

DEBTS EXEMPT FROM THE CROSS-SERVICING REFERRAL REQUIREMENT

CLASSES OF DEBTS EXEMPT BY ACTION OF THE SECRETARY OF THE TREASURY (31 U.S.C. § 3711(g)(2)(B))	
Creditor Agency	Class of Debt
All Agencies	Debts that are being collected by a creditor agency through administrative wage garnishment (AWG), when: (1) actual collections from AWG have been received prior to the debt becoming eligible for mandatory Cross-Servicing, and (2) the agency expects the debt to be collected through AWG within three years from the date of the first AWG collection.
Department of Education	(1) Delinquent and defaulted student loans assigned to and/or otherwise held by the Department of Education. (2) Health Education Assistance Loan (HEAL) Program debts.
Department of Health & Human Services	(1) "Health Profession" debts. (2) "Unfiled Cost Report" debts.
Small Business Administration (SBA)	(1) Disaster loan debts: (a) on which SBA has received an affirmative indication from the debtor that the debtor is interested in an orderly repayment of the debt and SBA is actively engaging to receive orderly repayment of the debt; (b) on which SBA is actively evaluating secured debt for collateral liquidation and/or potential foreclosure; and/or (c) arising from COVID Economic Injury Disaster Loans (COVID EIDLs), until March 31, 2026. (2) Regular business loan debts, including 7(a) and 504 loans: (a) on which SBA has received an affirmative indication from the debtor that the debtor is interested in an orderly repayment of the debt and SBA is actively engaging to receive orderly repayment of the debt; and (b) on which SBA is actively evaluating secured debt for collateral liquidation and/or potential foreclosure. (3) Certain Paycheck Protection Program (PPP) loan debts, until October 2027.
Social Security Administration	(1) Delinquent debts incurred in the Supplemental Security Income Program. (2) Debts owed by former child beneficiaries in the Old-Age, Survivors, and Disability Insurance (OASDI) Program.
Department of the Treasury	4003 Loan Program debts of the Coronavirus Aid, Relief, and Economic Security (CARES) Act.
EXCEPTIONS TO TRANSFER OF A DEBT TO TREASURY BY FEDERAL LAW (31 U.S.C. § 3711 (g)(2)(A))	
Creditor Agency	Debt Status
All Agencies	(1) In litigation or foreclosure. (2) Scheduled for sale. (3) At a private collection agency. (4) At a Treasury-designated debt collection center. (5) Being collected by internal offset if the agency expects full collection within three years.

* This summary does not list all applicable details of each exemption.

**Treasury does not have the authority to exempt federal nontax debt from the TOP referral requirement.