

## Decision

B-257421

October 3, 1994

Mr.

Dear :

This responds to the letter of May 5, 1994, written on your behalf by the Chief Steward of Local 4032, American Federation of Government Employees, seeking reconsideration of our Claims Group's settlement Z-2918028-056, January 13, 1994, which denied your request for waiver of your debt due to underdeduction from your salary of government life insurance premiums.

We find no error of law or fact in the Claims Group's settlement. Although your request for reconsideration presents in detail the hardship you expect to encounter from collection of the debt, financial hardship does not provide a basis to excuse this indebtedness. B-218722, Dec. 17, 1985. Accordingly, the denial of your request for waiver is sustained.

Sincerely yours,

/s/ Seymour Efros  
for Robert P. Murphy  
Acting General Counsel

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**DIGEST**

Employee received overpayments of pay because agency failed to deduct full life insurance premiums from his pay. Waiver of employee's overpayments is denied because employee was partially at fault. When employee changed his coverage, he expected an increase in his premiums, and he had the responsibility of reviewing his earnings statements to ascertain whether his life insurance premiums were being properly deducted.