

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

Department of the Treasury
September 2025



**FISCAL YEAR 2024
REPORT TO CONGRESS**





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 2024 Report to Congress on United States Government Non-Tax Receivables and Debt Collection Activities of Federal Agencies*. This annual report provides important information to Congress and the American public on the status and collection of the federal government's non-tax receivables (current and delinquent).

At the end of fiscal year (FY) 2024, the outstanding amount of non-tax receivables owed to the United States was \$2.4 trillion. 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 and businesses pay their debts on time. However, at the end of FY 2024, delinquent non-tax debt owed to the federal government totaled \$217.3 billion. The collection of delinquent debts helps fund government operations, maintain key programs, and reduce the federal deficit. Therefore, it is important to cost-effectively collect the delinquent debt owed to the government while providing debtors with due process and the opportunity to repay debt in accordance with their financial ability.

In FY 2024, federal creditor agencies collected \$21.5 billion of delinquent non-tax debt. Of this amount, the Bureau of the Fiscal Service (Fiscal Service) collected \$4.4 billion in non-tax debts on behalf of federal agencies. The Fiscal Service collaborates with federal agencies to collect debts when appropriate, or to resolve debts for which collection is not appropriate because of a debtor's circumstances.

Gary Grippo
Acting Fiscal Assistant Secretary

**FISCAL YEAR 2024 REPORT TO CONGRESS:
U.S. GOVERNMENT NON-TAX 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. This report is required by federal law.¹ It includes information that federal creditor agencies provide to the Secretary on the status of their accounts receivable through the Treasury Report on Receivables and Debt Collection Activities (TROR).² Regularly updated information from the TROR is available on the Bureau of the Fiscal Service's [Fiscal Data](#) website.

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. These activities, in certain circumstances, also can result in the creation of accounts receivable.

At the end of FY 2024, the federal government's outstanding non-tax receivables totalled \$2.4 trillion, an increase of \$63.5 billion (3 percent) from FY 2023. A receivable is current when it is not yet due for payment. When the government's receivables are not paid by the due date, they generally become delinquent debt. At the end of FY 2024, delinquent non-tax debt owed to the United States totalled \$217.3 billion, an increase of \$1.2 billion (1 percent) from FY 2023.

Each federal creditor agency is required to make every reasonable effort to collect its receivables. At the end of FY 2024, collections of federal non-tax receivables totalled \$514.9 billion, an increase of \$71.9 billion (16 percent) from FY 2023.³ In FY 2024, federal creditor agencies collected \$21.5 billion of delinquent non-tax debt, an increase of \$5.4 billion (34 percent) from FY 2023.

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 2024 and information on specific aspects of government-wide non-tax receivables and debt collection activities.

¹ This report is provided in accordance with 31 U.S.C. § 3719(b) (requiring the Secretary to report annually to Congress on the status of loans and accounts receivables managed by federal agencies during the previous year), and fulfills other reporting requirements under 31 U.S.C. § 3716(c)(3)(B) (requiring the Secretary to report annually to Congress regarding payments exempted from offset) and 31 U.S.C. § 3716(c)(6)(B) (requiring the Secretary to report to Congress on agency failure to refer debts for administrative offset). Although this report incorporates some information about federal tax and state debt collections, information on the management and collection of federal tax receivables and state debts is generally outside the scope of this report.

² In preparing this report, Treasury relied upon the information certified to it by these agencies. Treasury does not independently verify agency reporting nor does it have the funding or authority to review agency debt collection decisions.

³ Collections on receivables include \$50.4B in loan consolidations from the Department of Education (Education). A loan consolidation is the process of combining one or more eligible loans into a single new loan.

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

A. Total Federal Non-Tax Receivables

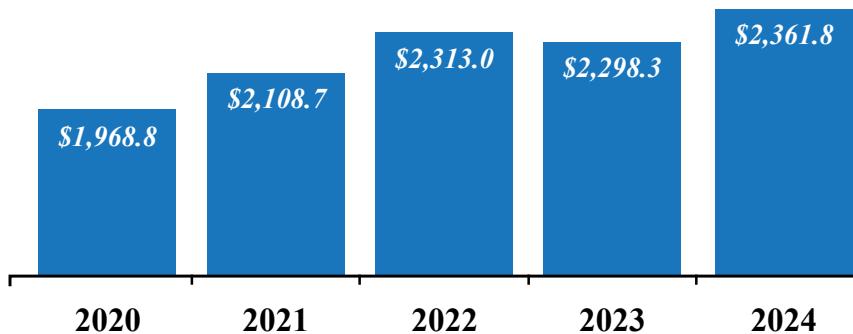
Federal non-tax receivables are amounts owed to the federal government by a person (e.g., an individual, organization, or other entity). Receivables are categorized as being current or delinquent. Delinquent receivables are also referred to as delinquent debts.

At the end of FY 2024, total federal non-tax receivables owed to the United States totaled \$2.4 trillion, an increase of \$63.5 billion (3 percent) from FY 2023. 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 2024 totaled \$592.7 billion, an increase of \$21.5 billion (4 percent) from FY 2023. Collection of federal non-tax receivables in FY 2024 was \$514.9 billion, an increase of \$71.9 billion (16 percent) from FY 2023.

FIGURE 1

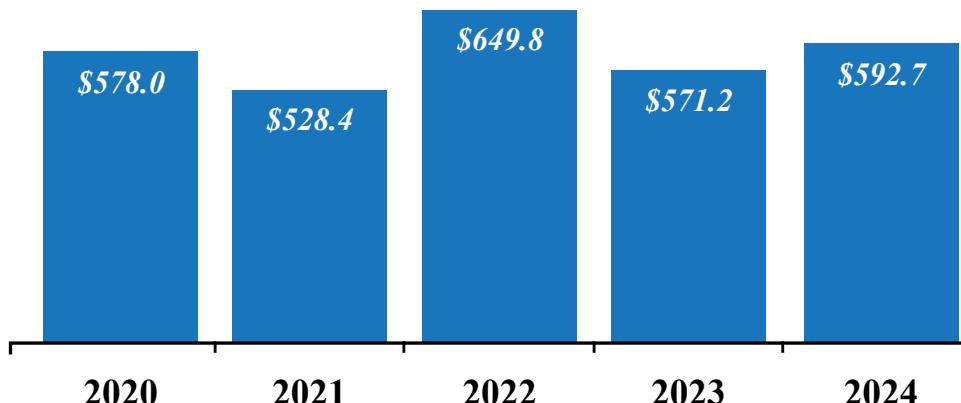
Outstanding Federal Non-Tax Receivables: FY 2020-2024
(*Dollars in Billions*)



SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER 2020-2024

FIGURE 2

New Federal Non-Tax Receivables: FY 2020-2024
(Dollars in Billions)



SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2020-2024

FIGURE 3

Total Collection on Federal Non-Tax Receivables: FY 2020-2024
(Dollars in Billions)



SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2020-2024

B. By Creditor Agency

At the end of FY 2024, receivables owed to Education⁴, the Small Business Administration (SBA), and the Department of Agriculture (USDA) accounted for \$2.0 trillion (85 percent) of the government's total outstanding federal non-tax receivables.

FIGURE 4

Outstanding Federal Non-Tax Receivables:⁵ FY 2024 Top Five Federal Creditor Agencies

Agency	FY 2024 % of Total Government	FY 2023 (Billions)	FY 2024 (Billions)	% Change from FY 2023 to FY 2024
Department of Education	66.7%	\$1,523.8	\$1,574.9	3.4%
Small Business Administration	12.8%	\$328.6	\$301.6	-8.2%
Department of Agriculture	5.8%	\$135.3	\$136.1	0.6%
Department of Housing and Urban Development	5.1%	\$111.7	\$121.5	8.8%
Department of Health and Human Services	2.1%	\$47.9	\$48.6	1.5%
All Others	7.5%	\$151.0	\$179.1	18.6%
Total Government		\$2,298.3	\$2,361.8	2.8%

SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2023-2024

⁴More information on Education's Student Aid Programs can be found in the [Federal Student Aid Report](#).

⁵All 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.

In FY 2024, Health and Human Services (HHS), Education, USDA, SBA, and the Department of Housing and Urban Development (HUD) collected a combined \$377.4 billion (73 percent) in federal non-tax receivables. Education's 124 percent increase in total collections is primarily due to the resumption of student loan repayments. USDA's 27 percent increase in total collections is primarily due to an increase in collections by the Federal Crop Insurance Corporation Fund.

FIGURE 5

***Collection of Federal Non-Tax Receivables:
FY 2024 Top Five Federal Creditor Agencies***

Agency	FY 2024 % of Total Government	FY 2023 (Billions)	FY 2024 (Billions)	% Change from FY 2023 to FY 2024
Department of Health and Human Services	37.6%	\$184.9	\$193.5	4.7%
Department of Education	20.8%	\$47.8	\$107.2	124.3%
Department of Agriculture	6.1%	\$24.8	\$31.6	24.7%
Small Business Administration	4.7%	\$24.1	\$24.3	0.8%
Department of Housing and Urban Development	4.0%	\$18.8	\$20.8	10.6%
All Others	26.8%	\$142.6	\$137.5	-3.6%
<i>Total Government</i>		<i>\$443.0</i>	<i>\$514.9</i>	<i>16.2%</i>

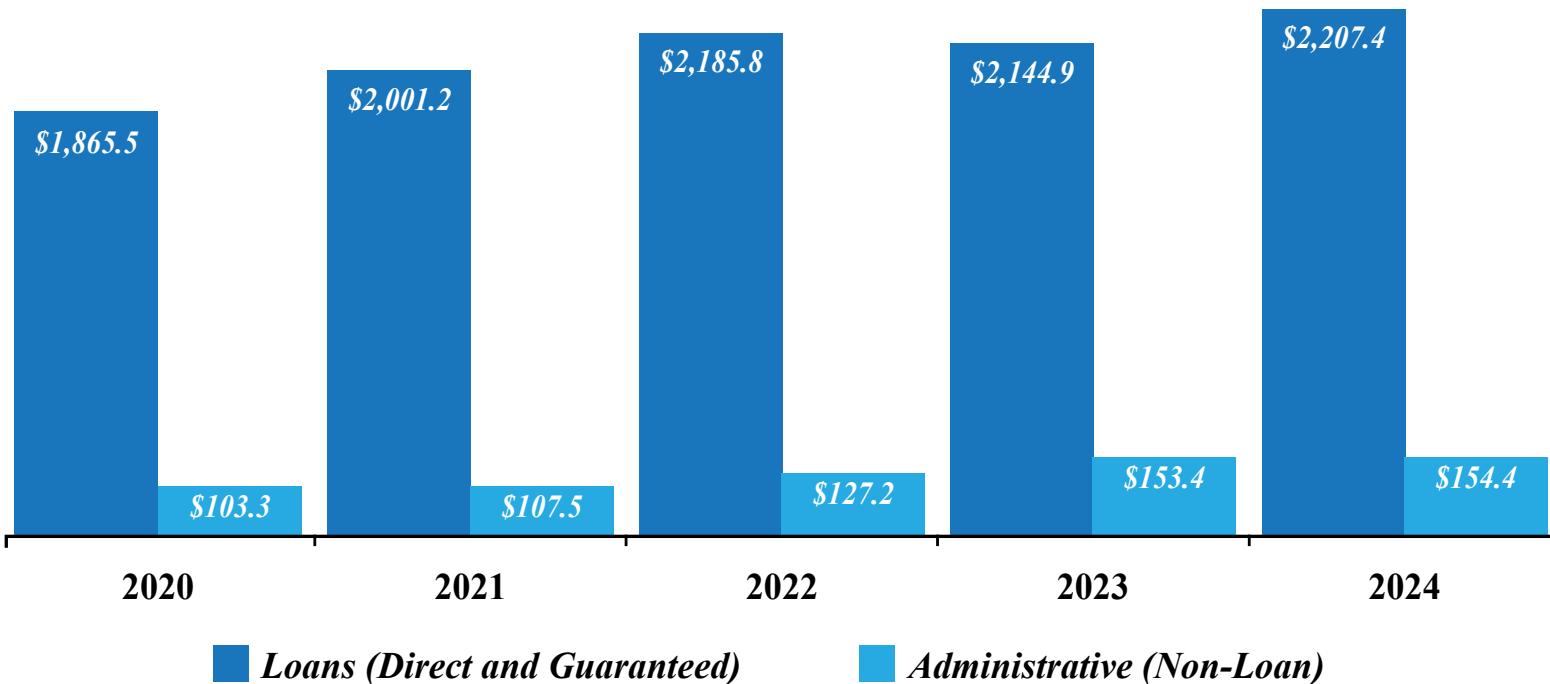
SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2023-2024

C. By Receivable Type

Of the \$2.4 trillion in federal non-tax receivables outstanding (both current and delinquent) at the end of FY 2024, federal loan receivables (direct loans and defaulted guaranteed loans)⁶ represented \$2.2 trillion of total outstanding receivables.

FIGURE 6

Outstanding Federal Non-Tax Receivables, by Type: FY 2020-2024 (Dollars in Billions)



SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2020-2024

D. Interest, Penalties, and Administrative Costs

For many delinquent debts, federal creditor agencies are required to assess interest, penalties, and administrative costs. Of the \$2.4 trillion in outstanding current and delinquent receivables at the end of FY 2024, \$172.1 billion (7 percent) represented unpaid interest, penalties, and administrative costs.

⁶Non-loan receivables include fines, penalties, and overpayments.

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

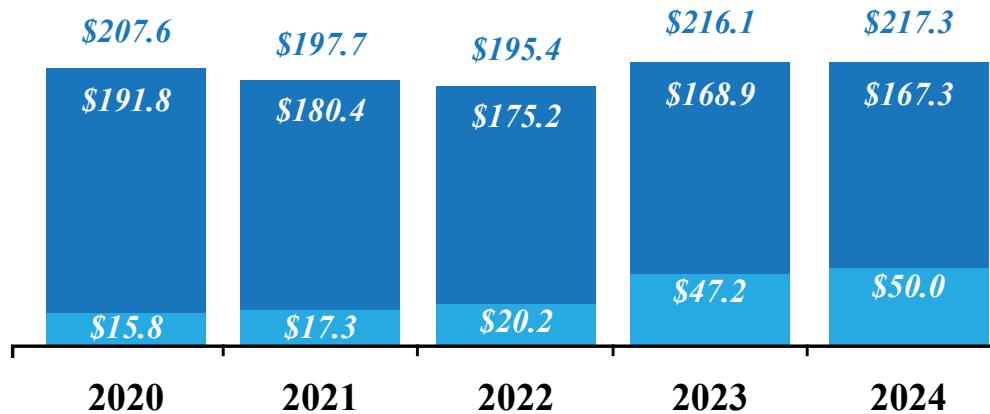
A. Total Delinquent Federal Non-Tax Debt

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 2024, outstanding delinquent non-tax debt owed to the United States totaled \$217.3 billion, an increase of \$1.2 billion (1 percent) from FY 2023. The total outstanding delinquent non-tax 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:⁷ FY 2020-2024 (Dollars in Billions)



■ *Outstanding Debt < 365 Days Delinquent* ■ *Outstanding Debt ≥ 365 Days Delinquent*

SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2020-2024

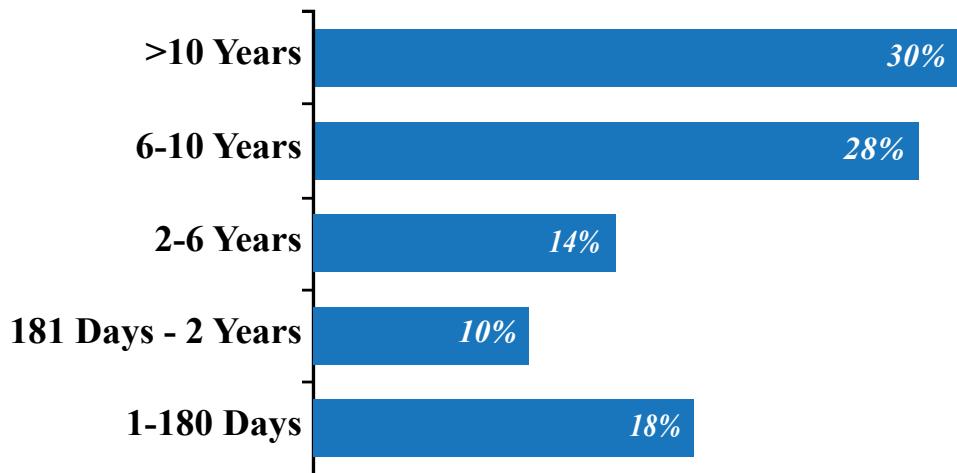
⁷ The calculation of the amount that became delinquent during FY 2024 is based on debt that was between 1 and 365 days delinquent as of September 30, 2024.

B. By Age

Of the total \$217.3 billion of outstanding delinquent non-tax debt at the end of FY 2024, \$156.2 billion (72 percent) was more than two years delinquent and \$61.1 billion was less than or equal to two years delinquent.

FIGURE 8

Percentages of Federal Non-Tax Delinquencies, by Age: FY 2024 (Percentage of Total Delinquent Debt)



SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2024

FIGURE 9

Total Federal Non-Tax Delinquencies, by Age: FY 2020-FY 2024 (Dollars in Billions)

Delinquency Age	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024
1-180 Days	\$10.5	\$12.0	\$14.1	\$24.4	\$40.2
181 Days - 2 Years	\$30.7	\$15.2	\$17.0	\$30.3	\$20.9
2-6 Years	\$87.1	\$82.2	\$65.4	\$48.7	\$29.9
6-10 Years	\$39.4	\$45.6	\$49.5	\$55.8	\$61.1
> 10 Years	\$39.9	\$42.7	\$49.4	\$56.9	\$65.2
TOTAL	\$207.6	\$197.7	\$195.4	\$216.1	\$217.3

SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2020-2024

C. By Creditor Agency

At the end of FY 2024, \$194.8 billion (90 percent) in delinquent non-tax debt was owed to five federal creditor agencies: Education, SBA, Social Security Administration (SSA), Commodity Futures Trading Commission (CFTC), and Department of Veterans Affairs (VA). CFTC's 90 percent increase in delinquent debt is primarily due to the imposition of large civil monetary penalties.

FIGURE 10

Federal Non-Tax Delinquencies: FY 2024 Top Five Federal Creditor Agencies

Agency	FY 2024 % of Total Government	FY 2023 (Billions)	FY 2024 (Billions)	% Change from FY 2023 to FY 2024
Department of Education	66.8%	\$148.6	\$145.1	-2.4%
Small Business Administration	14.9%	\$34.6	\$32.3	-6.6%
Social Security Administration	3.2%	\$6.6	\$6.9	4.5%
Commodity Futures Trading Commission	2.6%	\$3.0	\$5.7	90.0%
Department of Veteran's Affairs	2.2%	\$4.0	\$4.8	20.0%
All Others	10.3%	\$19.3	\$22.5	16.6%
Total Government		\$216.1	\$217.3	0.6%

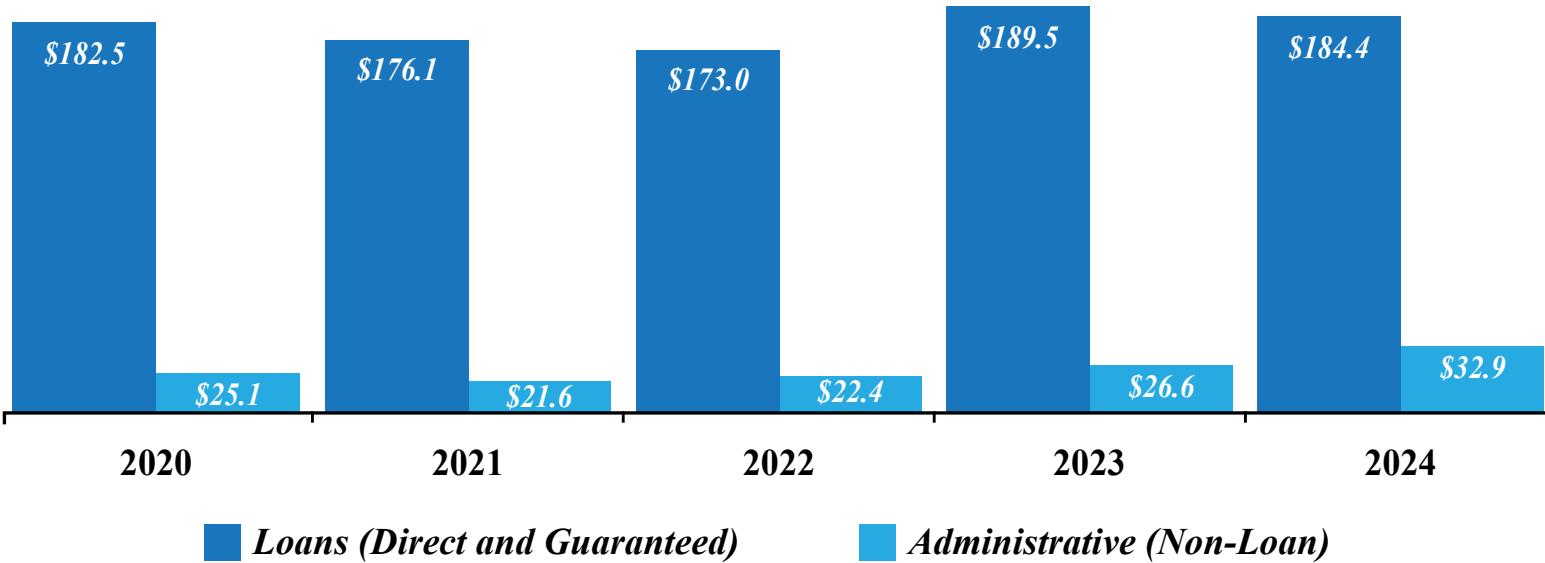
SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2023-2024

D. By Debt Type

At the end of FY 2024, federal loan program delinquencies (direct and guaranteed) totaled \$184.4 billion (85 percent) of total delinquencies, a decrease of \$5.1 billion (3 percent) from FY 2023. Administrative receivable delinquencies totaled \$32.9 billion, an increase of \$6.3 billion (24 percent) from FY 2023.

FIGURE 11

Delinquent Federal Non-Tax Debt, by Type: FY 2020-2024 *(Dollars in Billions)*



SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2020-2024

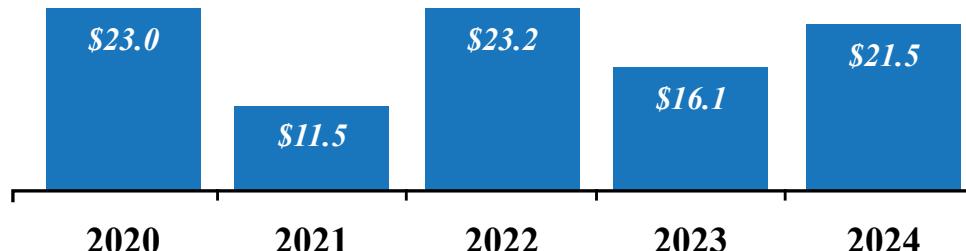
IV. Delinquent Federal Non-Tax Debt Collection Activities

A. Total Delinquent Federal Non-Tax Debt Collection

In FY 2024, federal creditor agencies collected \$21.5 billion in delinquent non-tax federal debt, an increase of \$5.4 billion (34 percent) from FY 2023. This is primarily due to Education's student loan portfolio, as explained below.

FIGURE 12

Collections of Delinquent Federal Non-Tax Debt: FY 2020-2024 (Dollars in Billions)



SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2020-2024

B. By Creditor Agency

During FY 2024, \$13.2 billion (61 percent) of the delinquent non-tax debt collected was owed to five federal creditor agencies: Education, HHS, VA, Securities and Exchange Commission (SEC), and Environmental Protection Agency (EPA). Education's 4,500 percent increase in delinquent debt collections is primarily due to the resumption of student loan repayments. VA's 53 percent increase in delinquent debt collections is primarily due to restarting collections on COVID-19 pandemic related debt. SEC's 54 percent increase in delinquent debt collections is primarily due to an increase in collections from fees that are paid by national security exchanges and associations. EPA's 400 percent increase in delinquent debt collections is primarily due to an increase in fines and penalties for violations to the Clean Air Act.

FIGURE 13

Collection of Federal Non-Tax Delinquencies: FY 2024 Top Five Federal Creditor Agencies

Agency	FY 2024 % of Total Government	FY 2023 (Billions)	FY 2024 (Billions)	% Change from FY 2023 to FY 2024
Department of Education	21.4%	\$0.1	\$4.6	4,500.0%
Department of Health and Human Services	10.7%	\$2.4	\$2.3	-4.2%
Department of Veterans Affairs	10.7%	\$1.5	\$2.3	53.3%
Securities and Exchange Commission	9.3%	\$1.3	\$2.0	53.8%
Environmental Protection Agency	9.3%	\$0.4	\$2.0	400.0%
All Others	38.6%	\$10.4	\$8.3	-20.2%
Total Government		\$16.1	\$21.5	33.5%

SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2023-2024

Federal creditor agencies use a combination of debt collection tools. Among these collection tools are administrative wage garnishment (AWG), private collection agencies (PCAs), offset of federal and state⁸ payments through the Treasury Offset Program (TOP), the 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 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 2024, federal creditor agencies collected \$2.1 million through the use of AWG, a decrease of \$1.3 million (38 percent) from FY 2023.⁹ This decrease is primarily due to SSA's decrease in the use of AWG for collection of its programmatic debts.

FIGURE 14

AWG Collections: FY 2020-FY 2024 *Dollars in Millions*

	<i>FY 2020</i>	<i>FY 2021</i>	<i>FY 2022</i>	<i>FY 2023</i>	<i>FY 2024</i>
<i>AWG</i>	\$930.1	\$31.2	\$6.6	\$3.4	\$2.1

SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2020-2024

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 2024, PCAs assisted federal creditor agencies by collecting \$5.0 thousand, a decrease of \$0.5 million (99 percent) from FY 2023.¹⁰ This decrease is primarily due to HHS discontinuing the use of its PCAs.

⁸The term “state” includes the several states of the United States, the District of Columbia, American Samoa, Guam, the U.S. Virgin Islands, the Commonwealth of the Northern Mariana Islands, and the Commonwealth of Puerto Rico.

⁹This amount does not include collections resulting from the use of AWG by Fiscal Service's Cross-Servicing Program or from judicial garnishment actions.

¹⁰This 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 DOJ. This amount also does not include collections from AWG.

FIGURE 15

PCA Collections: FY 2020-FY 2024

Dollars in Millions

	<i>FY 2020</i>	<i>FY 2021</i>	<i>FY 2022</i>	<i>FY 2023</i>	<i>FY 2024</i>
PCAs	\$387.8	\$50.1	\$7.7	\$0.5	\$0.005

SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2020-2024

C. Centralized Government-Wide Debt Collection Programs

Generally, federal creditor agencies are required to refer delinquent federal non-tax debt to the Fiscal Service for collection through its delinquent debt collection programs, known as the Cross-Servicing Program and TOP. Federal creditor agencies are generally required to refer debt that is more 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 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 generally sends a demand letter to each debtor, and TOP sends a warning letter to payees before offsetting recurring payments. DOJ also plays a critical role in collecting federal non-tax debt, including through the use of civil litigation. Finally, HHS' Program Support Center (PSC) is a centralized debt collection center, mainly for certain HHS debts.

1. Treasury's Cross-Servicing Program Collections

Treasury's Cross-Servicing Program collects delinquent non-tax debts and resolves debts through various means. Fiscal Service does this 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. In FY 2024, Fiscal Service collected \$554.4 million of delinquent federal non-tax debt through its Cross-Servicing Program, an increase of \$128.5 million (30 percent) from FY 2023. This is primarily due to agencies continuing the resumption of full collection activity after suspending collections due to COVID-19.

2. Treasury Offset Program Collections

Fiscal Service intercepts eligible federal and state payments and applies them to a payee's delinquent debt through TOP. Eligible payments include federal tax refunds; federal non-tax payments (e.g., Social Security benefits, civil service and military retirement, salary, and vendor); state tax refunds; and other payments made by the states participating in TOP's State Reciprocal Program.¹¹ 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 2024, Fiscal Service collected \$3.8 billion through TOP for federal and state agencies, a decrease of \$58.1 million (2 percent) from FY 2023. Of the \$3.8 billion collected, \$1.3 billion was from debtors who owed delinquent federal non-tax debt. Figure 16 shows a breakdown of TOP offsets by payment type for the collection of federal non-tax debt.

¹¹ Generally, one-time benefit payments (e.g., tax refunds and vendor payments) may be offset up to 100 percent of the payment amount. For recurring payments (e.g., Social Security benefit, retirement, and salary), the offset amount is generally limited to a percentage of the payment.

FIGURE 16

TOP Collection of Federal Non-Tax Debt, by Payment Type: FY 2020-FY 2024
Dollars in Millions

Payment Type	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024
Federal Tax Refund Payments	\$3,505.0	\$422.3	\$547.9	\$442.2	\$497.4
Federal Non-Tax Payments	\$469.6	\$238.6	\$359.2	\$400.8	\$722.9
State Payments	\$65.7	\$13.3	\$14.4	\$19.7	\$44.1
TOTAL	\$4,040.3	\$674.2	\$921.5	\$862.7¹²	\$1,264.4

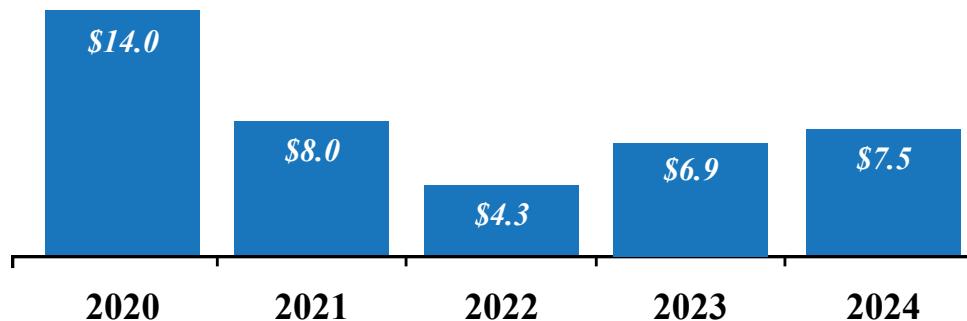
SOURCE: DEPARTMENT OF THE TREASURY, BUREAU OF THE FISCAL SERVICE

3. Enforced Collection by the Department of Justice

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 collection through the judicial process. In FY 2024, DOJ collected a total of \$7.5 billion in total civil litigation collections on behalf of federal creditor agencies, an increase of \$0.6 billion (9 percent) from FY 2023.¹³

FIGURE 17

Civil Litigation Collection: FY 2020-2024
(Dollars in Billions)



SOURCE: DEPARTMENT OF JUSTICE, OFFICE OF DEBT COLLECTION MANAGEMENT

¹² These figures were revised from the FY 2023 Report due to agency adjustments.

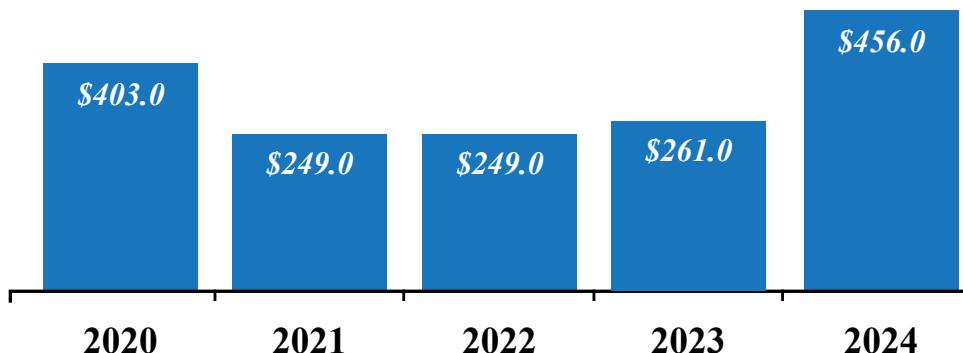
¹³ In FY 2020 and FY 2021, total collections represented only cash collections received and processed through DOJ's Consolidated Debt Collection System. For future years, total collections represent such cash collections, as well as payments that are made directly to a federal or non-federal agency and the value of properties recovered at foreclosure.

4. Department of Health and Human Services' Program Support Center

HHS' 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 an HHS conduit for referrals to Fiscal Service for both TOP and the Cross-Servicing Programs. In FY 2024, the PSC collected \$456.0 million, an increase of \$195.0 million (75 percent) from FY 2023. This increase is primarily due to the repayment of the Provider Relief Funds that eligible health care providers received to cover health care expenses related to COVID-19.

FIGURE 18

PSC Collection: FY 2020-2024 (*Dollars in Millions*)



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

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

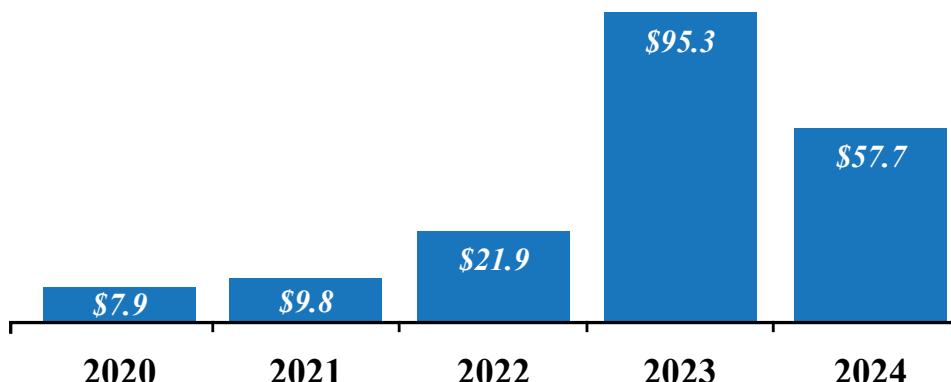
Federal creditor agencies are generally required to write off non-tax debt that is two years delinquent.¹⁴ By writing off delinquent federal non-tax debt as uncollectible, federal creditor agencies more accurately reflect the value of their receivables on the books of the United States. Certain write-offs are categorized as “currently not collectible,” 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. 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 2024, federal non-tax debt that was written off and categorized as “closed out” totaled \$57.7 billion, a decrease of \$37.6 billion (39 percent) from FY 2023. This decrease was primarily because of the \$92.2 billion of write-offs that Education made for public service loan forgiveness programs in FY 2023 compared to only \$56.1 billion in FY 2024. The federal creditor agencies with the largest write-off amounts in FY 2024 included Education (\$56.1 billion), HUD (\$430.7 million), and SEC (\$302.6 million).

FIGURE 19

Annual Write-Offs and Closed Out Debts: FY 2020-2024
(*Dollars in Billions*)



SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES—FOURTH QUARTER FY 2020-2024

¹⁴ “Write-off” of a delinquent debt is an accounting action. Federal creditor agencies may pursue collection of a delinquent Federal non-tax debt, however, without regard to whether it has been written off.

Appendices

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

At the end of FY 2024, 97 percent of federal receivables were from programs administered by the ten federal creditor agencies listed below.

FIGURE 20

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

<i>Agency</i>	<i>FY 2024 % of Total Government</i>	<i>Receivables Balance (FY 2024)</i>	<i>Delinquent Debt Balance (FY 2024)</i>
Department of Education	66.7%	\$1,574,934.5	\$145,070.2
Small Business Administration	12.8%	\$301,638.6	\$32,341.6
Department of Agriculture	5.8%	\$136,096.6	\$1,161.8
Department of Housing and Urban Development	5.1%	\$121,538.7	\$1,753.5
Department of Health and Human Services	2.1%	\$48,570.8	\$3,348.7
Social Security Administration	1.0%	\$24,381.1	\$6,916.8
Department of Transportation	1.0%	\$24,376.4	\$46.3
Department of Energy	0.9%	\$20,616.0	\$20.5
Department of the Treasury	0.8%	\$18,243.6	\$94.2
Department of Defense	0.6%	\$14,014.5	\$2,663.9
Top 10 Total	96.7%	\$2,284,410.8	\$193,417.5
All Others	3.3%	\$77,346.2	\$23,892.0
Government Total		\$2,361,757.0	\$217,309.5

SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2024

Appendix II: Total FY 2024 Collection of Delinquent Federal Non-Tax Debt by Creditor Agency

In FY 2024, 88 percent of the collection of delinquent federal non-tax debt was associated with debt administered by the ten federal creditor agencies listed below.

FIGURE 21

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

Agency	FY 2024 % of Total Government	FY 2024 Collections
Department of Education	21.3%	\$4,566.5
Department of Health and Human Services	10.6%	\$2,278.5
Department of Veterans Affairs	10.5%	\$2,255.0
Securities and Exchange Commission	9.5%	\$2,043.5
Environmental Protection Agency	9.4%	\$2,029.8
Department of Agriculture	8.4%	\$1,800.3
Small Business Administration	8.3%	\$1,785.5
U.S. International Development Finance Corp.	4.2%	\$895.0
General Services Administration	4.1%	\$880.2
Commodity Futures Trading Commission	1.9%	\$418.9
Top 10 Total	88.2%	\$18,953.2
All Others	11.8%	\$2,525.5
Government Total		\$21,478.7

SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2024

Appendix III: Total FY 2024 Write-Offs by Creditor Agency

In FY 2024, 99 percent of the federal debt that was written off and closed out arose from programs administered by the ten federal creditor agencies listed below.

FIGURE 22

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

Agency	FY 2024% of Total Government	FY 2024 Write-Offs
Department of Education	97.3%	\$56,145.8
Department of Housing and Urban Development	0.7%	\$430.7
Social Security Administration	0.5%	\$302.6
Department of Veterans Affairs	0.3%	\$174.1
Department of Agriculture	0.3%	\$165.6
Department of Health and Human Services	0.2%	\$128.6
Export-Import Bank	0.2%	\$88.4
Securities and Exchange Commission	0.1%	\$78.2
Environmental Protection Agency	0.1%	\$38.5
Department of Labor	0.05%	\$31.2
Top 10 Total	99.8%	\$57,583.7
All Others	0.2%	\$97.7
Government Total		\$57,681.4

SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES — FOURTH QUARTER FY 2024

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

TOP is the centralized program 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 non-tax debts owed to federal agencies include loans, overpayments, fines, and penalties. In addition, the Federal Payment Levy Program, processed through TOP, allows the IRS to continuously levy federal payments due to delinquent federal taxpayers.¹⁵ Delinquent debts owed to state agencies include child support and unemployment insurance obligations.

In FY 2024, Fiscal Service collected \$3.8 billion through TOP for federal and state agencies, of which \$1.3 billion was for debts owed to federal agencies and \$2.5 billion for debts owed to state agencies. Highlights include:

- \$1.4 billion was collected for delinquent child support obligations submitted to TOP by HHS' Office of Child Support Services on behalf of states.
- \$720.9 million was collected for the 50 states and the District of Columbia that participated in TOP's State Income Tax Program, whereby federal tax refunds and federal vendor payments are offset to collect delinquent state income tax obligations.
- \$343.7 million was collected for the 50 states and the District of Columbia that participated in TOP's Unemployment Insurance Compensation Program, whereby federal tax refunds and federal vendor payments are offset to collect delinquent unemployment insurance benefits and employer tax obligations.
- \$76.2 million was collected for a total of 12 states that participated in TOP's State Reciprocal Program for other state debts, whereby eligible federal vendor payments are offset to collect debt owed to states. In return, states offset \$23.5 million from state payments to collect delinquent federal non-tax debt.
- \$7.3 million in delinquent federal taxes were collected through the Federal Payment Levy Program.

FIGURE 23

TOP Collection - Federal Debt: FY 2020-2024 (Dollars in Millions)

Type of Debt	Type of Payment Offset / Levy	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024
Federal Non-Tax Debt	Tax Refund Offset	\$3,505.0	\$422.3	\$547.9	\$442.2	\$497.4
Federal Non-Tax Debt	Administrative	\$469.6	\$238.6	\$359.2	\$400.8	\$722.9
Federal Non-Tax Debt	State Payments	\$65.7	\$13.3	\$14.4	\$19.7	\$44.1
Federal Tax Debt	Tax Levy (Federal Payments)	\$507.2	\$261.6	\$583.8	\$0.0	\$0.0
Total		\$4,547.5	\$935.8	\$1,505.3	\$862.7	\$1,264.4

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

¹⁵ "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.

FIGURE 24

TOP Collection - State Debt as of September 30: FY 2020-2024
(Dollars in Millions)

Type of Debt	Type of Payment Offset	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024
Child Support	Tax Refund Offset	\$5,044.6	\$2,707.7	\$2,298.0	\$1,641.4	\$1,402.8
State Income Tax Debt	Tax Refund Offset	\$503.4	\$695.1	\$884.0	\$859.3	\$683.9
State Unemployment Compensation Debt	Tax Refund Offset	\$224.8	\$293.4	\$310.4	\$403.3	\$340.3
Child Support	Administrative Offset	\$7.9	\$9.9	\$8.6	\$17.1	\$10.3
State Income Tax Debt (Reciprocal Program)	Administrative Offset	\$25.0	\$21.9	\$19.4	\$22.7	\$37.0
Other State Debt (Reciprocal Program)	Administrative Offset	\$53.4	\$107.3	\$136.2	\$73.3	\$76.2
State Unemployment Compensation Debt (Reciprocal Program)	Administrative Offset	\$2.1	\$1.5	\$1.5	\$1.9	\$3.5
Total		\$5,861.2	\$3,836.8	\$3,658.1	\$3,019.0¹⁶	\$2,554.0

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

¹⁶These figures were revised from the FY 2023 Report due to agency adjustments.

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

Federal agencies are required to notify Treasury of legally enforceable, non-tax debts that are more than 120 days delinquent for purposes of administrative offset, and Treasury is required to report to Congress when debts are not timely referred.

The figure below shows the extent to which each federal agency satisfied this referral requirement for FY 2024. The figure only includes agencies that had eligible debts to refer to Fiscal Service. Agencies that did not have eligible debts to refer are not listed.

Note: 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 2024. When agencies report information on the TROR, they certify to its accuracy.

FIGURE 25

Compliance with 120-Day Delinquent Debt Referral Requirement as of September 30: FY 2024

Agency	Total Number of Eligible Debts	Number of Eligible Debts Referred	Number of Eligible Debts Not Referred	Compliance Rate
Agency for International Development	53	52	1	98.1%
Architect of the Capitol	44	0	44	0.0%
Armed Forces Retirement Home	90	90	0	100.0%
Committee for Purchase from People Who Are Blind or Severely Disabled	1	1	0	100.0%
Commodity Futures Trading Commission	359	359	0	100.0%
Consumer Financial Protection Bureau	16	5	11	31.3%
Consumer Product Safety Commission	1	1	0	100.0%
Corp. for National and Community Service	286	147	139	51.4%
Department of Agriculture	43,851	40,217	3,634	91.7%
Department of Commerce	6,371	6,371	0	100.0%
Department of Defense	1,415,040	90,253	1,324,787	6.4%
Department of Education	18,586,538	18,029,520	557,018	97.0%
Department of Energy	106	93	13	87.7%
Department of Health and Human Services	1,111,429	1,079,552	31,877	97.1%
Department of Homeland Security	151,872	71,760	80,112	47.3%
Department of Housing and Urban Development	4,478	4,472	6	99.9%
Department of Interior	34,607	34,531	76	99.8%
Department of Justice	40,759	40,215	544	98.7%
Department of Labor	13,498	12,220	1,278	90.5%

***Compliance with 120-Day Delinquent Debt Referral Requirement
as of September 30: FY 2024***

Agency	Total Number of Eligible Debts	Number of Eligible Debts Referred	Number of Eligible Debts Not Referred	Compliance Rate
Department of State	20,866	20,646	220	98.9%
Department of the Treasury	4,903	4,887	16	99.7%
Department of Transportation	10,152	10,152	0	100.0%
Department of Veterans Affairs	10,609,683	10,604,598	5,085	99.9%
Environmental Protection Agency	263	263	0	100.0%
Election Assistance Commission	1	0	1	0.0%
Equal Employment Opportunity Commission	20	20	0	100.0%
Farm Credit Administration	1	1	0	100.0%
Federal Communications Commission	13,224	13,224	0	100.0%
Federal Election Commission	416	416	0	100.0%
Federal Housing Finance Agency	1	1	0	100.0%
Federal Labor Relations Authority	3	3	0	100.0%
Federal Maritime Commission	10	10	0	100.0%
Federal Trade Commission	81	81	0	100.0%
Funds Appropriated to the President	8	0	8	0.0%
General Services Administration	379	379	0	100.0%
Government Accountability Office	10	10	0	100.0%
James Madison Memorial Fellowship	27	0	27	0.0%
John C. Stennis	2	0	2	0.0%
Merit Systems Protection Board	1	1	0	100.0%
National Aeronautics and Space Administration	138	138	0	100.0%
National Archives & Records Administration	94	94	0	100.0%
National Credit Union Administration	1	1	0	100.0%
National Science Foundation	29	29	0	100.0%
Nuclear Regulatory Commission	355	355	0	100.0%
Office of Personnel Management	1,033	1,033	0	100.0%
Pension Benefit Guaranty Corporation	1,657	1,657	0	100.0%

SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES—FOURTH QUARTER FY 2024

***Compliance with 120-Day Delinquent Debt Referral Requirement
as of September 30: FY 2024***

Agency	Total Number of Eligible Debts	Number of Eligible Debts Referred	Number of Eligible Debts Not Referred	Compliance Rate
Presidio Trust Corporation	65	65	0	100.0%
Railroad Retirement Board	13,129	13,129	0	100.0%
Securities Exchange Commission	1,838	1,838	0	100.0%
Selective Service System	2	0	2	0.0%
Small Business Administration	1,311,121	1,311,121	0	100.0%
Social Security Administration	1,326,634	338,680	937,954	29.3%
The Judiciary	313	183	130	58.5%
U.S. Commission on International Religious Freedom	1	0	1	0.0%
U.S. House-Senate	228	0	228	0.0%
U.S. Postal Service	86,153	71,632	14,521	83.1%

SOURCE: TREASURY REPORT ON RECEIVABLES AND DEBT COLLECTION ACTIVITIES—FOURTH QUARTER FY 2024

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

As authorized by federal law, specifically 31 U.S.C. § 3716(c)(3)(B), the Secretary, at the request of a payment 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. A complete list of payment classes exempt from centralized administrative offset is available on [Treasury's website](#).

FIGURE 26

Payments Exempted by Action of the Secretary of the Treasury During FY 2024

<i>Payment Agency</i>	<i>Type of Payment</i>
Department of Justice	<i>Payments for defined monetary assistance made under the Amy, Vicky, and Andy Child Pornography Victim Assistance Act of 2018. Approved April 29, 2024.</i>
Department of Agriculture	<i>Payments made under the Discrimination Financial Assistance Program, as authorized by section 22007 of the Inflation Reduction Act. Approved June 28, 2024.</i>

Appendix VII: Sources of Data

Data in this report were obtained from the following sources and reported as of September 30, 2024:

Sources

Treasury Report on Receivables and Debt Collection Activities – Fourth Quarter 2024,
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

Department of Education

Commodity Futures Trading Commission

Department of Veterans Affairs

Social Security Administration

Environmental Protection Agency

Securities Exchange Commission

Department of Agriculture