



**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)

**You have a delinquent Compensation and Pension debt with the Department of Veterans Affairs.** The balance is \$ \_\_\_\_\_ plus interest and administrative costs, if applicable. We have tried to contact you on numerous occasions to satisfy this debt. If you do not pay the balance in full or establish a satisfactory payment agreement within **30 days**, the government may withhold your future federal and state payments. (Please see the back of this letter for details.)

We may be able to assist you if this debt is difficult for you to repay. Please call our office at 1-800-827-0648 from 6:30 a.m. to 8 p.m. CT Monday through Friday, if you need help. Visit [www.va.gov/debtman](http://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.

**WHAT ARE YOUR OPTIONS?** Please call us within **30 days** to avoid referral to the Department of the Treasury.

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

- Paying online at [www.pay.va.gov](http://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.

**REQUEST A PAYMENT PLAN, COMPROMISE, OR WAIVER:** Please complete the following actions within **30 days** to avoid referral to the Department of the Treasury:

- Set up an agreed-upon, approved-by-VA payment plan, and
- Fill out a Financial Status Report included with this letter, if you would like a compromise offer, waiver request, or payment plan longer than 12 months. Write in Box 3 which option you would like, and write your proposed payment plan in Box 24B, or
- Call us at 1-800-827-0648 to talk about your options.

You can find additional forms at [www.va.gov/debtman](http://www.va.gov/debtman).

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

 Department of Veterans Affairs	<b>PAYMENT REMITTANCE</b>
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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.			

**VA'S NEXT STEPS:** After **30 days**, we will refer your debt to the Department of the Treasury, and they may withhold it from your federal payments, including tax refunds, Social Security benefits, and salary or retirement benefits. They may 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, when they become due.

Treasury may take 15 percent of current or future federal employees' net disposable pay. That may begin the pay period when TOP receives your debt and will continue every pay period until the debt is paid. You may request a hearing on the amount to be offset. If you would like a hearing, please send a written request within 15 days of the date of this letter. If we receive your request within **15 days**, we will not withhold money from your pay until after the hearing. If you knowingly give us false or frivolous statements or present false evidence, you may face severe penalties which include fines and/or imprisonment.

You have the right to look at and make copies of records related to your debt. You have the right to dispute the debt, or the amount of the debt. You may also ask to waive, compromise or utilize a payment plan to satisfy the debt. In previous letters, we told you how to do that, as well as the time frame in which to do it. If you have questions about the appeals process or your case, please call 1-800-827-0648.

**FILE A JOINT RETURN?:** If you file a joint tax return, please contact the IRS before you file. They can help you with steps to take to protect your spouse's share of any income tax return.

**FILE FOR BANKRUPTCY?:** If you filed bankruptcy and the automatic stay is in effect, please contact our office within 60 days so we do not refer your debt to the Treasury Offset Program.

**Note:** If you pay this debt by check, we will either make a one-time electronic fund transfer from your account, which may be withdrawn from your account as soon as the day after we process it, or we will process it as a check. 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](http://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](http://www.mymoney.gov) and [www.consumer.gov](http://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.

Enclosures