

HOW DO I AVOID COLLECTION ACTION AGAINST ME?

You can avoid the collection actions listed on the reverse side by entering into an agreement to make monthly installment payments.*

To do this, please review the following schedule. Find the amount "You Pay" and enter the amount in the agreement form below. (If you are already paying a debt to the New Jersey Department of Labor and Workforce Development, or if the enclosed determination establishes a debt of \$20,001 or more, call (609) 292-0030 to discuss terms.)

You Pay \$30.00 per month if your debt is less than \$501.00. If your total debt is:					
From	To	You Pay	From	To	You Pay
\$ 501.00	\$ 1500.00	\$ 50.00	\$10,001.00	\$11,000.00	\$229.00
\$1501.00	\$ 2500.00	\$ 69.00	\$11,001.00	\$12,000.00	\$250.00
\$2501.00	\$ 3500.00	\$ 72.00	\$12,001.00	\$13,000.00	\$270.00
\$3501.00	\$ 4500.00	\$ 93.00	\$13,001.00	\$14,000.00	\$291.00
\$4501.00	\$ 5500.00	\$114.00	\$14,001.00	\$15,000.00	\$312.00
\$5501.00	\$ 6500.00	\$135.00	\$15,001.00	\$16,000.00	\$333.00
\$6501.00	\$ 7500.00	\$156.00	\$16,001.00	\$17,000.00	\$354.00
\$7501.00	\$ 8500.00	\$177.00	\$17,001.00	\$18,000.00	\$375.00
\$8501.00	\$ 9500.00	\$198.00	\$18,001.00	\$19,000.00	\$395.00
\$9501.00	\$10,000.00	\$208.00	\$19,001.00	\$20,000.00	\$416.00

Complete the agreement form by printing your name and social security number in the spaces provided. Sign and date the form and return it with your first payment.

Make your check or money order payable to **New Jersey Employment Security Agency**. Return the completed agreement form and a check or money order to:

New Jersey Department of Labor and Workforce Development
PO Box 951
Trenton, New Jersey 08625-0951

***Any unemployment or disability benefits for which you may become eligible will be used to recoup your debt principal as required by New Jersey law. An installment agreement will not prevent this. Benefits may not be taken to pay fines and interest charges.**

----- Detach and Mail -----

AGREEMENT FOR MONTHLY INSTALLMENT PAYMENTS

I agree to pay the sum of \$ _____ in monthly installments of \$ _____
(Total Debt) ("You Pay" Amount)

My first payment is enclosed as required.

Print Name

Social Security Number

Signature

Date

- ALL BLANKS MUST BE FILLED IN. AGREEMENT IS FOR THE FULL AMOUNT OF THE DEBT INCLUDING FINES (IF ANY).
- ACCEPTANCE OF PAYMENT DOES NOT CONSTITUTE APPROVAL OF AGREEMENT. PAYMENT MUST BE IN ACCORDANCE WITH SPECIFIED TERMS INDICATED ABOVE.

WHAT DO I DO NOW?

The worst thing that you can do, is to do nothing. Please take the time to carefully read the enclosed form. Take special care to read the section on appeals. If you are going to protest the decision, you must do so in writing within ten days from the date of mailing of the enclosed determination. It is important that you understand what is happening. If you have a question, write or call the Bureau of Benefit Payment Control, Refund Processing Section. Our telephone number is **(609) 292-0030**.

It is in the best interest of both you and this agency that the problem is resolved quickly. If the determination is correct and you cannot afford to repay in a lump sum, you may set up a monthly installment plan (please see reverse side). It is essential that you understand that the unemployment or disability benefits you relied upon in the past may not be there for you and your family when you need them, since any future benefits will be used to recoup this debt if it is not paid. In addition to the following collection activities, you will receive periodic notices from our computerized refund section.

State Income Tax and Homestead Rebate – Under a state law enacted in 1981, if you are entitled to a New Jersey Income Tax Refund and/or Homestead Rebate, these monies will be automatically withheld from you every year until your debt to this agency is paid.

Certificate of Debt – If acceptable arrangements to repay the debt are not made, a Certificate of Debt may be filed with the Superior Court of New Jersey. This judgment will affect your credit rating and may interfere with such actions as real estate transactions and the settling of estates.

Interest – When a Certificate of Debt is filed against you, interest will be added to the unpaid balance each month, increasing the size of your debt.

Wage Garnishment – If no attempt is made to repay the debt, court action may be initiated to have the money taken directly from your paycheck.

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To avoid all of these collection activities (except the recoupment of future benefits), you must either repay the debt in full immediately or establish and maintain a monthly installment agreement (please see reverse side). New Jersey has a full-time, highly successful collection program which has recovered millions of dollars in overpaid unemployment and disability benefits. Help that program work with you, instead of against you, by contacting the Bureau of Benefit Payment Control regarding the best way for you to discharge the debt as quickly and as easily as possible. Remember it is in everyone's best interest.

PLEASE SEE REVERSE SIDE