

DID YOU GET UNEMPLOYMENT OR P.U.A. BENEFITS IN 2020 OR 2021?

Everyone should check for "overpayment" debt.

New rules might cancel your debt!

HOW TO CHECK FOR DEBT:

- Sign in to your online account and go to the Inbox or Letters section.
- Look for "overpayment" debt.
- If you already applied for a waiver, look for "Notice of Approval" or "Notice of Overpayment Waiver Determination"
- Need help? Call the Dept. of Unemployment 1-877-626-6800

IF YOUR WAIVER WAS DENIED:

1. File an Appeal
2. Submit a new waiver

TO CANCEL DEBT, APPLY FOR A WAIVER:

Regular unemployment:

- Sign in to your account
- click the "simplified waiver" link on your home page banner (at the top).

PUA benefits:

- Sign in to your account
- go to the "More..." tab.
- Select "Apply for an Overpayment Waiver."

How to Cancel Your DUA “Overpayment” Debt in Massachusetts

You may qualify to cancel your DUA overpayment debt.

DUA changed the overpayment rules. Now, many claimants qualify for a “waiver” to

- **cancel** all or part of their “overpayment” debt, and
- get a **refund** if they already paid back the overpayment.

Apply for a waiver if your overpayment debt is for *regular* unemployment (UI) **or** *pandemic* unemployment (PUA) benefits in Massachusetts in 2020 or 2021.

How to Apply

For new, denied, or undecided applications

(If you received **regular** UI benefits)

- ① Login to your DUA online account.
- ② Look for a DUA notice on your home page saying you qualify for a *simplified waiver*.
- ③ Click the link for *Simplified Waiver*.

(If you received **PUA** benefits)

- ① Click the *More...* tab.
- ② Click *Apply for an Overpayment Waiver*.

If you *already* applied for the waiver:

(If you received **regular** UI benefits)

- Look in your UI Online Inbox to see if there is a “Notice of Approval” for your waiver application.

(If you receive **PUA** benefits)

- Click on *Letters*.
- Look for a *Notice of Approval*.

Questions? Login problems?
Need multi-lingual services?
Call DUA: **877-626-6800**

If you did not get a notice saying you qualify for a simplified waiver...

You can still apply for the waiver online or by phone.

Online: Login to your DUA account.

- ① Click *Manage Debt*.
- ② Click *Request Debt Waiver*.
- ③ Answer all DUA’s questions.

Tel: Call 877-626-6800

- ① Ask to apply for an overpayment waiver over the phone.
- ② If you do not speak English well, ask DUA for an interpreter.
- ③ Answer all DUA’s questions.

If your overpayment was for *pandemic* PUA benefits...

- Click the *More...* tab.
- Click *Apply for an Overpayment Waiver*.
- Answer all DUA’s questions.

If you *already* applied for the PUA waiver:

- Check your online account Inbox. Click the *More...* tab.
- Click on *Letters*.
- Look for a *Notice of Overpayment Waiver Determination*.

If you *already* paid DUA for the overpayment and qualify for a simplified waiver...

DUA may give you a refund. If you paid with *direct deposit*, DUA sends the refund to your bank account.

If you paid with a *debit card*, DUA *cannot* refund the money to your debit card. You may:

- ① Login to your DUA online account.
- ② Change your payment method to direct deposit, **or**
- ③ Confirm or update your mailing address, and DUA will mail you a check.

What if the simplified waiver does not cancel the entire debt?

In some cases, DUA only waives part of their overpayment. If this happens to you, you can still file a regular waiver application through your UI or PUA account or by calling DUA.

How does DUA decide waiver applications?

If you do not qualify for a simplified waiver, DUA *may* approve your waiver if:

- Your current expenses are more than your current income.
- You used your unemployment benefits to pay for a car, pay off credit card debt, or other out-of-the ordinary expense.
- You gave up welfare benefits, food stamps, or other important rights when DUA approved you for unemployment benefits.

What if DUA denies my waiver application?

You can file an appeal or apply again.