

.01 Methods of NA Overpayment Collection – Cash Repayment

When the household is financially able to pay the NA overpayment at one time, FAA may collect a lump sum cash payment. The household is not required to liquidate all of its [resources](#) in order to make one lump sum payment.

FAA accepts the following methods of payment:

- A partial lump sum payment when both of the following apply:
The household prefers to make a partial lump sum payment.
The household is financially unable to pay the entire amount of the overpayment at one time.
- Full or partial payment in cash and with NA benefits, when the household chooses this method. (See [Repayment With NA Benefits](#))
- The minimum acceptable cash payment schedule allowed in the repayment agreement is the greater amount of the following:
The amount that could be recovered through recoupment
\$10 per month
- The amount of the overpayment may be compromised when the household does not have sufficient income and [liquid assets](#) to repay the total amount in three years. (See [Compromising NA Overpayments](#))

When an Appeal is requested, the local office or [Appeals Processing Unit](#) (APU) may submit, in writing, factors to be considered when determining the amount of cash installments. This includes the following:

- Gross income and liquid resources AVAILABLE to the household
- The household size
- Essential living expenses such as:
Rent
Utilities
Medical costs
Dependent care expenses

NOTE Non-essential bills such as credit cards, bank loans, recreation, school tuition, etc. are not considered.