

# Scholars for a Healthy Oregon Initiative (SHOI)

## Student Billing Questions and Answers



The following information is intended to help guide SHOI recipients in the event they decide not to fulfill their Scholars for a Healthy Oregon Initiative (SHOI) obligations. When a SHOI recipient notifies OHSU that they do not intend to complete their service commitment or they do not provide documentation that they have begun their obligated service according to the terms of their signed SHOI agreement, the OHSU Student Billing Office will send the SHOI recipient the official SHOI Reimbursement Obligation Form. This form indicates the total amount owed as a result of their decision to not fulfill their agreed upon service commitment. The form also indicates that if the amount owed is not paid within a 90 day period OHSU will transfer (or assign) the debt to the Oregon Department of Revenue (DOR).

Below will provide more information about what SHOI recipients can expect when the service commitment is not fulfilled and the total amount owed is transferred to DOR.

## Frequently Asked Questions

The following frequently asked questions (FAQs) pertain to when a SHOI recipient's service commitment is not fulfilled and total amount owed (or debt) is transferred to the Oregon Department of Revenue (DOR).

### **What can I expect if my debt is sent to the DOR?**

First, the DOR will send you a 10-day demand letter. Within that letter there will be a DOR phone number. Call the phone number provided in your letter. This will start the discussion for repayment.

### **Can I go directly to the DOR website to set-up a repayment plan?**

Yes, you can set up a repayment plan up to 36 months, if you need a longer term you should call the phone number provided in your letter.

### **What can my payment plan look like at the DOR?**

Payment plans range from 2 - 36 months, however exceptions may be made for longer terms. A financial statement with supporting financial documents including bank statements and paystubs may be required for longer repayment terms.

### **Does the DOR look at my ability to pay?**

Yes, the DOR agent reviews an individual's information to help establish a payment plan exceeding 36 months.

### **If my situation changes, will the DOR revisit my payment plan?**

Yes, however, you need to call the DOR and initiate that discussion.

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### **Can I call the DOR prior to my debt being transferred?**

Yes, but the DOR will be unable to help assist you until your debt has been transferred to them by OHSU.

### **Does the DOR charge me interest or fees?**

No, SHOI recipients will not be charged interest or fees. The total amount the SHOI recipient owes will be listed on the official SHOI Reimbursement Obligation Form and will not change.

### **If my debt is transferred to the DOR, will that impact my credit report?**

No, the DOR does not report this debt on your credit report. Contact the DOR for more information.

### **What happens if I choose not to set-up a payment plan or don't make payments according to an agreed upon payment plan?**

It is important that you contact the DOR as soon as you receive the 10-day demand letter or if you know you will miss a payment. If you choose not to set up a payment plan or do not make the payments you agreed to, the DOR will take additional action to collect the funds owed and listed in the official Scholars for Healthy Oregon Initiative Reimbursement Obligation Form you receive from OHSU. What additional actions may DOR take?

Will my wages or taxes be garnished? Possibly. DOR can take actions that include applying your state tax refund to your balance and/or garnishing your wages, bank account or other contractual payments. Certain income, such as Social Security or disability payments, are protected from garnishment. DOR has standards around garnishments, which include significant notice prior to garnishment, and you can read the full standards here:

<https://www.oregon.gov/dor/programs/Collections/Pages/Garnishments.aspx>

Will liens be placed on my property? No. The DOR will not put liens onto your property. Contact DOR for more information.

Will my license be suspended? No. The DOR will not suspend your license.

For additional **general questions about debt that is transferred to the DOR, more information can be found at:**

<https://www.oregon.gov/dor/Pages/index.aspx>

*Disclaimer: All information provided in this document is meant to provide general guidance for SHOI recipients and should not be taken as legal advice. OHSU makes reasonable effort to maintain current and updated information. In the case of conflict between this document and the Department of Revenue documents, Oregon state law and federal regulations will govern.*