

Date

U.S. Department of Education
Attn: Federal Offset Review Unit
P.O. Box 618064
Chicago, IL 60661-8064

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Dear Offset Review Unit:

I am writing to request a reduction in the amount currently being offset from my Social Security payments.

I am 75 years old. My sole source of income is Social Security. Until recently, I was able to supplement my Social Security income with a small amount of money my husband earned from a part-time job. However, my husband passed away last year. I never worked outside my home and my sole source of income is his Social Security survivor's benefits of \$900/month. This income is not enough to pay my expenses. I have included a detailed list of expenses below.

The main reason that I am writing to you now is because my situation has become very severe since my husband died. After he died last year, I needed to make some home repairs. We had not been able to afford these repairs while my husband was sick. I needed to get a loan to pay for the repairs. I used a company that came to my door and said that they would get me the best deal. It turned out that they gave me a very expensive loan and never even completed the repairs. I was not able to make the loan payments. Just a few months ago, I lost my home to foreclosure. I am now renting an apartment. It is very important to me to live near my old house because I have lived in this neighborhood for almost 50 years. I tried to find the least expensive rental situation, but it is still \$550/month. This leaves me only \$350 each month to pay all of my other expenses, including the prescription drugs that are not covered by Medicare, utilities, transportation food.

Based on the detailed list of income and expenses enclosed with this letter, I am requesting that you reduce the offset from \$150/month to \$50/month. (Note: Borrowers may also request a complete suspension of offset).

Enclosed please find the following information to support this request:

1. **Treasury's Offset Notification** letter
2. **Completed financial statement**, form (N33) (Note: Borrowers should provide any available documentation to support the listed expenses)
3. **Proof of my annual Social Security income and most recent tax returns.**

4. A copy of the final notice when my house was foreclosed and my current rental agreement.

Thank you for your prompt attention to this request.

Sincerely,