

# Benefit Lien Registry Frequently Asked Questions

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## Does an overpayment mean I owe money?

If you receive any unemployment benefits for which you are not eligible, you will be required to repay those benefits. If benefits were paid to you in error, you will receive a notice stating the amount you were overpaid and why you were not eligible for the benefits.

## Why do I have a Non-Fraudulent Overpayment?

Non-Fraudulent overpayments occur when you receive benefits to which you are not entitled, but receipt of those benefits is not because you knowingly provided false or withheld information. Though unintentional, Non-Fraudulent overpayments must be repaid.

## Why do I have a Fraudulent Overpayment?

Fraudulent overpayments occur when you receive benefits to which you are not entitled because you knowingly provided false or withheld information.

## Why am I being assessed a penalty?

Fraudulent overpayments occur when you receive benefits to which you are not entitled because you knowingly provided false information or withheld information. Fraudulent overpayments are a serious offense that can result in criminal prosecution. Fraudulent overpayments must be repaid with a penalty fee of 33%, and you are disqualified from receiving future benefits between 10 and 52 weeks.

## How can I protest the overpayment?

You were previously provided with an overpayment determination and were allotted ten days from the date of that notice to appeal.

## Will I be assessed interest on my overpayment?

No, interest is not assessed on overpayments.

### **Who should I contact for assistance with my overpayment?**

For questions regarding your overpayment, please visit our website at <https://dew.sc.gov> and refer to the overpayments section under the Individuals tab. For additional questions regarding your overpayment, please contact us at 1-866-831-1724.

### **How do I make a payment?**

Overpayments can be repaid in full in a one-time lump sum payment or by setting up a monthly payment agreement with DEW. Payments may be submitted online via the Mybenefits portal. You may use a debit card, credit card, or electronic check. Please note that an online convenience charge will be applied to your payment amount. The convenience charge is administered by a third party and is determined by the method or amount of the payment. You may also mail a check or money order, be sure to include your full name and your claimant ID, or by setting up an automatic draft from your bank account. You may also set up a payment plan.

### **What if I am currently making payments via a Garnishment?**

If your earnings are currently being garnished, then you are ineligible for a payment plan. A Garnishment is NOT an approved payment plan. You will need to pay the balance in full to avoid a tax lien.

### **How can I setup a payment plan?**

If you are unable to repay your overpayment in full, you may arrange a formal agreement with DEW to pay the debt through monthly installments of acceptable repayment amounts. You will find your acceptable minimum monthly repayment amount online via the MyBenefits portal <https://scuihub.dew.sc.gov/CSS/CSSLogon.htm>. If your earnings are currently being garnished, then you are ineligible for a payment plan.

### **Will a payment plan stop a lien from being filed against me?**

Yes, if you enter into a formal payment agreement with SCDEW prior to the lien being filed, then a lien will not be filed. If at any point in time the terms of the formal payment agreement are not met, then a tax lien may and will be filed. If your earnings are currently being garnished, then you are ineligible for a payment plan.

### **How can I stop from being listed on the SCDEW State Lien Registry?**

You can avoid further Collection activities by either repaying the debt in full in a one-time lump sum payment or entering into a formal payment agreement with SCDEW. After receiving the demand notice, take immediate action by logging on to the Mybenefits portal for your repayment options. If your earnings are currently being garnished, then you are ineligible for a payment plan; you will need to pay the balance in full to avoid a tax lien.

### **Will I be charged a penalty if a lien is filed?**

No, you will not be assessed a penalty. However, you will be assessed a \$20.00 recording fee.

### **Will my lien be listed on the SCDEW State Lien Registry?**

Yes, all liens held by SCDEW are listed on the Lien Registry.

### **How long will the lien stay in effect?**

The lien will remain in effect until it is paid in full.

### **Will I be notified when my lien is paid in full?**

Yes, once the lien has been paid in full, then a notice of satisfaction will be mailed. The lien registry will be updated once the payment is validated and clears the bank.