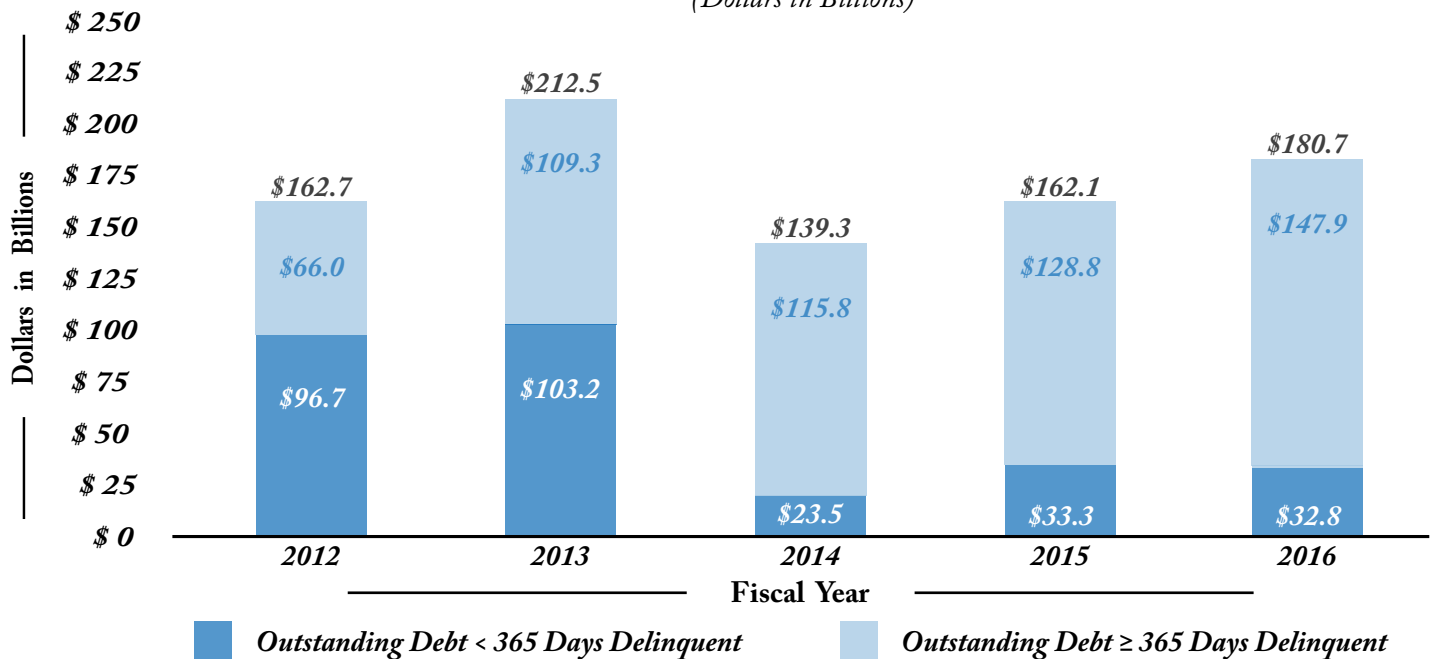
A. Total Delinquent Federal Non-Tax Debt

A non-tax debt is considered delinquent if it has not been paid by the date specified in an agency’s initial written demand for payment or applicable agreement. A non-tax debt may become delinquent during the same fiscal year that it was recorded as a receivable or during a subsequent fiscal year.

At the end of FY 2016, outstanding delinquent non-tax debt owed to the United States totaled \$180.7 billion, an increase of \$18.6 billion (11 percent) from FY 2015.⁸ The total outstanding delinquent debt balance at the end of a fiscal year is the net of debt that remained delinquent from previous fiscal years and debt that became delinquent during that fiscal year less collections, adjustments, and amounts written off.

FIGURE 7

Delinquent Federal Non-Tax Debt:⁹ FY 2012-2016
(Dollars in Billions)



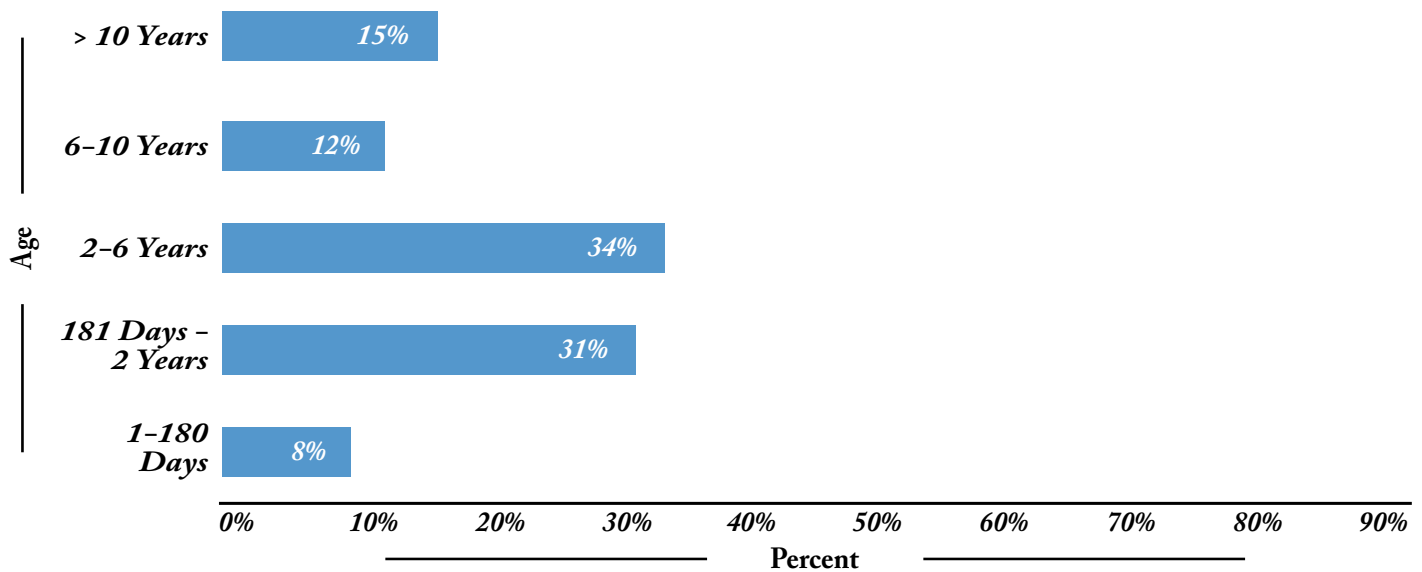
SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2012-2016

B. By Age

Of the total \$180.7 billion of outstanding delinquent debt at the end of FY 2016, \$109.8 billion (61 percent) of outstanding delinquent Federal non-tax debt was more than two years delinquent and \$70.9 (39 percent) billion was less than two years delinquent.

FIGURE 8

Percentages of Federal Non-Tax Delinquencies, By Age: FY 2016 (Percentage of Total Delinquent Debt)



SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2016

FIGURE 9

Total Federal Non-Tax Delinquencies, By Age: FY 2012 - 2016 (Dollars in Billions)

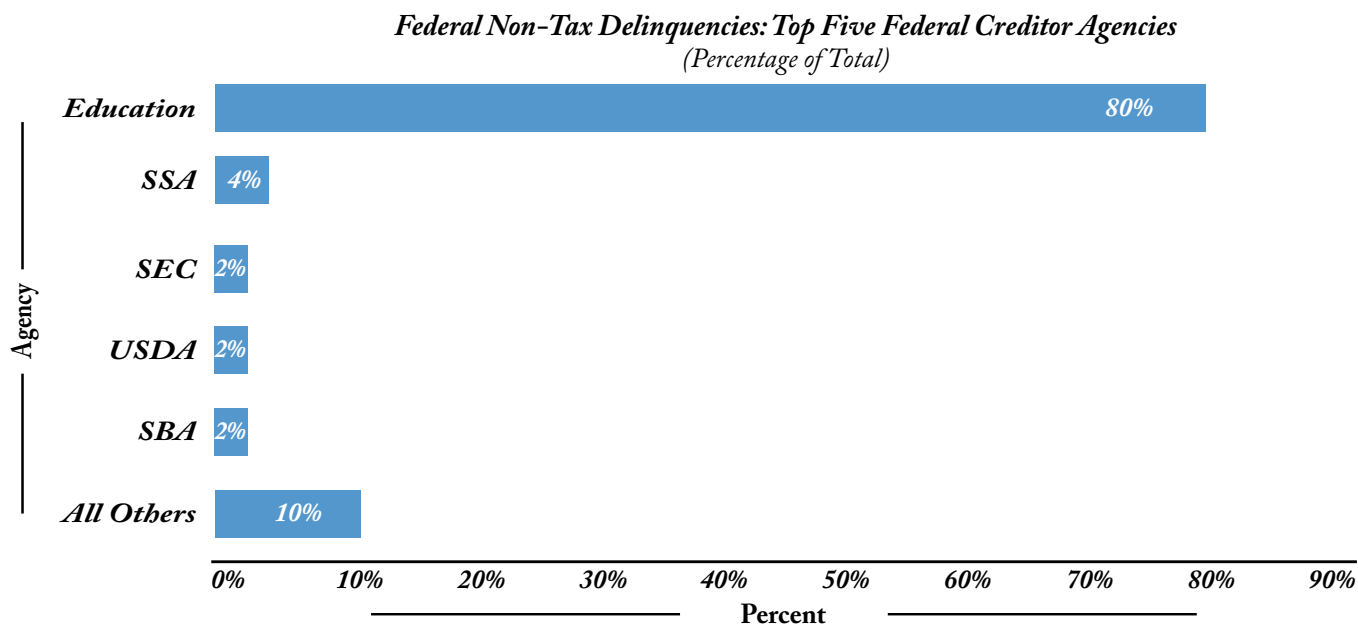
Delinquency Age	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
1-180 Days	\$72.2	\$81.1	\$15.4	\$16.2	\$15.2
181 Days - 2 Years	\$44.0	\$54.9	\$47.6	\$51.3	\$55.7
2-6 Years	\$26.4	\$51.0	\$51.3	\$52.5	\$61.4
6-10 Years	\$8.2	\$11.3	\$12.6	\$17.4	\$21.0
> 10 Years	\$11.9	\$14.2	\$12.4	\$24.7	\$27.4
Total	\$162.7	\$212.5	\$139.3	\$162.1	\$180.7

SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2012 - 2016

C. By Creditor Agency

At the end of FY 2016, more than \$162.0 billion (89 percent) in delinquent debt was owed to five Federal creditor agencies: Education, Social Security Administration (SSA), Securities and Exchange Commission (SEC), USDA, and Small Business Administration (SBA).

FIGURE 10



SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2016

FIGURE 11

**FY 2015 to FY 2016 Percentage Change in Federal
Non-Tax Delinquencies: FY 2016 Top Five Federal Creditor Agencies**
(Dollars in Billions)

Agency	FY 2015	FY 2016	% Change from FY 2015 to FY 2016
Department of Education	\$123.6	\$144.7	17.1%
Social Security Administration	\$7.2	\$8.0	11.1%
Securities and Exchange Commission	\$3.6	\$3.6	0.0%
Department of Agriculture	\$5.0	\$3.4	-32.0%
Small Business Administration	\$3.9	\$2.8	-28.2%
All Others	\$18.8	\$18.2	-3.2%
Total Government	\$162.1	\$180.7	11.5%

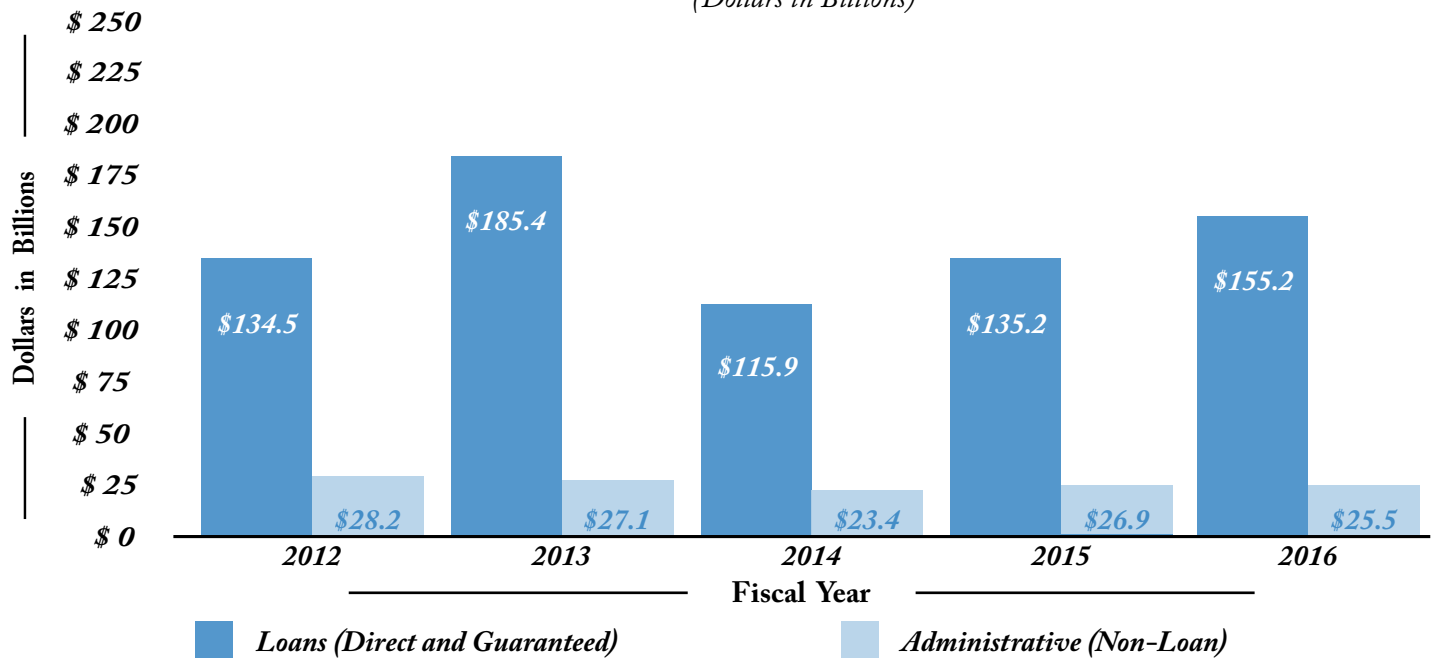
SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2015 - 2016

D. By Debt Type

Federal loan program delinquencies (direct and guaranteed) totaled \$155.2 billion (86 percent) of total delinquencies at the end of FY 2016, an increase of \$20.0 billion (15 percent) from FY 2015. Administrative delinquencies totaled \$25.5 billion at the end of FY 2016, a decrease of \$1.4 billion (5 percent) from FY 2015.

FIGURE 12

Delinquent Federal Non-Tax Debt, By Type: FY 2012 - 2016
(Dollars in Billions)

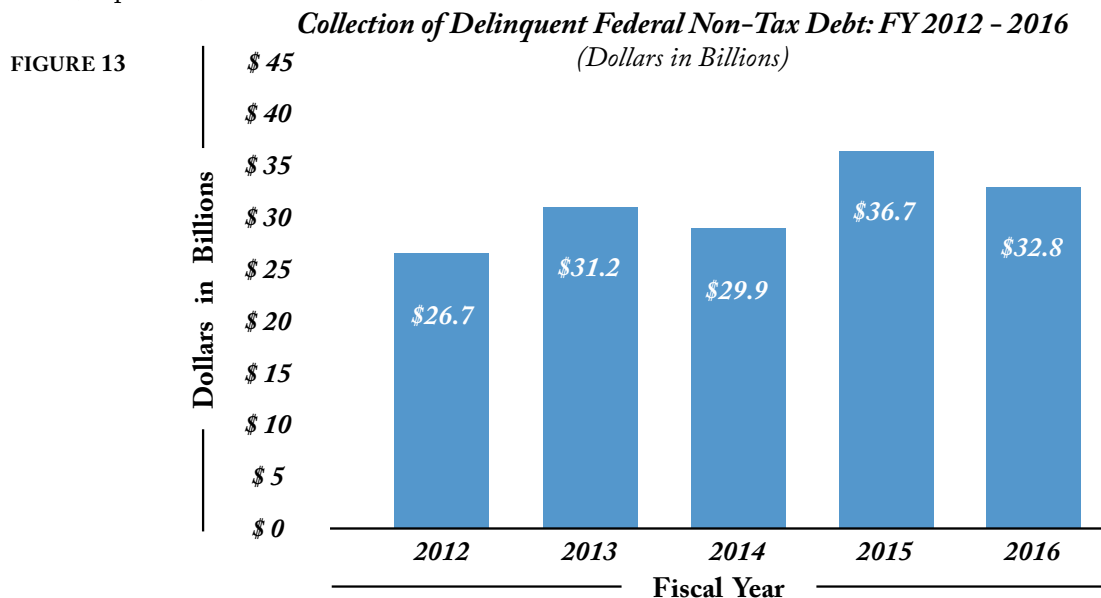


SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2012-2016

IV. Delinquent Federal Non-Tax Debt Collection Activities

A. Total Delinquent Federal Non-Tax Debt Collection

In FY 2016, Federal creditor agencies collected \$32.8 billion in delinquent non-tax debt, a decrease of \$3.9 billion (11 percent) from FY 2015.



SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2012-2016

B. By Creditor Agency

More than \$25.0 billion (78 percent) of the delinquent non-tax debt collected in FY 2016 was owed to five Federal creditor agencies: Education (47 percent), HUD (13 percent), SEC (10 percent), HHS (5 percent), and General Services Administration (4 percent).

FIGURE 14

**FY 2015 to FY 2016 Percentage Change in Collection of Federal
Non-Tax Delinquencies: FY 2016 Top Five Federal Creditor Agencies**
(Dollars in Billions)

Agency	FY 2015	FY 2016	% Change from FY 2015 to FY 2016
Department of Education	\$15.0	\$15.4	2.7%
Department of Housing and Urban Development	\$5.5	\$4.4	-20.0%
Securities and Exchange Commission	\$1.3	\$3.2	146.2% ¹⁰
Department of Health and Human Services	\$1.3	\$1.5	15.4%
General Services Administration	\$1.1	\$1.3	18.2%
All Others	\$12.5	\$7.0	-44.0%
Total Government	\$36.7	\$32.8	-10.6%

SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2015-2016

Federal creditor agencies utilize a combination of debt collection tools. Among these collection tools are administrative wage garnishment (AWG), use of private collection agencies (PCAs), offset of Federal and State¹¹ payments through the Treasury Offset Program (TOP), use of Fiscal Service's Cross-Servicing Program, and litigation. Before using most collection tools, Federal creditor agencies must first provide debtors with due process. This includes providing notice and an opportunity to enter into a repayment agreement based on the debtor's financial circumstances, dispute the debt, or object to the intended collection action.

1. Administrative Wage Garnishment

Federal law authorizes Federal creditor agencies to garnish a delinquent debtor's wages without obtaining a court order by ordering a non-Federal employer to withhold up to 15 percent of an employee's disposable income to collect a delinquent Federal non-tax debt owed to the agency. AWG serves as an effective tool in collecting delinquent non-tax debt from those debtors who are able but unwilling to voluntarily pay their obligations. In FY 2016, Federal creditor agencies collected \$1.1 billion through the use of AWG, an increase of \$464.6 million (68 percent)¹² from FY 2015.¹³

FIGURE 15

AWG Collections: FY 2012–2016
(Dollars in Millions)

	<i>FY 2012</i>	<i>FY 2013</i>	<i>FY 2014</i>	<i>FY 2015</i>	<i>FY 2016</i>
<i>AWG</i>	\$796.5	\$254.1	\$472.0	\$685.3	\$1,149.9 ¹²

SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2012–2016

2. Private Collection Agencies

PCAs assist Federal creditor agencies in many ways, including locating debtors, establishing repayment agreements, and resolving debt administratively when a debtor is deceased, unable to pay, bankrupt, or out of business. In FY 2016, PCAs assisted Federal creditor agencies by collecting \$1.5 billion, an increase of approximately \$1.0 billion (224 percent) from FY 2015 to FY 2016.¹⁴

FIGURE 16

PCA Collections: FY 2012–2016
(Dollars in Millions)

	<i>FY 2012</i>	<i>FY 2013</i>	<i>FY 2014</i>	<i>FY 2015</i>	<i>FY 2016</i>
<i>PCAs</i>	\$6,093.7	\$387.5	\$157.6	\$465.2	\$1,508.2 ¹²

SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2012–2016

C. Centralized Government-Wide Debt Collection Programs

Generally, Federal creditor agencies are required to refer delinquent Federal non-tax debt to Fiscal Service for collection through its delinquent debt collection programs, known as the Cross-Servicing Program and TOP. Federal creditor agencies generally are required to refer debts at no later than 120 days delinquent to the Cross-Servicing Program and TOP. Before referring a debt to Fiscal Service for collection, Federal creditor agencies must provide debtors with notice and an opportunity to enter into a repayment agreement based on the debtor's financial circumstances, dispute the debt, or object to the intended collection action. While Federal creditor agencies are responsible for providing this required due process, Fiscal Service also provides debtors with additional opportunities to resolve their debts prior to the initiation of adverse collection action. For example, prior to initiating a collection action, the Cross-Servicing Program sends a demand letter to each debtor, and TOP sends a warning letter to payees before offsetting recurring payments.

1. Treasury's Cross-Servicing Program Collections

In FY 2016, Fiscal Service collected \$411.5 million of delinquent Federal non-tax debt through its Cross-Servicing Program, which includes debt collected through TOP, an increase of \$23.7 million (6 percent) from FY 2015. For non-tax debt submitted to the Cross-Servicing Program, Fiscal Service services the delinquent non-tax debts on behalf of Federal creditor agencies by contacting debtors through demand letters and telephone calls, negotiating payment agreements, submitting delinquent debt to TOP, referring delinquent debt to PCAs, referring delinquent debt to DOJ for litigation, reporting debt to credit bureaus, and initiating AWG.

2. Treasury Offset Program Collections

For non-tax debt submitted to TOP, Fiscal Service intercepts eligible Federal and State payments and applies them to a payee's delinquent non-tax debt. Eligible payments include Federal tax refunds; Federal non-tax payments (e.g., Social Security benefits, civil service and military retirement, salary, vendor); State tax refunds; and other payments made by the States participating in TOP's State Reciprocal Program.¹⁵ For more information about collections through TOP, see Appendix IV. For more information about the types of payments for which exemptions from centralized administrative offset have been approved, see Appendix VI.

In FY 2016, Fiscal Service collected \$7.1 billion through TOP for Federal and State agencies. Of the \$7.1 billion collected, \$3.5 billion was from debtors who owed delinquent Federal non-tax debt, \$692.4 million was from debtors who owed delinquent Federal tax debt, and \$2.9 billion was from debtors who owed State debts, including delinquent child support obligations. Figure 17 shows a breakdown of TOP offsets by payment type for the collection of Federal non-tax debt.

FIGURE 17

TOP Collection of Federal Non-Tax Debt by Payment Type:¹⁶ FY 2012–2016
(Dollars in Millions)

Payment Type	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Federal Tax Refund Payments	\$2,019.0	\$2,702.9	\$2,670.0	\$2,708.6	\$2,994.1
Federal Non-Tax Payments	\$380.3	\$596.5	\$508.4	\$508.0	\$483.8
State Payments	\$18.8	\$30.8	\$36.6	\$35.3	\$46.8
Total	\$2,418.1	\$3,330.2	\$3,215.0	\$3,251.9	\$3,524.7

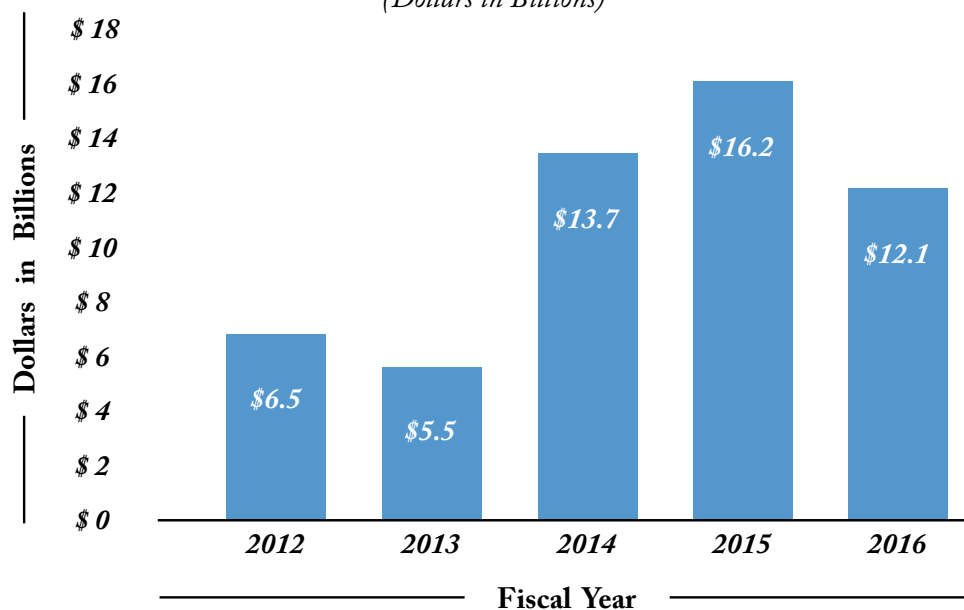
SOURCE: DEPARTMENT OF THE TREASURY, BUREAU OF THE FISCAL SERVICE

3. Enforced Collection by the Department of Justice

In FY 2016, DOJ collected a total of \$12.1 billion on behalf of Federal creditor agencies, a decrease of \$4.1 billion (25 percent) from FY 2015. When a Federal creditor agency cannot collect a non-tax debt administratively, or believes that enforced collection action is otherwise more appropriate, the agency may refer the debt to DOJ to pursue enforced collection¹⁷ through the judicial process.

FIGURE 18

Civil Litigation Cash Collection: FY 2012–2016
(Dollars in Billions)



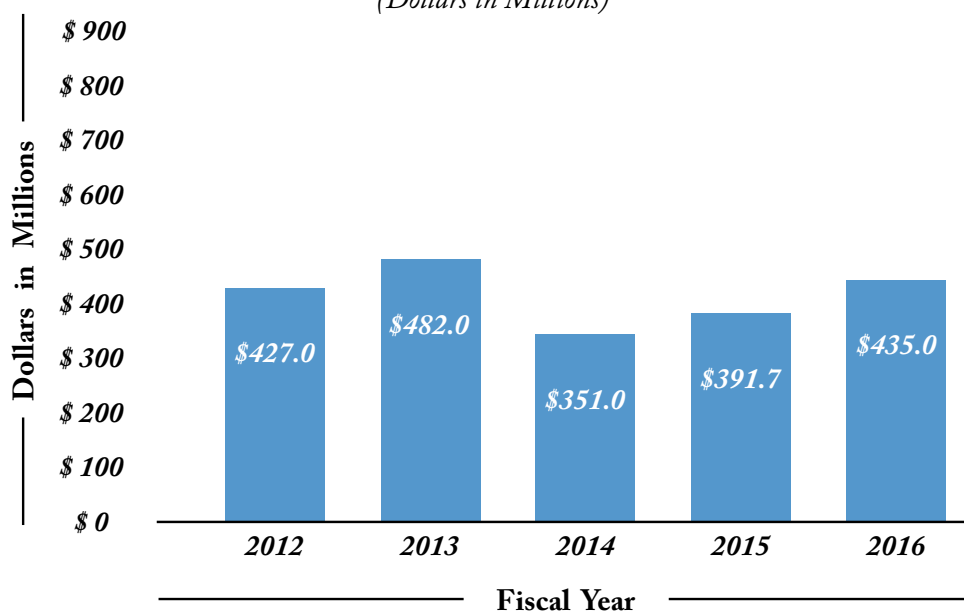
SOURCE: DEPARTMENT OF JUSTICE, OFFICE OF DEBT COLLECTION MANAGEMENT

4. Department of Health and Human Services Program Support Center

HHS's Program Support Center (PSC) is a Treasury-designated debt collection center that collects non-tax debt for Federal creditor bureaus within HHS and several Federal creditor agencies outside of HHS. In addition, the PSC serves as the HHS conduit for referrals to Fiscal Service for both TOP and the Cross-Servicing Program. In FY 2016, the PSC collected \$435.0 million, an increase of \$43.3 million (11 percent) from FY 2015.

FIGURE 19

PSC Collection: FY 2012-2016
(Dollars in Millions)



SOURCE: DEPARTMENT OF HEALTH AND HUMAN SERVICES, PROGRAM SUPPORT CENTER

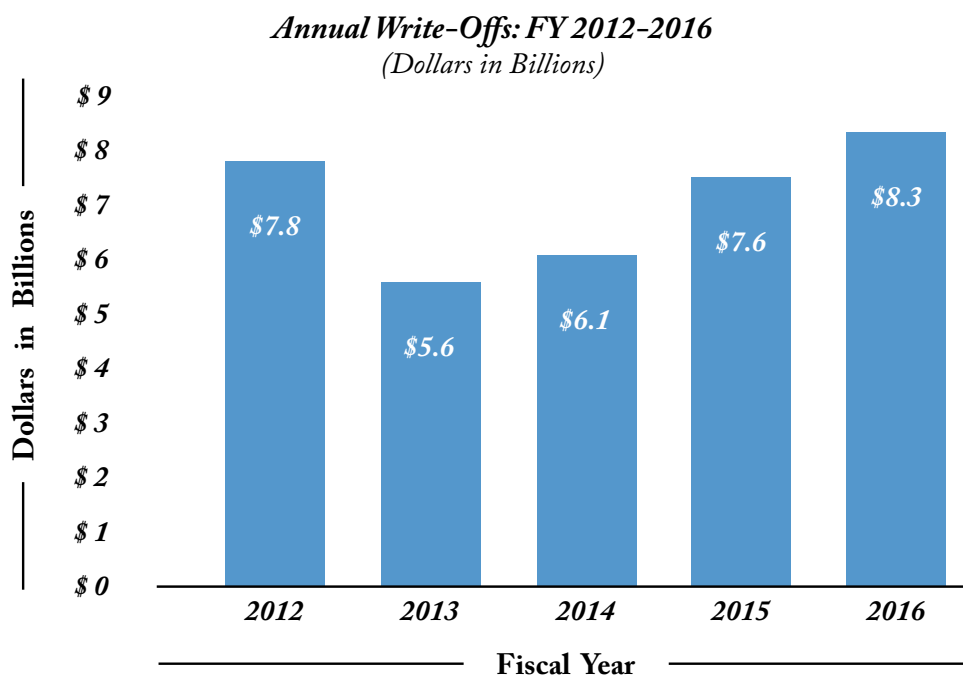
V. Write-Offs of Delinquent Federal Non-Tax Debt

Federal creditor agencies are generally required to write off non-tax debt that is two years delinquent (see [Office of Management and Budget Circular A-129](#)).¹⁸ By writing off delinquent Federal non-tax debt as uncollectible, Federal creditor agencies more accurately reflect the value of their receivables on the books of the United States. Certain write-offs are categorized as “currently not collectible” (CNC), which means that collection efforts continue until the agency determines it should terminate those efforts.

Other write-offs are categorized as “closed out,” which means that a Federal creditor agency has terminated all debt collection action. Consequently, a Federal creditor agency may be required to report such write-offs to the Internal Revenue Service (IRS) as potential income to the debtor.

In FY 2016, Federal non-tax debt that was written off and categorized as “closed out” totaled \$8.3 billion, an increase of \$0.7 billion (9 percent) from FY 2015. The Federal creditor agencies with the largest write-off amounts in FY 2016 include Education (\$4.9 billion), USDA (\$1.4 billion), and HUD (\$360.1 million).

FIGURE 20



SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2012-2016

Appendix I: Total Federal Non-Tax Receivables by Creditor Agency

At the end of FY 2016, 96 percent of Federal receivables were from programs administered by the ten Federal creditor agencies listed below.

FIGURE 21

*Total Federal Non-Tax Receivables and Delinquent
Federal Non-Tax Debt: Top Ten Creditor Agencies
(Dollars in Millions)*

<i>Agency</i>	<i>Receivables Balance (FY 2016)</i>	<i>Delinquent Debt Balance (FY 2016)</i>
<i>Department of Education</i>	<i>\$1,085,366.1</i>	<i>\$144,738.7</i>
<i>Department of Agriculture</i>	<i>\$108,660.8</i>	<i>\$3,355.7</i>
<i>Department of Housing and Urban Development</i>	<i>\$32,901.3</i>	<i>\$1,156.9</i>
<i>Department of Health and Human Services</i>	<i>\$30,996.9</i>	<i>\$1,702.8</i>
<i>Export-Import Bank</i>	<i>\$25,313.3</i>	<i>\$1,186.8</i>
<i>Social Security Administration</i>	<i>\$21,013.4</i>	<i>\$8,030.1</i>
<i>Department of Energy</i>	<i>\$20,115.4</i>	<i>\$557.7</i>
<i>Department of Transportation</i>	<i>\$11,838.1</i>	<i>\$97.6</i>
<i>Small Business Administration</i>	<i>\$10,613.2</i>	<i>\$2,760.0</i>
<i>Department of the Treasury</i>	<i>\$10,398.4</i>	<i>\$67.1</i>
<i>Top 10 Total</i>	<i>\$1,357,216.9</i>	<i>\$163,653.4</i>
<i>All Others</i>	<i>\$54,945.0</i>	<i>\$17,036.7</i>
<i>Government Total</i>	<i>\$1,412,161.9</i>	<i>\$180,690.1</i>

SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2016

Appendix II: Total FY 2016 Collection of Delinquent Federal Non-Tax Debt by Creditor Agency

In FY 2016, 91 percent of collection of delinquent Federal non-tax debt was associated with debt administered by the ten Federal creditor agencies listed below.

FIGURE 22

Total Collection of Delinquent Federal Non-Tax Debt: Top Ten Creditor Agencies (Dollars in Millions)

<i>Agency</i>	<i>FY 2016 Collections</i>
<i>Department of Education</i>	<i>\$15,427.3</i>
<i>Department of Housing and Urban Development</i>	<i>\$4,414.0</i>
<i>Securities and Exchange Commission</i>	<i>\$3,168.6</i>
<i>Department of Health and Human Services</i>	<i>\$1,502.7</i>
<i>General Services Administration</i>	<i>\$1,273.9</i>
<i>Department of Agriculture</i>	<i>\$1,170.5</i>
<i>Department of Homeland Security</i>	<i>\$1,058.6</i>
<i>Department of Veterans Affairs</i>	<i>\$1,012.1</i>
<i>Commodity Futures Trading Commission</i>	<i>\$481.3</i>
<i>Department of Defense</i>	<i>\$443.4</i>
<i>Top 10 Total</i>	<i>\$29,952.4</i>
<i>All Other</i>	<i>\$2,846.8</i>
<i>Government Total</i>	<i>\$32,799.2</i>

SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2016

Appendix III: Total FY 2016 Write-Offs by Creditor Agency

In FY 2016, 97 percent of Federal debt write-offs that were “closed out” arose from programs administered by the ten Federal creditor agencies listed below.

FIGURE 23

Total Federal Write-Offs: Top Ten Creditor Agencies
(Dollars in Millions)

<i>Agency</i>	<i>FY 2016 Write-Offs</i>
<i>Department of Education</i>	<i>\$4,886.9</i>
<i>Department of Agriculture</i>	<i>\$1,418.5</i>
<i>Department of Housing and Urban Development</i>	<i>\$360.1</i>
<i>Department of Homeland Security</i>	<i>\$349.8</i>
<i>Department of Veterans Affairs</i>	<i>\$344.0</i>
<i>Social Security Administration</i>	<i>\$282.4</i>
<i>Export-Import Bank</i>	<i>\$130.9</i>
<i>Securities and Exchange Commission</i>	<i>\$127.6</i>
<i>Federal Communications Commission</i>	<i>\$105.8</i>
<i>Department of Energy</i>	<i>\$74.5</i>
<i>Top 10 Total</i>	<i>\$8,080.5</i>
<i>All Other</i>	<i>\$241.2</i>
<i>Government Total</i>	<i>\$8,321.7</i>

SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2016

Appendix IV: TOP Collections Including Debts Owed to the Internal Revenue Service and State Agencies

TOP is the centralized process through which Federal and State disbursing agencies intercept, or “offset,” eligible Federal and State payments to satisfy delinquent debts owed to Federal and State agencies. Delinquent debts owed to Federal agencies include loans, overpayments, fines, penalties, and more. In addition, the Federal Payment Levy Program, processed through TOP, allows the IRS to continuously levy Federal payments due to delinquent Federal taxpayers.¹⁹ Delinquent debts owed to State agencies include child support and unemployment insurance obligations.

In FY 2016, Fiscal Service collected \$7.1 billion through TOP for Federal and State²⁰ agencies, of which \$4.2 billion was for debts owed to Federal agencies and \$2.9 billion for debts owed to State agencies. Highlights include:

- \$1.9 billion was collected for delinquent child support obligations submitted to TOP by HHS’s Office of Child Support Enforcement on behalf of States.
- \$582.2 million was collected for the 42 States that participated in TOP’s State Income Tax Program, whereby, Federal tax refunds are offset to collect delinquent State income tax obligations.
- \$61.5 million was collected for the 12 States that participated in TOP’s State Reciprocal Program, whereby eligible Federal payments are offset to collect debt owed to States, and States offset State payments to collect delinquent Federal non-tax debt. \$46.8 million was collected for Federal creditor agencies through the offset of state payments.
- \$403.2 million in Federal tax refunds were offset to collect unemployment compensation debt owed to 44 States.
- TOP collected \$692.4 million of delinquent Federal taxes through the Federal Payment Levy Program.

FIGURE 24

TOP Collection – Federal Debt: FY 2012 – 2016 (Dollars in Millions)

Type of Debt	Type of Payment Offset / Levy	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Federal Non-tax Debt	Tax Refund Offset	\$2,019.0	\$2,702.9	\$2,670.0	\$2,708.6	\$2,994.1
Federal Non-tax Debt	Administrative Offset ²¹	\$380.3	\$596.5	\$508.4	\$508.1	\$483.8
Federal Non-tax Debt	State Payments	\$18.8	\$30.8	\$36.6	\$35.3	\$46.8
Federal Tax Debt	Tax Levy (Federal Payments)	\$601.6	\$601.6	\$579.9	\$724.4	\$692.4
Total		\$3,019.7	\$3,931.8	\$3,794.9	\$3,976.4	\$4,217.1

SOURCE: DEPARTMENT OF THE TREASURY, BUREAU OF THE FISCAL SERVICE

FIGURE 25

TOP Collection - State Debt as of September 30: FY 2012 - 2016
(Dollars in Millions)

Type of Debt	Type of Payment Offset	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Child Support	Tax Refund Offset	\$2,246.7	\$1,941.4	\$1,901.3	\$1,889.1	\$1,872.0
State Income Tax Debt	Tax Refund Offset	\$561.8	\$605.3	\$546.5	\$571.2	\$582.2
State Unemployment Compensation Debt	Tax Refund Offset	\$132.9	\$326.2	\$370.7	\$547.8	\$403.2
Child Support	Administrative Offset	\$8.1	\$8.6	\$8.7	\$7.6	\$7.6
State Income Tax Debt (Reciprocal Program)	Administrative Offset	\$9.2	\$16.0	\$16.7	\$15.0	\$22.7
Other State Debt (Reciprocal Program)	Administrative Offset	\$44.6	\$21.8	\$35.7	\$32.6	\$38.8
State Unemployment Compensation Debt (Reciprocal Program)	Administrative Offset	N/A	N/A	N/A	N/A	*
Total		\$3,003.3	\$2,919.3	\$2,879.6	\$3,063.3	\$2,926.5

SOURCE: DEPARTMENT OF THE TREASURY, BUREAU OF THE FISCAL SERVICE

* Offsets of Federal non-tax payments to collect state unemployment insurance compensation debts through the State Reciprocal Program totaled \$6,021 in FY 2016.

Appendix V: Compliance with 120-Day Delinquent Debt Referral Requirement

The Digital Accountability and Transparency Act of 2014 (DATA Act) requires Federal agencies to notify Treasury of legally enforceable, non-tax debts that are greater than 120 days delinquent for purposes of administrative offset. The DATA Act also requires Treasury to report to Congress when debts are not referred timely.

The figure below shows the extent to which each Federal agency satisfied this referral requirement in FY 2016. The figure only includes agencies that had eligible debts to refer to Treasury. Agencies that did not have eligible debts to refer are not listed.

The data used in this figure, as with the data for much of this Report, are based on data that agencies reported on the TROR at the close of FY 2016. When agencies report information on the TROR, they certify to its accuracy. Agency comments and corrections received after the reporting window are included verbatim as footnotes to this figure.

FIGURE 26

Compliance with 120-Day Delinquent Debt Referral Requirement as of September 30: FY2016

<i>Agency</i>	<i>Total Number of Eligible Debts</i>	<i>Number of Eligible Debts Referred</i>	<i>Number of Eligible Debts Not Referred</i>	<i>Compliance Rate</i>
^I <i>Department of Education</i>	25,019,291	9,669,768	15,349,523	38.6%
<i>Department of Veterans Affairs</i>	6,109,985	5,943,377	166,608	97.3%
<i>Social Security Administration</i>	2,518,429	717,405	1,801,024	28.5%
<i>Department of Health and Human Services</i>	1,881,462	1,808,307	73,155	96.1%
<i>Department of Defense</i>	844,114	296,953	547,161	35.2%
<i>Small Business Administration</i>	114,091	113,606	485	99.6%
<i>Department of Agriculture</i>	75,352	65,414	9,938	86.8%
<i>Department of Homeland Security</i>	59,333	59,331	2	99.9%
^{II} <i>Department of the Interior</i>	48,473	26,686	21,787	55.1%
<i>Department of Labor</i>	35,588	22,096	13,492	62.1%
<i>Department of Justice</i>	31,635	30,907	728	97.7%
<i>Federal Communications Commission</i>	25,866	12,963	12,903	50.1%
<i>Department of State</i>	17,499	17,444	55	99.7%
<i>Department of Transportation</i>	6,866	5,605	1,261	81.6%
<i>General Services Administration</i>	5,267	4,507	760	85.6%
<i>Department of Housing and Urban Development</i>	4,868	4,838	30	99.4%
<i>Department of the Treasury</i>	4,664	4,628	36	99.2%
<i>Railroad Retirement Board</i>	4,425	3,074	1,351	69.5%

SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2016

Compliance with 120-Day Delinquent Debt Referral Requirement as of September 30: FY2016

<i>Agency</i>	<i>Total Number of Eligible Debts</i>	<i>Number of Eligible Debts Referred</i>	<i>Number of Eligible Debts Not Referred</i>	<i>Compliance Rate</i>
<i>Office of Personnel Management</i>	2,924	1,020	1,904	34.9%
<i>Department of Commerce</i>	1,256	1,225	31	97.5%
<i>Securities and Exchange Commission</i>	1,034	1,009	25	97.6%
<i>Pension Benefit Guaranty Corporation</i>	862	270	592	31.3%
<i>Commodity Futures Trading Commission</i>	252	244	8	96.8%
<i>Corporation for National and Community Service</i>	212	200	12	94.3%
^{III} <i>Equal Employment Opportunity Commission</i>	205	46	159	22.4%
<i>Nuclear Regulatory Commission</i>	199	199	0	100.0%
^{IV} <i>Environmental Protection Agency</i>	192	189	3	98.4%
<i>U.S. House of Representatives</i>	182	0	182	0.0%
<i>Armed Forces Retirement Home</i>	100	78	22	78.0%
<i>Presidio Trust</i>	96	73	23	76.0%
^V <i>National Archives and Records Administration</i>	95	83	12	87.4%
<i>Department of Energy</i>	75	75	0	100.0%
<i>National Aeronautics and Space Administration</i>	75	75	0	100.0%
<i>Consumer Financial Protection Bureau</i>	56	0	56	0.0%
<i>Federal Trade Commission</i>	56	56	0	100.0%
<i>Architect of the Capitol</i>	51	0	51	0.0%
<i>Federal Election Commission</i>	51	9	42	17.6%
^{VI} <i>Agency for International Development</i>	24	24	0	100.0%
<i>James Madison Memorial Fellowship Foundation</i>	21	0	21	0.0%
<i>Government Accountability Office</i>	18	18	0	100.0%
<i>National Science Foundation</i>	14	14	0	100.0%
<i>Federal Maritime Commission</i>	6	6	0	100.0%
<i>Committee for Purchase from People Who are Blind or Severely Disabled</i>	5	0	5	0.0%
<i>U.S. Institute of Peace</i>	5	0	5	0.0%

**FY 2016 REPORT TO THE CONGRESS: U.S. GOVERNMENT RECEIVABLES
AND DEBT COLLECTION ACTIVITIES OF FEDERAL AGENCIES**

Compliance with 120-Day Delinquent Debt Referral Requirement as of September 30: FY2016

<i>Agency</i>	<i>Total Number of Eligible Debts</i>	<i>Number of Eligible Debts Referred</i>	<i>Number of Eligible Debts Not Referred</i>	<i>Compliance Rate</i>
<i>U.S. Commission on International Religious Freedom</i>	<i>4</i>	<i>0</i>	<i>4</i>	<i>0.0%</i>
<i>U.S. Institute for Environmental Conflict Resolution</i>	<i>4</i>	<i>0</i>	<i>4</i>	<i>0.0%</i>
<i>U.S. - China Economic and Security Review Commission</i>	<i>4</i>	<i>0</i>	<i>4</i>	<i>0.0%</i>
<i>Government Publishing Office</i>	<i>3</i>	<i>3</i>	<i>0</i>	<i>100.0%</i>
<i>^{VII}Smithsonian Institution</i>	<i>3</i>	<i>0</i>	<i>3</i>	<i>0.0%</i>
<i>Broadcasting Board of Governors</i>	<i>1</i>	<i>0</i>	<i>1</i>	<i>0.0%</i>
<i>Commission on Fine Arts</i>	<i>1</i>	<i>0</i>	<i>1</i>	<i>0.0%</i>
<i>Consumer Product Safety Commission</i>	<i>1</i>	<i>1</i>	<i>0</i>	<i>100.0%</i>
<i>Denali Commission</i>	<i>1</i>	<i>0</i>	<i>1</i>	<i>0.0%</i>
<i>Selective Service System</i>	<i>1</i>	<i>1</i>	<i>0</i>	<i>100.0%</i>

SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2016

Footnotes: Agency Comments to Figure 26

^I**Department of Education** - “Education’s TOP Referral Rate Metric is not reliable due to reporting issues that impact the metric calculation. Education is working with its servicers to address these issues and anticipates their resolution by FY 2018 Q1 reporting. Education is also non-compliant with the TOP referral scope and timing requirements of the DCIA and is working with its servicers to modify its business practices to reduce its non-compliance. Corrections for Departmental Management will start Q4 FY 2016.”

^{II}**Department of the Interior** - “National Park Service had debts that were reported in error, and are taking action to correct these. Bureau of Land Management debts are sent to TOP through cross-servicing and this can take up to 20 days. Fish and Wild Life Service had various issues including timing issues. All debts are actively being managed. Indian Affairs San Carlos Irrigation Project has been understaffed and has recently hired personnel to catch up on delinquent debt referrals to Treasury.”

^{III}**Equal Employment Opportunity Commission** - “The debt balance not referred is related to current employee debts and would not be referred to Treasury.”

^{IV}**Environmental Protection Agency** - “Revised explanation regarding the three debts reported as unreferred: Debt #1 - Amount of \$540. This debt was referred to Treasury on 07/08/16. Debts #2 - Amount of \$1,885. This debt is ineligible [sic] because debtor is in bankruptcy. Debt #3 - Amount of \$49,654. This debt has not yet been referred because it is still in the process of following necessary due process.”

^V**National Archives & Records Administration** - “NARA has instituted corrective action to address amounts not referred.”

^{VI}**Agency for International Development** - “Most of the Agency’s debts that are not transferred to Treasury are under dispute, negotiation or in the process of being collected at overseas Missions. As soon as the receivable amounts are assessed and legally enforceable, they will be transferred to Treasury. Based on our conversation with Treasury, USAID will make appropriate adjustments for these items in future TROR reporting.”

^{VII}**Smithsonian Institution** - “These debts are payroll claims that should no longer have receivable balances. Accounting corrections will be made in coordination with the payroll provider to reduce the receivable amounts to \$0.”

Appendix VI: Payments Exempted from Centralized Administrative Offset by the Secretary of the Treasury

As authorized by Federal law, 31 U.S.C. § 3716(c)(3)(B), the Secretary of the Treasury, at the request of a paying agency, may exempt certain classes of Federal payments from the requirement that they be offset for the purpose of collecting non-tax debt owed to the United States. In FY 2016, Fiscal Service approved three exemption requests. A [*complete list of payment classes exempt from centralized administrative offset is available on Treasury's website.*](#)

FIGURE 27

Payments Exempt by Action of the Secretary of the Treasury as of September 30: FY 2016

<i>Payment Agency</i>	<i>Type of Payment</i>
<i>Department of Justice</i>	<i>Payments made by the Office of Justice Programs through the International Terrorism Victim Expense Reimbursement Program; agency request approved on March 24, 2016.</i>
<i>Department of Justice</i>	<i>Payments associated with settlements of class actions certified under Federal Rule of Civil Procedure 23(b)(3) for attorney's fees and litigation costs for class counsel paid under prevailing party fee-shifting statutes and administrative costs of distributing settlements through the use of an administrator; agency request approved on September 23, 2016.</i>
<i>Department of Homeland Security</i>	<i>Payments made by the Federal Emergency Management Agency through the Disaster Case Management Program; agency request approved on March 24, 2016.</i>

SOURCE: DEPARTMENT OF THE TREASURY, BUREAU OF THE FISCAL SERVICE

Appendix VII: Sources of Data

Data in this report were obtained from the following sources and reported as of September 30, 2016:

Sources

Treasury Report on Receivables and Debt Collection Activities — Fourth Quarter 2016, as reported by Federal creditor agencies to the Department of the Treasury

Department of the Treasury, Bureau of the Fiscal Service

Department of Health and Human Services, Program Support Center

Department of Justice, Office of Debt Collection Management

Endnotes

¹ Dollar figures in this report have been rounded to the tenth decimal point.

² 31 U.S.C. § 3719(b) (requiring the Secretary to report annually to Congress on the management of debt collection activities); 31 U.S.C. § 3716(c)(3)(B) (requiring the Secretary to report annually to Congress regarding payments exempted from offset); 31 U.S.C. § 3716(c)(6)(B) (requiring the Secretary to report to Congress on agency failure to refer debts for administrative offset).

³ SEC's Division of Enforcement generated new receivables that were approximately \$127.9 billion.

⁴ More information on Education's Student Aid programs can be found in the *Federal Student Aid Annual Report*.

⁵ All year-over-year changes are calculated based on the exact value in whole dollars and may differ from the change calculated based on the rounded values expressed in millions or billions of dollars.

⁶ HHS's Centers for Medicare & Medicaid Services submitted amended fourth quarter, FY 2016 collection data for input in the TROR.

⁷ Non-loan receivables included fines, payments, and overpayments.

⁸ At the beginning of FY 2014, Education revised its methodology for calculating the amount of delinquent debt reported on the TROR by including only the value of past-due payments. Prior to FY 2014, Education reported the entire outstanding balance of the delinquent loan.

⁹ The calculation of the amount that became delinquent during FY 2016 is based on debt that was between 1 and 365 days delinquent as of September 30, 2016.

¹⁰ SEC delinquent collections rose by approximately \$2 billion due to a substantial increase in the number of judgments filed and collected.

¹¹ The term "State" includes several states of the United States, the District of Columbia, American Samoa, Guam, the United States Virgin Islands, the Commonwealth of the Northern Mariana Islands, and the Commonwealth of Puerto Rico.

¹² Education's Office of Federal Student Aid revised a segment of its reporting process, which led to the increase in its AWG and PCA collections.

¹³ This amount does not include collections resulting from the use of AWG by Fiscal Service's Cross-Servicing Program or from judicial garnishment actions.

¹⁴ This amount does not include collections resulting from the use of PCAs by Fiscal Service's Cross-Servicing Program or from the use of private counsel by the DOJ. This amount also does not include collections from AWG.

¹⁵ Generally, one-time payments (tax refunds and vendor payments) may be offset up to 100% of the payment amount. For recurring payments (Social Security, retirement, and salary), the offset amount is generally limited to a percentage of the payment.

¹⁶ A change in methodology to standardize the formula for TOP collection of delinquent Federal non-tax debt may have resulted in some TOP collection figures varying from previous years' versions of this report.

¹⁷ An "enforced" collection action refers to an action taken by DOJ (or by another Federal creditor agency with independent litigation authority) to obtain a judgment against the debtor and to pursue available post-judgment remedies (including wage and bank garnishment and liens filed against property).

¹⁸ "Write-off" of a delinquent debt is an accounting action. The Federal creditor agency may pursue collection of a delinquent Federal non-tax debt, however, without regard to whether it has been written off.

Endnotes

¹⁹ A “levy” is legally distinct from “offset”. While offset involves the netting out of mutual obligations between two parties, a levy is a legal seizure of property, usually in the hands of a third party, to satisfy a tax debt.

²⁰ For more detail on Treasury’s collection on behalf of the states, see Treasury’s *Annual Report to the States*.

²¹ “Administrative offset” refers to the offset of Federal non-tax payments to collect delinquent Federal non-tax debts.