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Witness: Traynor, Daniel M, Cain, Jessica B
Request from: Connecticut Office of Consumer Counsel

Question:

If a customer on a payment arrangement (either MPP or an FPA) makes a late payment in full, is this considered a missed payment? (e.g., the customer owed $100 for their payment arrangement payment on May 1 but did not pay the $100 until May 10).

Response:

Each payment plan has a monthly required payment amount due. If the customer doesn't pay it by the due date that payment is treated as a *missed* payment and will remain a missed payment unless paid in full *before their payment plan breaks*.

In the example above, for a customer *on a payment plan*[1] whose next monthly required payment is due by May 1 the payment is considered missed until it's paid in full and if it's paid in full before their payment plan breaks, it is no longer treated as missed.

[1] Payment plan can be either a traditional payment plan without arrears forgiveness (sometimes also referred to as a flexible payment plan ("FPA")), or the Matching Payment Program ("MPP").