Labeling problems:

* Wait 6 or more months after letter for labeling
  + Deeper analysis on how long first, last response and how response changes over time should be done to determine timeframe of labeling
* Some people will pay and later appeal
* Offsets and some credits will look like a payment but TP maybe unaware of them
* Sometimes an intentional payment is made but they had some offset / credit that were unkown to them causing a refund of their payment

Forcasts on revenue and costs should have been done but didn’t have the time. Imporvements on this model should be done anyway which would have different forcasts.