



DEPARTMENT OF VETERANS AFFAIRS
Debt Management Center
Bishop Henry Whipple Federal Building
P.O. Box 11930
St. Paul, MN 55111-0930

File Number:
Payee Number:
Person Entitled:
Deduction Code:
E-Mail Address: <https://iris.custhelp.va.gov/app/ask/>
(Please provide the information above on any e-mail correspondence)

The Department of Veterans Affairs recently sent you a letter explaining that your entitlement to benefits had changed. As a result, you were paid \$ more than you were entitled to receive.

We are sorry for the inconvenience - we would like to work with you to take care of your debt. Please call our office at 1-800-827-0648 from 6:30 a.m. to 8p.m. CT Monday through Friday, if you need help.

If you have a question about where the debt came from or believe your benefit rate is incorrect, please call 1-888-442-4551 for education benefits or 1-800-827-1000 for other VA benefits. Even if newly submitted information may change your benefit rate, you still must choose from an option below to resolve the debt.

WHAT ARE YOUR OPTIONS?

You can pay the debt in full within the next 30 days. Or, if you are financially unable to pay the full debt, you can request an extended monthly payment plan; request a waiver; or dispute the debt, if you feel it is not valid. Please see the back of this letter for more information.

It is important to pay this debt within **30 days** of the date of this letter or tell us which option you choose.

PLEASE TAKE ACTION: Pay the Debt

You can pay the full debt in one payment by:

- Paying online at www.pay.va.gov. Click "Pay Online." You can choose between paying from your bank account or by credit card. You will find instructions on the web page.
- Using Visa, MasterCard, American Express, Discover, or Western Union "Quick Collect." For information about how to pay by credit card or Western Union, please call us at 1-800-827-0648.
- Sending a check or money order made out to "U.S. Department of Veterans Affairs." Please write your VA file number or Social Security number on the check. Please fill out the remittance form included with this letter and mail it, with your check or money order, in the return envelope.

FOR PROPER CREDIT TO YOUR ACCOUNT, PLEASE DETACH AND RETURN WITH YOUR PAYMENT

 Department of Veterans Affairs	PAYMENT REMITTANCE
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* FILE NO. ▶		AMOUNT ENCLOSED	ENTER YOUR CURRENT ADDRESS BELOW ONLY IF THE ONE ABOVE IS INCORRECT. PLEASE INCLUDE YOUR ZIP CODE.
PAYEE NO. ▶		\$	
PERSON ENTITLED ▶		YOUR TELEPHONE NO. (Include Area Code)	
DEDUCTION CODE ▶			
* Please include this number on your check or money order.			

Note: If you pay by check, you authorize us to use the information from your check to either make a one-time electronic fund transfer from your account or to process it as a check. An electronic fund transfer may be withdrawn from your account as soon as the day after we process your payment. In that case, you will not receive a check back from your bank or other financial institution.

You can find a Privacy Act Statement explaining how we may use the information from your check at www.va.gov/debtman/Payment_Options.asp. For a printed copy, call 1-800-827-0648.

PLEASE TAKE ACTION: Set Up a Payment Plan

If you cannot repay the full amount in a lump sum, we will work with you to set up monthly payments. Please:

- Complete the Financial Status Report included with this letter and indicate in box 3 which action you are requesting. Please make sure to fill in Item 24B and sign box 37A. You must sign the Financial Status Report for it to be valid.
- Please send your completed Financial Status Report and any supporting documentation to us in the envelope included with this letter. We will decide whether you are eligible for an extended payment plan.
- Visit www.va.gov/vaforms/va/pdf/VA5655blank.pdf if you need additional forms.

Please Note: Debt payments deducted from benefits checks will be deducted from every benefits payment, rather than once a month. Also, there are some situations, such as a break in school enrollment or changes in training that may lead us to deduct the full amount of the benefit payment, even if you are on a payment plan.

PLEASE TAKE ACTION: Request a Waiver or Dispute the Debt

You have the right to dispute this debt. You may also request a waiver to not pay the debt. If you request a waiver, you have a right to an oral hearing. If we receive your request within 30 days of the date of this letter, we will stop trying to collect the debt until you hear back from us. We have included with this letter a fact sheet, Notice of Rights and Obligations, that explains these options.

If you have questions

Please call the Debt Management Center at 1-800-827-0648 from 6:30 a.m. to 6 p.m. Central Time. We receive the most calls on Mondays and the first week of every month. Calling on other days may mean a shorter wait. You can also visit us online at www.va.gov/debtman/.

As a recipient of VA benefits, we want you to be aware of available resources intended to help you in making wise financial decisions. We encourage you to visit www.mymoney.gov and www.consumer.gov for helpful financial information.

Thank you for your service to our country - or for supporting your Veteran's service - and thank you for allowing us to serve you.

Enclosures