

Tax Offset Hardship Refund Request

Hardship refunds are contingent on an active voluntary repayment plan. Contact ECMC or Premiere Credit of North America, LLC to set up a repayment plan prior to submitting your request. If you are not sure of the contact information, call ECMC at 855-810-4922.

A borrower is eligible for a hardship refund only once after the most recent default, if the refund was received in 2015 or subsequent years.

There is no guarantee as to the outcome of this review in reference to a full or partial refund. Educational Credit Management Corporation (ECMC) will take into consideration all relevant information you submit. You should not submit this application until you receive notification from the U.S. Department of the Treasury advising that your federal or state tax payment has been applied to the defaulted federal student loan(s) held by ECMC.

Required Documentation

To request a refund of your Treasury Offset Program (TOP) payment due to hardship, you **must** provide copies of the following documentation as applicable:

- The **U.S. Department of the Treasury Letter** you received advising that your federal or state tax payment was applied to the defaulted federal student loan(s) held by ECMC.

To be eligible for a full or partial refund of your TOP payment, you **must** provide one, or more, of the following:

- Proof of Expired Unemployment Benefits**—if your unemployment benefits have expired, provide a copy of the relevant notice.

- Proof of an Eviction or Foreclosure Notice:**

Foreclosure—must be from the court system, have a recent date (within three months of the offset date) and list total amount in arrears.

Eviction—must be documentation from the rental agency or holder of the mortgage and be signed by an official representative (within three months of the offset date).

- Copies of Utility Disconnection/Shutoff Notice** (for water, sewer, gas or electric only)—must have a current date (within the last 60 days) and show total amount owing.

Please mail or fax your Tax Offset Hardship Refund Request and associated documents to the following address or number:

ECMC
Attn: Tax Offset
P.O. Box 16096
St. Paul, MN 55116-0096
Fax: 1-877-645-7479



P.O. Box 16096
St. Paul, MN 55116-0096

Tax Offset Hardship Refund Request

Your Information

Name (Last, First, Middle, Previous)	Date of Birth	PID or SSN (Last 4)
--------------------------------------	---------------	---------------------

Current Address

City	State	Zip	Telephone Number
------	-------	-----	------------------

Signature

I declare under penalty of law that the documents provided with this refund request are true and correct.

Signature	Date
-----------	------

WARNING: 18 U.S.C. 1001 provides that “whoever...knowingly and willfully makes or uses any false writing or document knowing the same to contain any materially false, fictitious, or fraudulent statement...shall be fined..., imprisoned not more than five years..., or both.”

Notice of Privacy Practices

Please refer to ECMC’s Notice of Privacy Practices for more information about how ECMC collects, shares and protects your personal information. ECMC’s Notice of Privacy Practices is available at <https://ecmc.org/borrowers/notice-privacy-practices.html>.