OUR ROLE

The South Carolina Department of Revenue is committed to the fair administration of debt collection and to protecting compliant citizens.

Unpaid liabilities can make it difficult for organizations and governmental entities to budget and fund essential services. These liabilities can harm citizens who are paying their fair share and threaten the integrity of an agency’s funding system.

Contact Us:
- dor.sc.gov
- 803-898-5755
- SetoffDebt@dor.sc.gov

SOUTH CAROLINA DEPARTMENT OF REVENUE
300A OUTLET POINTE BLVD
COLUMBIA, SC 29210

Setoff Debt and GEAR

Working towards a debt free South Carolina.
"The Setoff Debt Collection Program has proven to be low cost and effective for collecting past due obligations. Since 2001, we have collected over $2 million dollars..."

- Setoff Debt Participant

TWO CONVENIENT OPTIONS TO HELP ELIGIBLE ENTITIES COLLECT MONIES OWED:

1. Includes collection of outstanding liabilities through the garnishment of state individual income tax refunds
2. Debt Limitation: $25 and above
3. Cost to Claimant: $0
4. Cost to Debtor: $25 (SCDOR Administrative Fee)
5. August 31: Participation application due
6. December 1: Debtor information due
7. March 1 and June 1: Submission for additional debtors

2. A more flexible and comprehensive debt collection service that includes garnishment of wages and state individual income tax refunds, use of tax liens, and levy of bank accounts.
3. Allows debtors to set up payment plans
4. Debt Limitation: $50 and above
5. Cost to Claimant: 22% of the liability collected*
6. Cost to Debtor: $25 (SCDOR Administrative Fee)
7. Apply to participate in GEAR anytime
8. *22% rate effective as of July 1, 2015

WHY CONSIDER THESE PROGRAMS?

- The public is familiar with our collection process
- Quick turn around on debt collections
- Participating entities receive monthly payments

WHO CAN USE THESE PROGRAMS?

Organizations and governmental entities including:

- State agencies, boards, committees or commissions
- Public and private* institutions of higher learning
- Housing authorities
- Political subdivisions
- Other governmental or quasi-governmental entity of any US state

*for the purpose of debt collection related to default on authorized educational loans