



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 paid you benefits to which you were not entitled. We asked you to pay the debt in full or contact this office to establish a repayment plan. The balance on your account is \$ 100.00 which may include interest and administrative costs, if applicable.

We have several options available to help you take care of this debt.

WHAT ARE YOUR OPTIONS? You can pay the balance in full, or you can see the back of this letter for information about repayment plans. If you need help with those options or have questions about your debt, please call us at 1-800-827-0648 from 6:30 a.m. to 8 p.m. CT Monday through Friday. Visit www.va.gov/debtman for Saturday availability.

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. If you have an education debt, you may be able to repay it by working in the VA Work Study Program. Please call 1-800-GIBILL-1 (1-888-442-4551) to find out if you are eligible.

PLEASE TAKE ACTION: RESPOND WITHIN 60 DAYS: If you do not respond within 60 days of the date of this letter, we are required by law to report your debt to the credit-reporting agencies, which will negatively affect your credit and credit score.

PAY YOUR DEBT: You can pay the full debt in one payment by:

- Paying online at www.pay.va.gov with your credit card or bank account.
- Using Visa, MasterCard, American Express, Discover, or Western Union "Quick Collect." For information 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; 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.			

IF YOU CANNOT AFFORD TO PAY THE DEBT IN FULL, we may consider accepting a smaller amount as payment in full or working out another payment plan. Please:

- Write a request for a debt waiver, compromise or payment plan, and
- Fill out the Financial Status Report enclosed with this letter, if you are requesting a compromise offer, waiver request, or a payment plan longer than 12 months. Write in Box 3 which option you would like, and write your proposed payment plan in Box 24B.
- Call us at 1-800-827-0648 if you have questions about your options.

You can get additional forms at www.va.gov/debtman. Click "Financial Status Report Form" on the right sidebar.

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 also not receive a check back from your bank or other financial institution. If you have questions, please call 1-800-827-0648.

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.

We would also like to tell you about additional resources that can help you - and your family members - make wise financial decisions. Please visit www.mymoney.gov and www.consumer.gov for tips, games for children, and tools to help you do everything from buy a car to take out a student loan.

PLEASE TAKE ACTION: RESPOND WITHIN 60 DAYS: After **60 days**, we will refer your debt to the Department of the Treasury for offset under the Treasury Offset Program (TOP). Treasury may withhold your debt from your federal payments, including tax refunds, Social Security benefits, and salary or retirement benefits. They may also refer your debt to a private collection agency, which may lead to more fees, interest charges and penalties. They may also garnish your non-federal wages through the Administrative Wage Garnishment Program. We may also garnish future VA benefit payments. This offset process is authorized by the Debt Collection Improvement Act of 1996.

Enclosures