



BUREAU OF THE

**Fiscal Service**

U.S. DEPARTMENT OF THE TREASURY

***What the Data Tells Us –  
The Importance of the Treasury Report On  
Receivables (TROR) Data & Government-Wide  
Transparency Efforts***

Presented by the Portfolio Management and Analysis Branch (PMAB))

**Discovering the Value of Data for Managing Receivables**

May 13-14, 2014

# What is the Treasury Report on Receivables (TROR) & its Purpose?

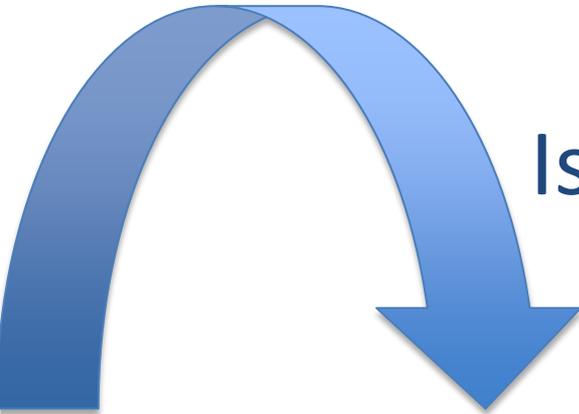
Debt Management Information System (DMIS)/ Treasury Report on Receivables is a system that enables Federal agencies to transmit their non-tax receivable information to FMS each quarter via the Internet

- ❑ The TROR serves as a management report that indicates the **amount** of receivables owed to Federal agencies and the status of the Federal Government's non tax debt portfolio
- ✓ Data should reconcile with an agency's financial statement or equivalent

# How Does the TROR Help?



- ❑ It encourages agencies to properly manage their delinquent and non delinquent debt portfolio
- ❑ Helps Treasury, and others assess agencies debt collection performance
- ❑ **Disseminated to Congress (Annual Report), OMB, GAO, agency Chief Financial Officers, other officials and representatives of Federal and state organizations, private sector organizations, and the public**



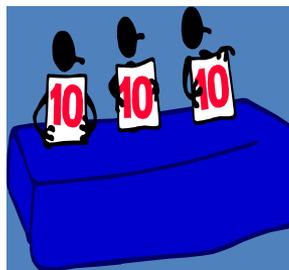
# Is the TROR Required?

The TROR is **Required** and Helps Agencies Manage Compliance With:

- Debt Collection Improvement Act of 1996 (DCIA)
- 31 U.S.C. 3719
- OMB Circular A-129
- IRS 1099C
- Federal Claims Collection Standards
- Federal Credit Bureau Program
- Managing Federal Receivables

# Additional TROR Measures

- ❑ Annual Certification/Verification
- ❑ Treasury Agency Assessment Scorecard
  - ❑ OMB Debt Collection Metrics



# The TROR Promotes Transparency



The TROR  
Provides  
Information  
on an  
Agency's:

- Non-tax receivables owed to the Federal Government
- Type of receivables, i.e., direct loans, defaulted guaranteed loans, or administrative
- Collectability of receivables, by way of aging schedules and exemptions; and write-offs
- Collection tools and strategies being used to manage receivables

# What the Data Tells Us About an Agency

The TROR Can be Used to Assess an Agency's:

- Compliance
- Performance
- What Agencies are Doing Well
- Areas That Need Improvement
- Best Practices



# What the Data Tells Us Now

## *Government-wide Receivables Continue to Rise*

☐ FY10      \$625B

☐ FY11      \$777B

☐ FY12      \$931B

**☐ FY13      \$1Trillion**

# What the Data Tells Us Now

## *Delinquencies Continue to Increase*

☐ FY10 \$103B

☐ FY11 \$130B

☐ FY12 \$162B

**☐ FY13 \$212B**

# New TROR Dashboard Tool



- Displays TROR data reported by the 24 CFO Act agencies
- TROR Dashboard is “Not” the same as the TROR Report
- Encourages the use of data analytics
- Receivables data in graphs and charts

# TROR Report and TROR Dashboard *Overview*

# TROR Report – Part 1 Section A

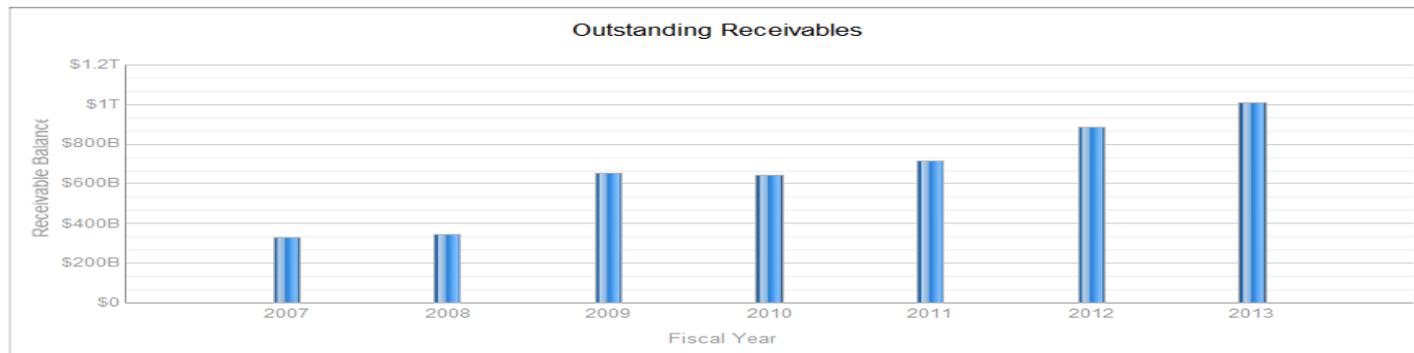
Part I - Status of Receivables			
	Number	Dollars	
<b>Section A</b>			
<b>Receivables and Collections</b>			
1	Beginning FY Balance	155,949,766	1,049,280,679,056
2	New Receivables (+)	38,790,273	77,601,418,912
3	Accruals (+)		13,141,370,937
4	Collections on Receivables (-)		-62,740,290,969
	(A) At Agency (-)		-50,791,208,902
	(B) At Third Party (-)		-10,435,163,001
	(C) Asset Sales (-)		-473,323,448
	(D) Collections by Treasury through Offset and Cross-Servicing (-)		-268,545,636
	(E) Collections by Sale After Foreclosure (-)		-8,320,868
	(F) Collections by Department of Justice (-)		-87,005,676
	(G) Other - must footnote (-)		-676,723,438
5	Adjustments (+ or -)	25,272,880	-6,760,249,798
	(A) Reclassified/Adjusted Amounts - must footnote (+ or -)		-3,049,421,807
	(B) Adjustments Due to Sale of Assets (+ or -)		-573,064,490
	(C) Consolidations (+ or -)		-4,565,840,282
	(D) Foreclosure Adjustments (+ or -)		-5,803,320
	(E) Written-Off Debts Reinstated for Collection (+)		1,433,880,101
6	Amounts Written Off (-)	-1,207,551	-5,107,895,945
	(A) Currently Not Collectible (-)	-549,982	-3,866,638,475
	(B) Written Off and Closed Out (-)	-657,569	-1,241,257,470
7	Ending Balance	178,227,177	1,065,415,032,193

Line 4  
Total Year to Date  
Collections on  
Receivables

Line 7  
Outstanding  
Receivables/  
Annual Verification-  
Reconciles to  
Financial Statements

# Dashboard Example

## (TROR Part 1 Section A)

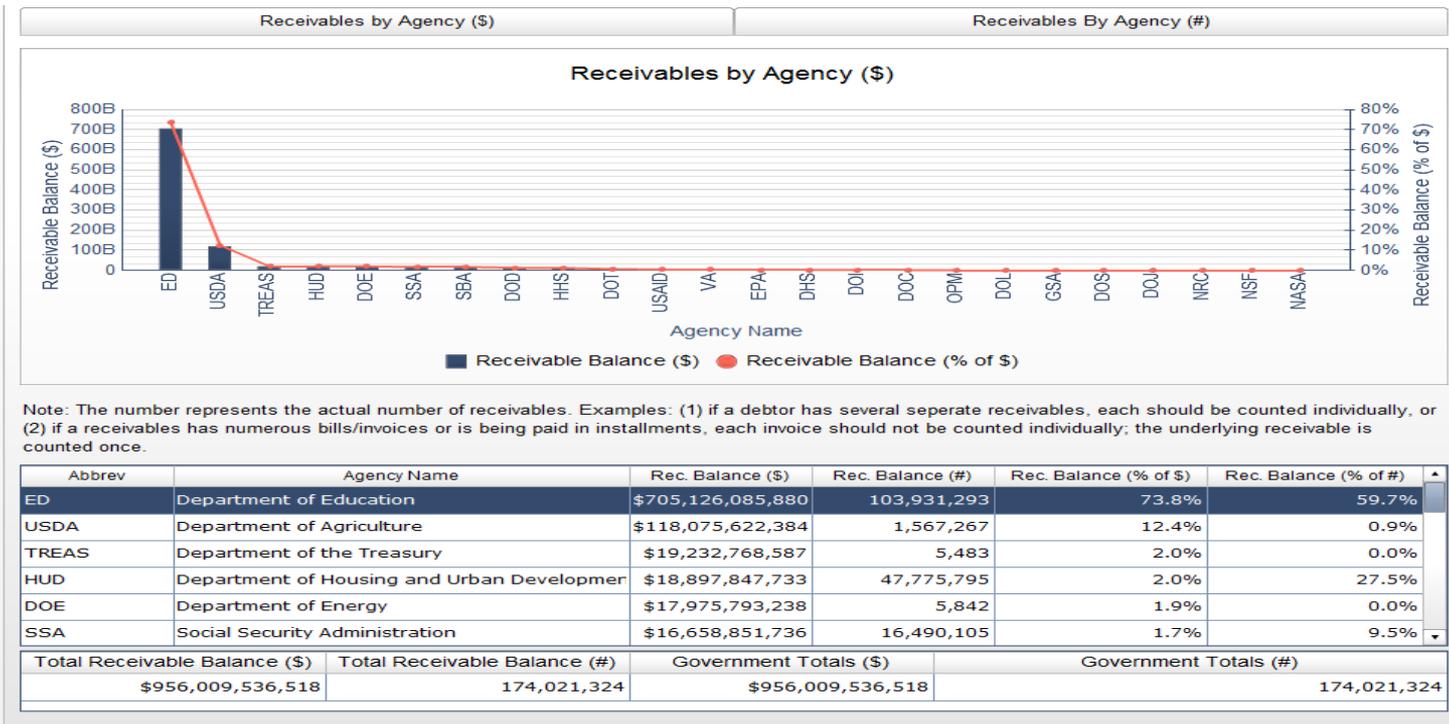


Fiscal Year	Fiscal Quarter	Receivable Balance (in billions)
2007	3	\$327.2
2008	3	\$343.7
2009	3	\$655.4
2010	3	\$643.8
2011	3	\$717.2
2012	3	\$885.3
2013	3	\$1,010.5

# Dashboard Example

## (TROR Part 1 Section A)

### By Agency

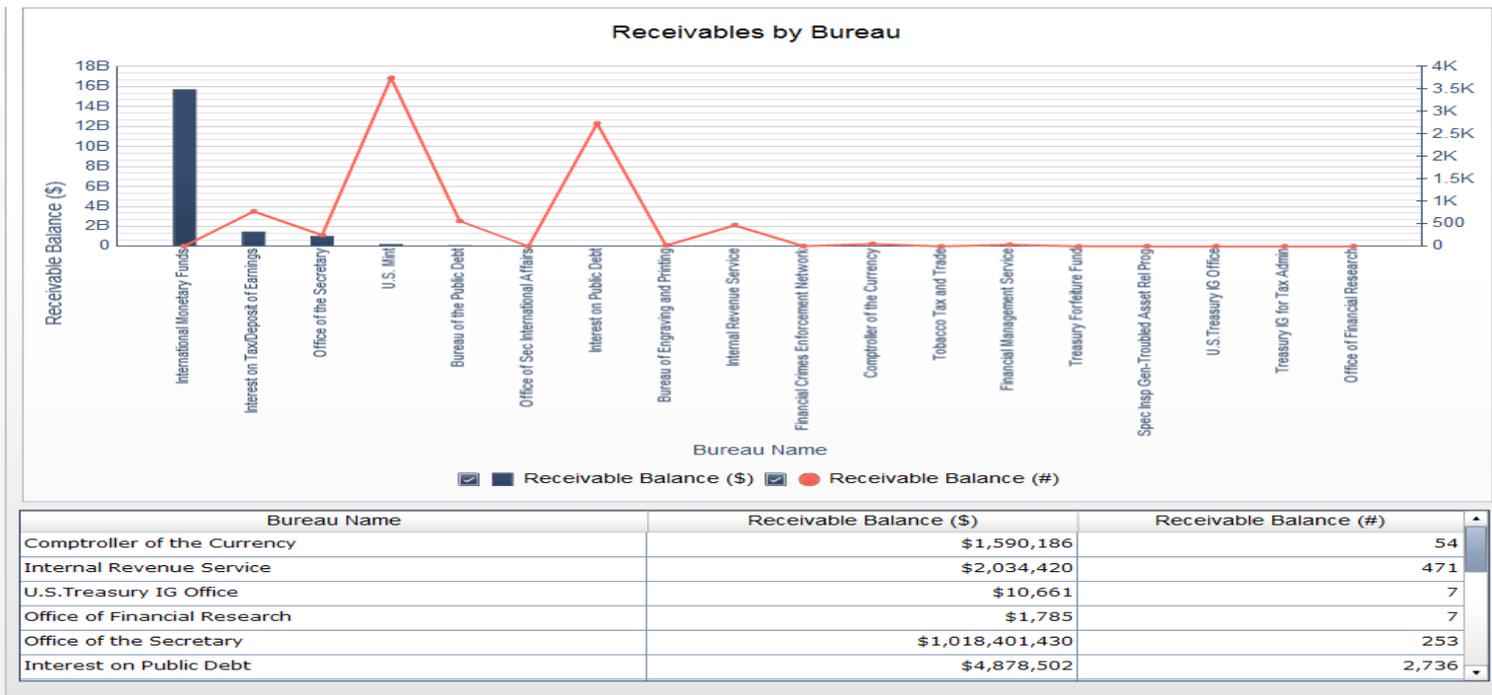


Note: The number represents the actual number of receivables. Examples: (1) if a debtor has several separate receivables, each should be counted individually, or (2) if a receivables has numerous bills/invoices or is being paid in installments, each invoice should not be counted individually; the underlying receivable is counted once.

# Dashboard Example

## (TROR Part 1 Section A)

### By Bureau



# TROR Report Part 1 Section B

1F  
New Line Item  
For FY14  
Reporting

<b>Section B</b>			
<b>Additional Receivables Data (Information Only)</b>			
1	Subsets of Ending Balance		
	(A) Foreign/Sovereign Government (+)	5,530	13,415,357,523
	(B) State and Local Government (+)	19,006	15,670,150,913
	(C) Rescheduled Debt - Delinquent (+)	44,107	2,767,509,081
	(D) Rescheduled Debt - Non-Delinquent (+)	57,022	8,522,062,572
	(E) Interest & Late Charges (+)		54,318,849,449
	(F) A-129 Justification for CNC Exclusions (+)	7,038	406,283,051

# TROR Report Part 1 Section C

Section C			
Delinquent Debt (Excluding CNC Debts)			
1	Delinquencies by Age		
	(A) 1-90 Days (+)	41,506,952	7,771,052,186
	(B) 91-180 Days (+)	2,628,383	5,855,429,355
	(C) 181-365 Days (+)	2,771,525	10,821,875,357
	(D) 1-2 Years (+)	2,945,950	34,587,916,028
	(E) 2-6 Years (+)	2,259,383	50,360,562,860
	(F) 6-10 Years (+)	3,268,593	10,351,391,081
	(G) Over 10 Years (+)	417,464	14,713,371,208
	(H) Total Delinquencies by Age	55,798,250	134,461,598,075
2	Delinquencies by Category		
	(A) Commercial (+)	2,145,096	22,922,156,913
	(B) Consumer (+)	53,645,348	106,886,180,078
	(C) Foreign/Sovereign Government (+)	3,050	4,223,430,409
	(D) State and Local Government (+)	4,756	429,830,675
	(E) Total Delinquencies by Category	55,798,250	134,461,598,075
3	Credit Bureau Reporting (Information Only)		
	(A) Commercial (+)	41,427	2,305,246,584
	(B) Consumer (+)	36,493,808	95,359,981,812

Lines 1E-G  
Indicate  
Compliance with  
OMB Circular  
A-129



Agency  
Assessment  
Scorecard  
Measure

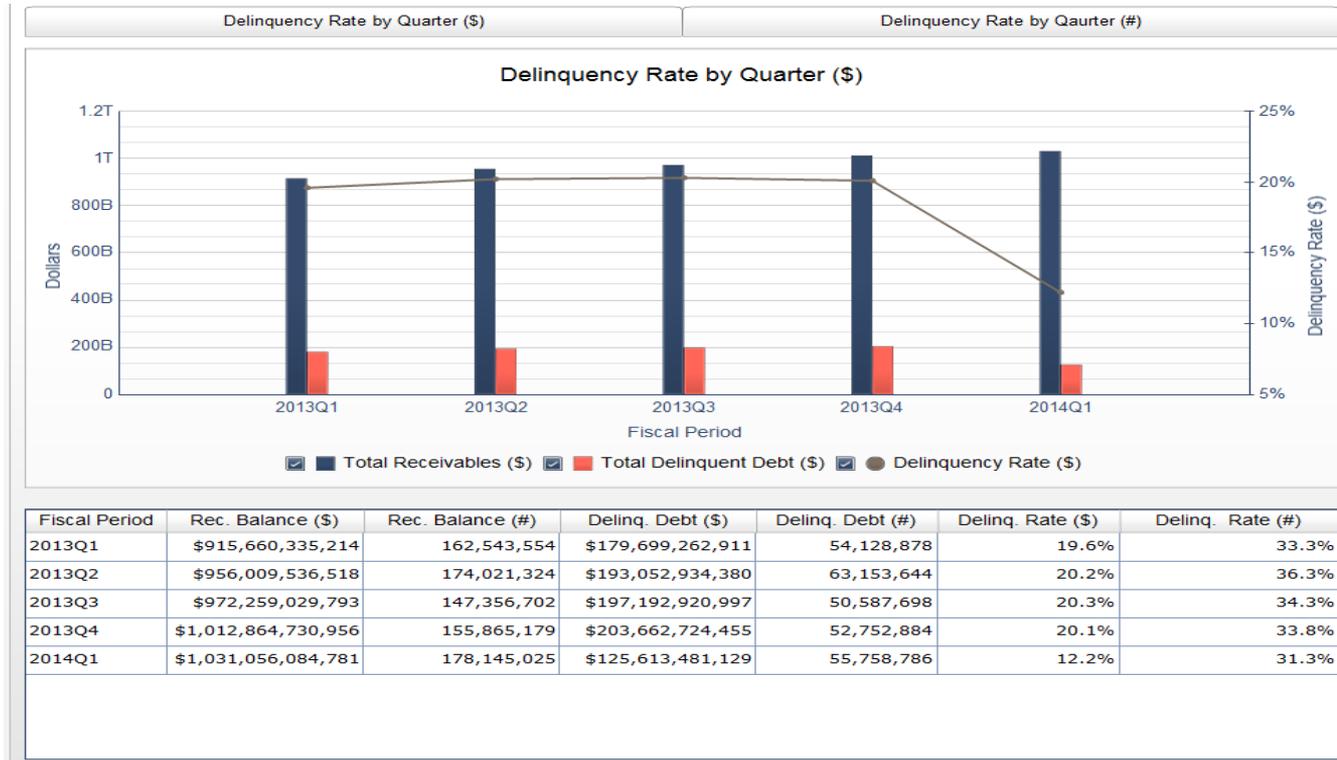
Line 3  
New FY14  
Requirement

Fair Credit Reporting Guide



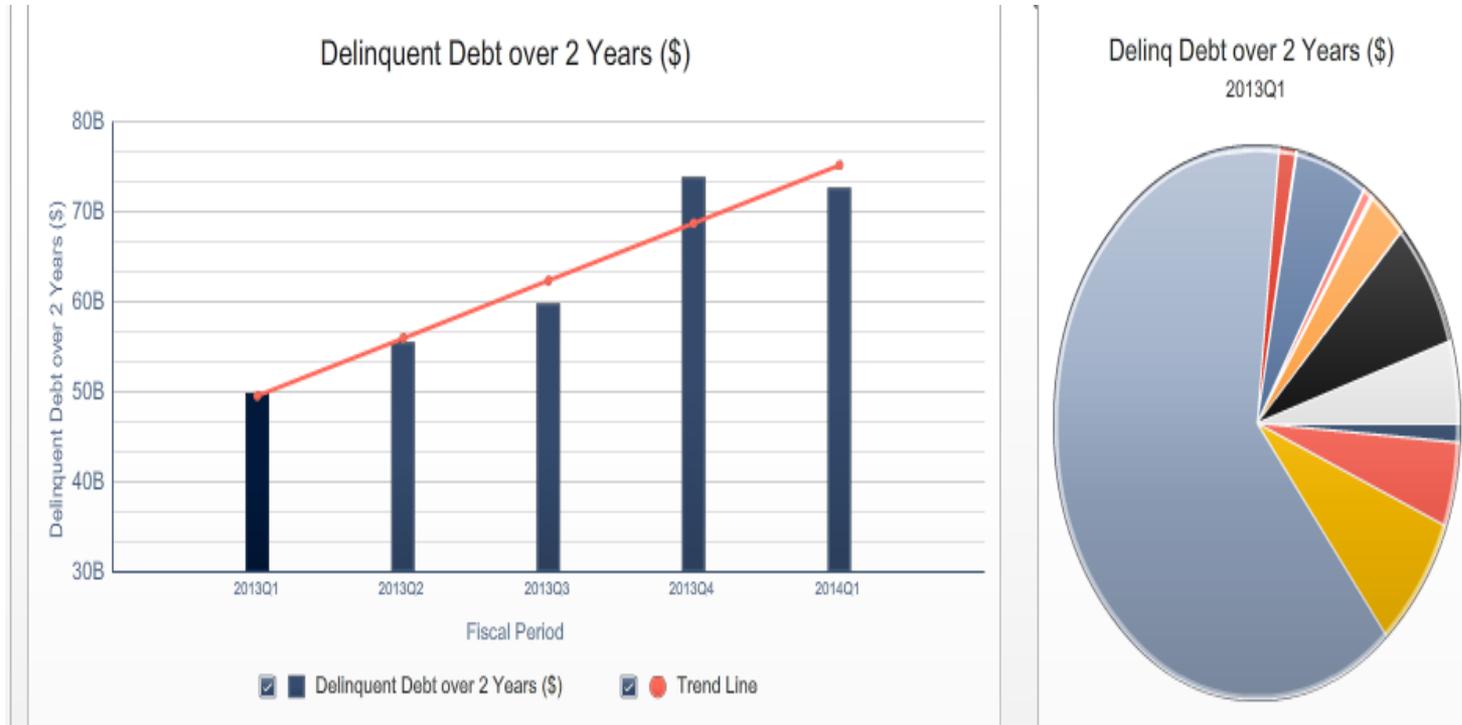
# Dashboard Example

## (TROR Part 1 Section C)



# Dashboard Example

## *(TROR Part 1 Section C)*



# TROR Report Part 2 Section A

DCIA Compliance

Indicates Actions  
an Agency is  
Taking to Collect  
Debts that are  
Less than 180  
Days Delinquent

Part II - Debt Management Tool and Technique Performance Data			
		Number	Dollars
<b>Section A</b>			
<b>Delinquent Debt 180 Days or Less</b>			
1	Delinquencies 1-180 Days		
	(A) In Bankruptcy (+)	78,187	90,758,793
	(B) In Forbearance or In Formal Appeals Process (+)	36,691	861,735,728
	(C) In Foreclosure (+)	3,571	157,573,459
	(D) At Private Collection Agencies (+)	19,006	65,045,561
	(E) In Litigation (At DOJ or Agency Counsel) (+)	1,072	50,736,787
	(F) In the Process of Internal Offset (+)	169,390	300,591,022
	(G) In Wage Garnishment (+)	1,019	3,952,976
	(H) At Treasury for Cross Servicing (+)	45,661	97,894,777
	(I) At Treasury for Offset (+)	69,003	181,856,827
	(J) At Agency (+)	6,726,293	3,789,383,387
	(K) Other - must footnote (+)	12,868,502	8,776,605,090
	<b>(L) Total Delinquencies 1-180 Days</b>	<b>44,135,335</b>	<b>13,626,481,541</b>

# TROR Report Part 2 Section B

DCIA Compliance

<b>Section B</b>			
<b>Delinquent Debt (Over 180 Days Delinquent) Eligible for Referral to Treasury Offset and Cross-Servicing</b>			
1	Debt Eligible for Referral to Treasury for Collection		
	(A) Delinquent Debt Over 180 Days (+)		120,835,116,534
	(B) Currently Not Collectible Debt (+)		50,528,511,694
	(C) Total Delinquent Debt Over 180 Days and CNC Debts		171,363,628,228
<b>Debts Ineligible for Treasury Offset Program (TOP) and Cross-Servicing (lines D through G)</b>			
	(D) In Bankruptcy (-)	-324,912	-3,678,931,808
	(E) In Forbearance or Formal Appeals Process (including Litigation) (-)	-172,065	-3,353,429,189
	(F) In Foreclosure (-)	-16,979	-1,628,054,680
	(G) Other - <u>must footnote</u> (+ or -)	-42,691	-19,223,877,818
	(H) Balance of Debt Eligible for Referral to Treasury for Collection	27,711,228	143,479,334,733

Per DCIA  
Debts  
Ineligible to  
Refer to  
Treasury

# TROR Report Part 2 Section B

Indicates Compliance with DCIA 180 Delinquent Treasury Referral to TOP

2	Debt Eligible for Referral to Treasury Offset Program		
	(A) Debt Eligible for Referral to Treasury for Collection (from 1H)	27,711,228	143,479,334,733
	(B) Foreign/Sovereign Debt (-)	-2,327	-3,623,442,377
	(C) Debt in Litigation for Enforced Collection (-)	-113,041	-9,089,828,220
	(D) Other - <u>must footnote</u> (+ or -)	-3,410,017	-15,489,543,652
	(E) Debt Required to be Referred to Treasury Offset Program by Agency	24,185,843	115,276,520,484
	(F) Debt Referred to Treasury Offset Program (-)	-15,037,016	-59,146,964,982
	(G) Debt Referred to Treasury Offset Program through Cross-Servicing (-)	-2,155,804	-19,119,824,037
	(H) Balance Remaining to be Referred	6,993,023	37,009,731,465
3	Debt Eligible for Referral to Treasury or a Designated Debt Collection Center for Cross-Servicing		

Agency Assessment Scorecard Measure

Lines 2F+2G  
Line E

Line 2F +2G TROR Annual Verification

# TROR Report Part 2 Section B

Indicates  
Compliance with  
DCIA 180 Days  
Delinquent Referral  
to Treasury

3	Debt Eligible for Referral to Treasury or a Designated Debt Collection Center for Cross-Servicing		
	(A) Debt Eligible for Referral to Treasury for Collection (from 1H)	27,711,228	143,479,334,733
	(B) Foreign/Sovereign Debt (-)	-2,327	-3,623,442,377
	(C) Debt in Litigation for Enforced Collection (-)	-113,041	-9,090,139,515
	(D) At Private Collection Agencies (-)	-8,494,626	-31,961,941,171
	(E) In the Process of Internal Offset (-)	-10,317,850	-1,075,195,018
	(F) Debt Exempted by Treasury from Cross-Servicing (-)	-5,557,844	-56,686,616,338
	(G) Debt Returned from Cross-Servicing (-)	-131,608	-6,534,207,426
	(H) Other - must footnote (+ or -)	-271,353	-11,673,183,910
	(I) Debt Required to be Referred to Treasury or a Designated Debt Collection Center for Cross-Servicing	2,822,579	22,834,608,978
	(J) Debt Referred to Treasury or a Designated Debt Collection Center for Cross-Servicing (-)	-3,356,175	-20,098,065,047
	(K) Balance Remaining to be Referred	-533,596	2,736,543,931

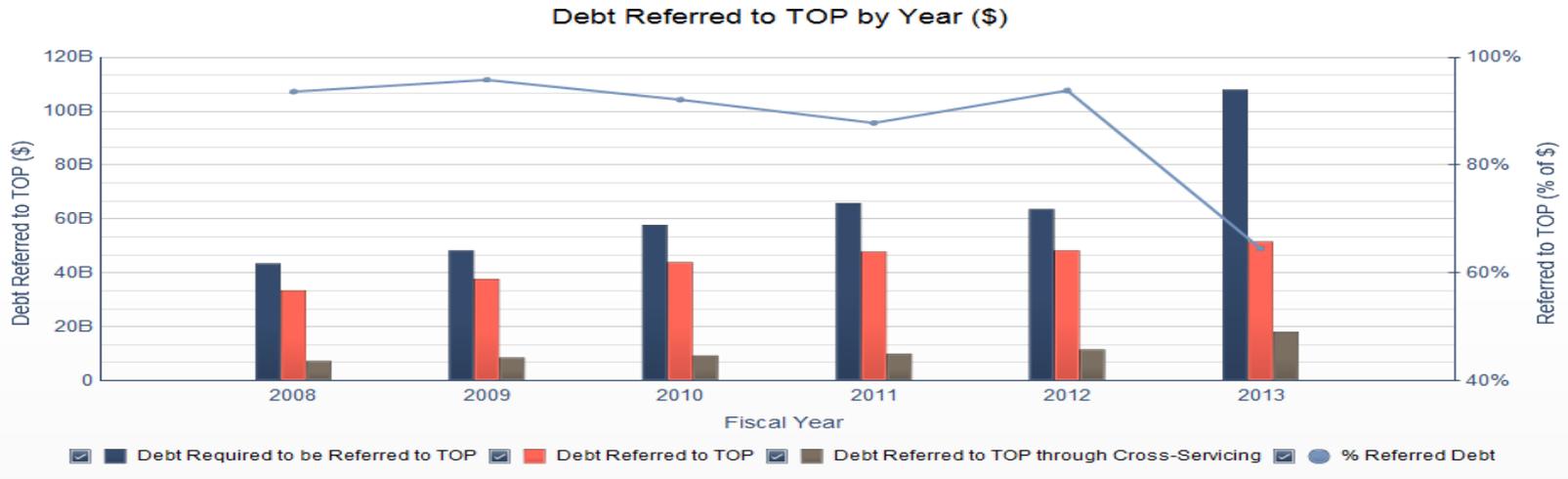
Lines 3J  
Line I

Agency  
Assessment  
Scorecard  
Measure

Line 3J Annual Verification

# Dashboard Example

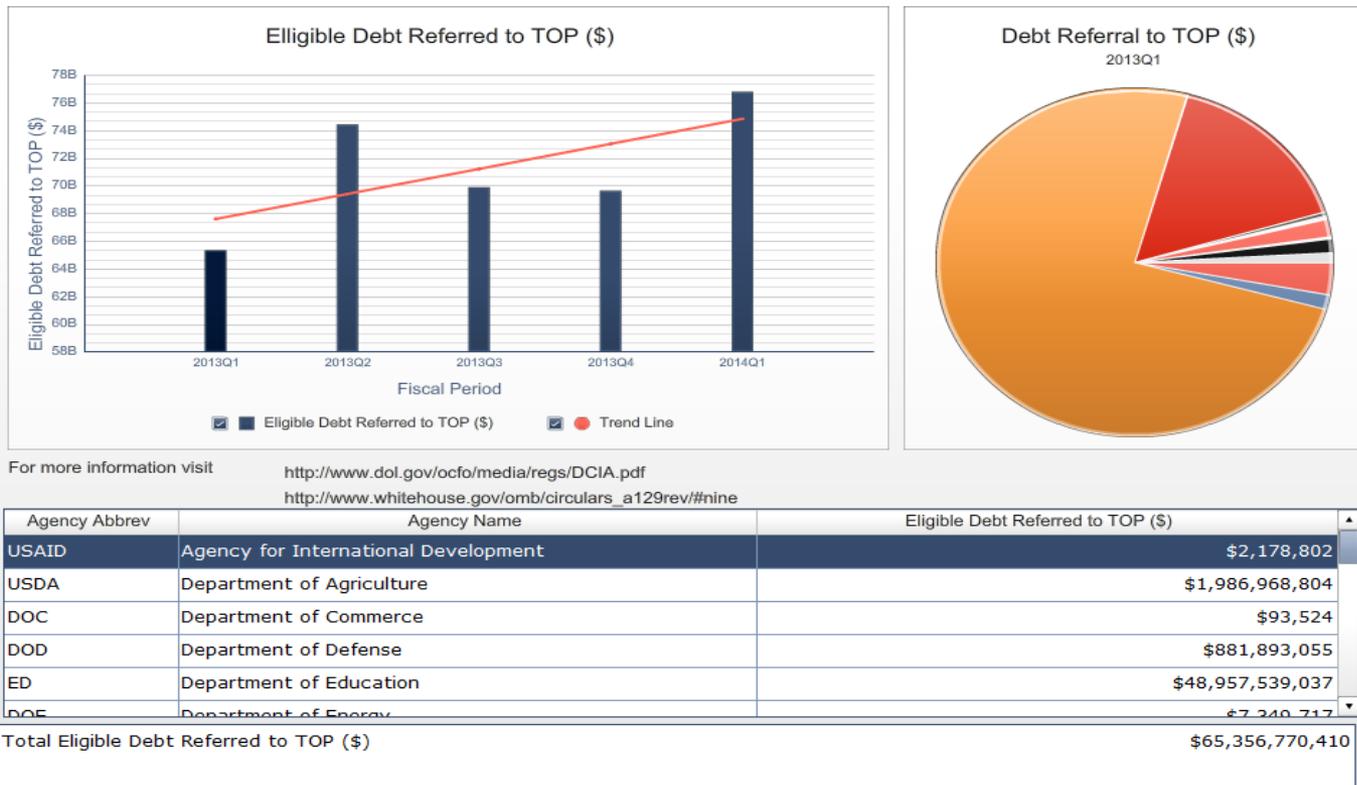
## (TROR Part 2 Section B)



Fiscal Year	Debt Required to be Referred to TOP (\$)	Debt Referred to TOP (\$)	Debt Referred to TOP through Cross-Servicing (\$)	% Referred (% of \$)
2008	43,485,065,054	\$33,446,399,911	\$7,244,904,885	93.6%
2009	48,240,160,561	\$37,704,408,667	\$8,513,964,560	95.8%
2010	57,722,302,727	\$43,870,051,454	\$9,266,640,039	92.1%
2011	65,846,691,207	\$47,856,746,666	\$9,971,688,852	87.8%
2012	63,674,692,730	\$48,251,307,150	\$11,498,853,639	93.8%
2013	108,020,597,656	\$51,551,900,728	\$18,105,239,162	64.5%

# Dashboard Example

## (TROR Part 2 Section B)



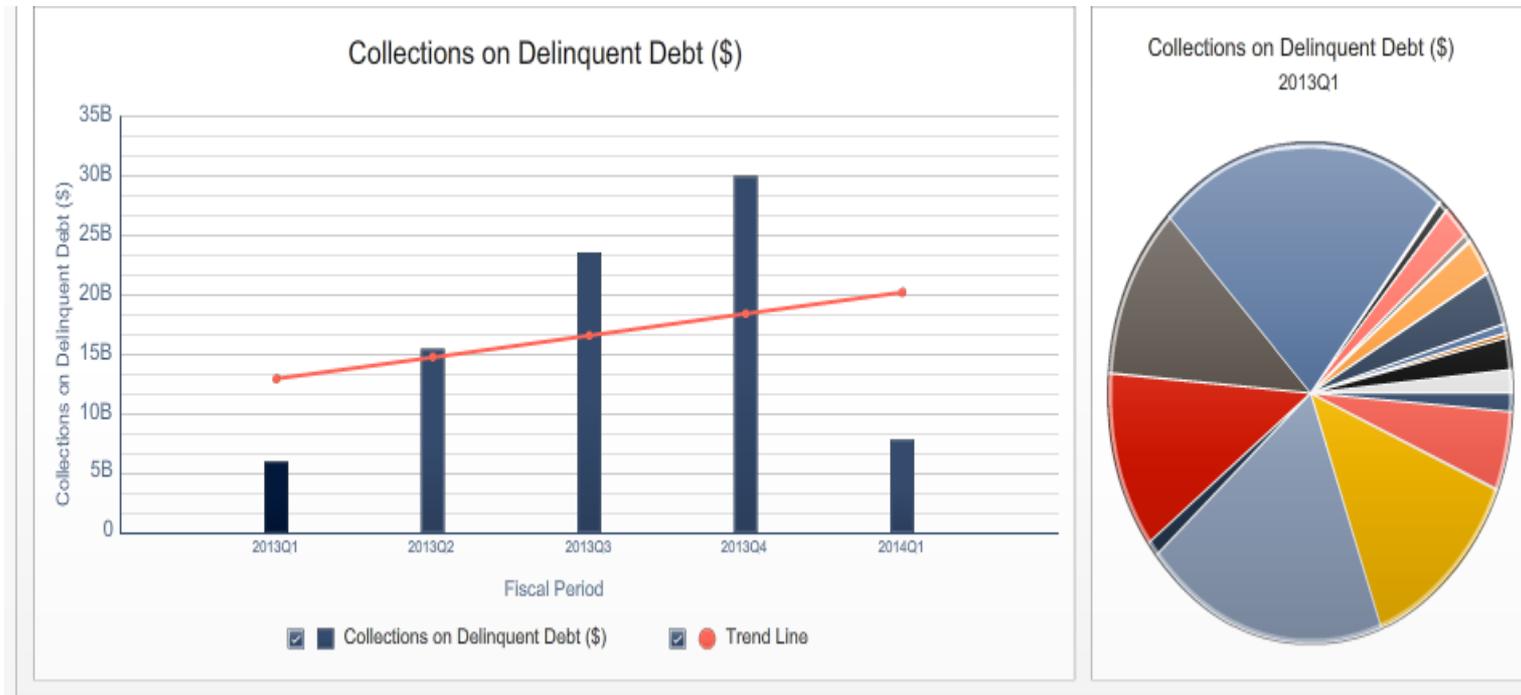
# TROR Report Part 2 Section C

Measures  
Performance  
on  
Delinquent  
Debt  
Collection

<b>Section C</b>			
<b>Collections on Delinquent Debt</b>			
1	Collections of Delinquent Debt		
	(A) By Private Collection Agencies (+)	509,372	42,594,208
	(B) By Litigation (+)	11,960	73,877,785
	(C) By Internal Offset (+)	579,507	175,923,055
	(D) By Third Party (+)	13,205,477	3,089,948,581
	(E) By Asset Sales (+)	14	25,000,235
	(F) By Wage Garnishment (+)	550,636	128,871,121
	(G) By Treasury / Designated Debt Collection Center Cross Servicing (+)	140,164	111,348,692
	(H) By Treasury Offset (+)	600,820	194,525,652
	(I) By Agency (+)	1,577,033	4,299,385,718
	(J) Other - must footnote (+)	682	400,583,826
	<b>(K) Total Collections on Delinquent Debt</b>	<b>17,175,665</b>	<b>8542058873</b>

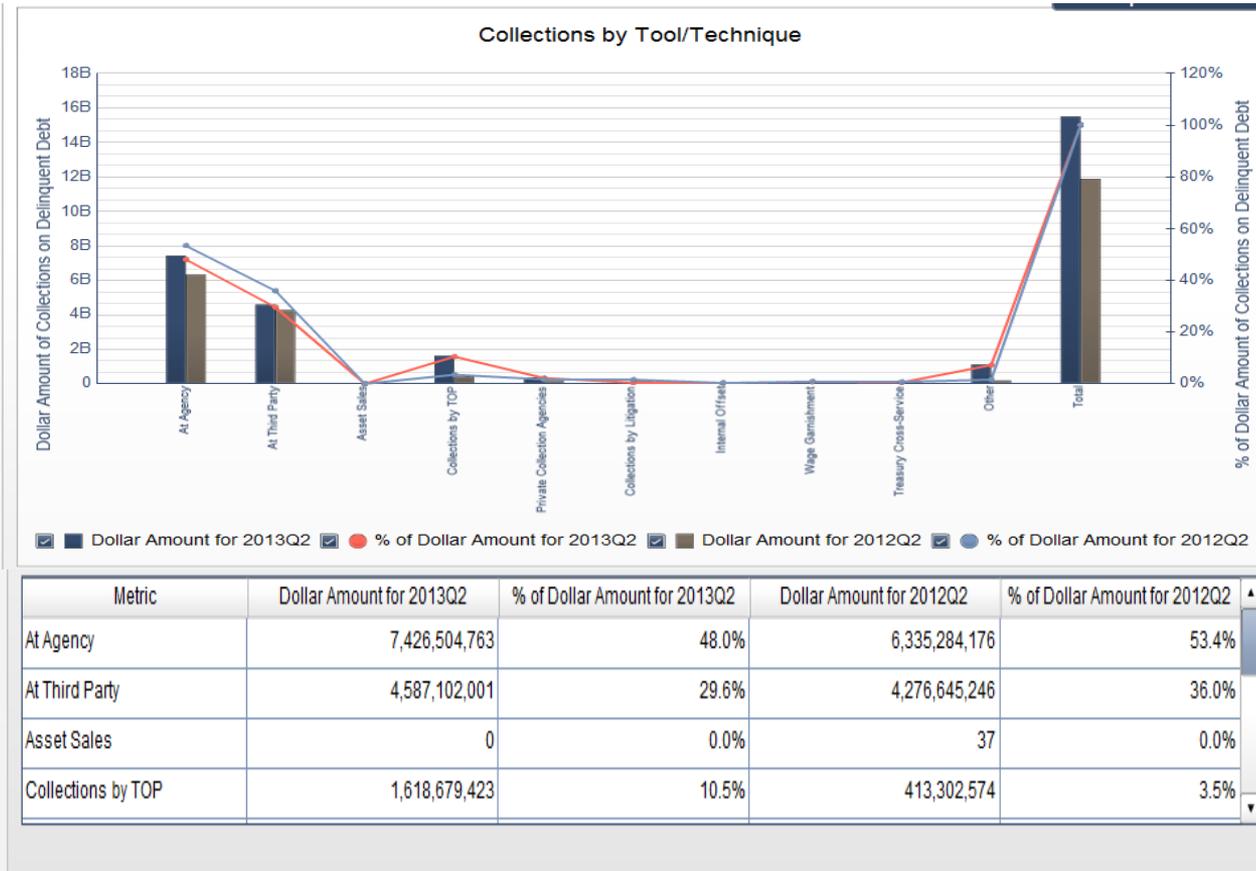
# Dashboard Example

## (TROR Part 2 Section C)



# Dashboard Example

## (TROR Part 2 Section C)



# TROR Report Part 2 Section D and E

Currently Not Collectible (CNC) Debt Portfolio

<b>Section D CNC Debt Status</b>			
1	Currently Not Collectible Debts (Written Off and Not Closed Out)		
	(A) At Private Collection Agencies (+)	144	45,052,174
	(B) At Treasury or a Designated Debt Collection Center for Cross Servicing (+)	17,803,919	23,047,176,575
	(C) At Treasury for Offset (+)	439,658	2,839,433,405
	(D) Other - must footnote (+)	1,104,696	24,365,119,443
	(E) Total - Currently Not Collectible Debts (1A-D not mutually exclusive)	8,911,649	50,528,511,694
2	CNC Debts Closed Out During the Current FY (+)	87,576	783,133,254
<b>Section E Disposition of Closed-Out Debts</b>			
1	Debts Closed Out During the Previous Calendar Year (CNC and Non-CNC Debts) (+)	1,013,922	4,372,764,622
	(A) Reported to IRS on Form 1099-C (-)	-264,563	-3,112,743,670
	(B) Not Reported, Eligible for 1099-C but not required ( Less than \$600 ) (-)	-13,139	-4,491,433
	(C) Not Reported to IRS on Form 1099-C - (must footnote) 1-(1A + 1B)	736,220	1,255,529,519

Section E Indicates IRS 1099C Compliance



New in FY14  
Line 1B



# For TROR Information and Updates:

[http://fms.treas.gov/debt/dmrpts\\_tror.html](http://fms.treas.gov/debt/dmrpts_tror.html)

- ▶ [Debt Management Services](#)
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## Debt Management Governmentwide Reports: Treasury Report on Receivables (TROR)

- ▼ [Monthly Update](#)
- ▼ [Agency Contact Information](#)
- ▼ [Fiscal Year 2014 Reporting Schedule](#)
- ▼ [Report Administrators](#)
- ▶ [I TFM 2-4100: Debt Management Reports](#)
- ▶ [TROR on Transparency.Treasury.gov](#)

### Monthly Update - May 2014

- TROR reporting information for the 2nd quarter-FY 2014 will be available in the DMIS/TROR System in mid-May.
- The reporting requirements for the Treasury Report on Receivables are available on the DMS Web site [here](#). The [TROR Access Request Form](#) and [Rules of Behavior](#) for the DMIS/TROR System are now available. Please contact your [agency liaison](#) if you need any additional training or guidance on the TROR.
- FY 2014 Revision of the Treasury Report on Receivables and Debt Collection Activities [Memorandum](#), [New TROR Form](#) and [New TROR Form with Formulas](#). DMS is revising the TROR to support OMB's government-wide focus on improving debt collection.

# Points of Contact

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# Questions

