

SME Interview 10/3

Questions for Phone reps (9/29/2020 workshop)

- Can you tell me a little bit about your role?
 - How does your role interact with the FSR process?

Process the FSR do not talk to veterans. Take action based on what is requested

- What are some types of phone calls you receive relating to the FSR process?
- How often do you receive phone calls from Veterans who are trying to complete the FSR?
 - Can you walk me through what this type of phone call might look like?
 - What are the most common questions you receive from Veterans about the FSR?
- How often do you introduce Veterans to the FSR form?
 - Can you walk me through what that type of phone call might look like?
 - How do you help the Veteran determine if they should submit for a compromise offer, waiver, or extended payment plan?
- What are some reasons why an escalation would be necessary?
 - Can you walk me through an example of an escalation relating to the FSR?
- What parts of the form do you think are most challenging for Veterans?

Biggest problem is 1 or 2 -- unclear writing, failure to fill out entirely . Will list a file or SS that doesn't match records. Sometimes benefits are issued under veterans file number for dependents but are under dependent number

People don't fill out at all and don't choose resolution. Also they want everything - chose all - for example, they chose compromise but really want a payment plan. Compromise is offer to settle debt in full - veteran gives monthly amount.

- What are the most common mistakes when filling out the form?
- What information do you think would be most helpful for Veterans to know while filling out the form?

Can we help veterans choose the right category? One thing that may help is if they had drop down options and explain what each is. People can request more than one thing -- explain what each is and give multiple options. You can choose all at same time - can dispute but if it fails then compromise then they will take payment plan

Would steer people away from compromise

Would it be good to have first choice, 2nd etc?--> yes, that would be. 50% request more than one thing (guess)

Get things listed in ehre that are not actionable - inflammatory things. Guide people towards more productive actions.

Q3 why? → aren't specific

Other-? Because I was told to, they sent it to me

Kitchen sink mentality - i want everything

You can dispute debt with form but not a lot of space - a letter would be more productive

Questions for mailed FSR processing team (Workshop TBD)

- Can you tell me a little bit about your role?
 - How does your role interact with the FSR process?
- Can you walk me through how you'd help a Veteran fill out the form?
 - Do you go in order from Section I through VII or do you jump around?
- How long does it usually take to help a Veteran complete the form?
- What parts of the form do you think are most challenging for Veterans?
 - Can you tell me about a specific time you've helped a Veteran with a part of the form they found challenging?
- What are the most common mistakes made when filling out the form?
 - What are the most common omissions?
 - What happens if you receive a form that's been incorrectly filled out?
- What information do you think would be the most helpful for Veterans to know while filling out the form?
- What happens after you've processed the form?

Task: Mural workshop - 30 min

I'm going to share my screen and pull up a visual reference of the FSR for us to take a look at.

Moderator shares their screen and navigates to [the Mural board](#).

Okay! So we're going to take a look at the different sections of the FSR form. I'm going to capture notes as we go.

Form info

File no.

- Do Veterans typically know their file number?
- What are the implications for non-Veteran debts?

Specify why you are completing this form (waiver, compromise, payment plan or other)

- What are examples of common things you've seen Veterans write for "Other"?
- What does an ideal response in this field look like for each option (waiver, compromise, etc.)?
- What are some commonly made mistakes for this field?
- Does the reason specified change the required information for the rest of the form in any way?

Do you want to add anything else about this section before we move on?

Section I - Personal data

Address (Number and street or rural route, City or P.O box, State, and Zip Code)

- Are addresses submitted with this form updated in the Veteran's record?

Biggest problem is not filling out at all - not filling in some fields (omissions) IF married, they won't provide spouses information because it's their debt but household income is an input into decisions.

If they put in name of spouse but no employment - difficult for staff to make determinations.

Telephone number

- When and how do you use the Veteran's phone number?
 - Have you ever reached out to a Veteran while processing their form?
 - If so, can you tell me about a time where you've needed to reach out to a Veteran about their form?
 - Name of spouse

Update in VAMS. May use phone number to make contact. If someone had entire check withheld but forgot to sign they would call and expedite

Congressional request - agent may call to get information to get benefits restored. Can call veteran to explain mistakes and get vso involved to help explain - example - veteran is blind and can't read letters

- Why is the name of the Veteran's spouse needed?

Validation of spouse and benefits they are receiving

- How do Veterans complete this section? Do they include first, middle, and last name?

No objections if not exactly same

Age(s) of other dependents

- Why do Veterans need to provide this information? (We may be able to use the answer to this question to provide context to users)

Complete record of employment for yourself and spouse during past 2 years

- How are employer records pertinent if financial details are being given?

Not sure if this is verified (personally think it's overkill) historical records if in future they are re evaluating. Take everything veteran gives as authentic - veterans are being honest. DMC does own form.

- There's only two entries for spouse and Veteran - What if a Veteran and/or their spouse has had more than two jobs in the past two years?
 - Do some Veterans attach additional paperwork to their application that lists more than two jobs?
 - What if a Veteran has more than one job at a time?
 - What about irregular or non-traditional jobs?

Need to request FSR every 6 month - only look at recent information. Helps with change of circumstance - didn't like the answer and keep sending again and again. If a decision was made - decisions are not reversed unless there is a change. Unless a mistake was made initially .

Staff are trained to take holistic approach to evaluation - are veteran trying to get lower plan ?

Your employment experience

Kind of job

- What type of information is expected for this field?
- What are examples of things Veterans put in this box?

Can this be more generic? May be convenient to have UI during time frame . Kind of job and employer are helpful - instances where people listed federal jobs with payscales that are wrong. People don't want to pay debts. Inconsistencies in job vs. pay

Dates (MM-YYYY)

- Can you tell me a little about why the first job has 'Present' in the 'To' field?
- Do Veterans ever put their last 2 jobs even if the most recent job isn't active? (a.k.a 'Present')

Name and address of employer

- What is 'Name' supposed to be? Name of the business or name of the manager?
 - How do Veterans interpret that?
- Is everything in this section required? What if a Veteran doesn't know their employer's address?

Do not need address

Do you want to add anything else about this section before we move on?

Section II - Income

Problem #16 veterans benefits, SS - veterans say it's zero because it's being withheld but they are still eligible for benefits. Have to take into account the whole benefit - based on what income will be after adjustment

Monthly gross salary (before payroll deductions)

- Are there any ways this section varies for non-salaried employees? (Ex. Freelancers/contractors, seasonal employees)

See a lot of estimations - section 14 gets ignored entirely - give net take home pay - if someone has withholding for 401k - that may not be appropriate

If they receive VA benefits - we can withhold directly from those even if they are seasonal employees - withholdings are based on info available

Spousal income gets missed a lot --if there is a spouse there should be spousal income

Other deductions → child support, restitution, garnishment

Payroll deductions

Retirement

- What sort of accounts do we accept here? (Pensions, 401k, IRAs, 403b, 457)
- Does this include both employer-sponsored and private retirement accounts?

Other (specify)

- What other deductions are common?
- What mistakes do Veterans make here?

Other deductions → child support, restitution, garnishment

Health insurance dental vision

Something would like to see individually like child support - if rolled up may lose visibility into overall picture

VA Benefits, Social Security, or Other Income (Specify source)

- Where would Veterans likely find each of these?

- If separate sources, should we break this field up into multiple for the Veteran to save them the calculation?
- What are common "Other" sources?
- Do Veterans have to specify the source for "VA Benefits" and "Social Security" incomes, or is that specific enough?
- Why is "Social Security" income in this section twice? Is there a difference between the two fields?

Do you want to add anything else about this section before we move on?

Section III - Expenses

Problems - 18, 20 21 sometimes get repeated in section that 22 is supposed to pull from

Amounts have to be reasonable for where they live etc. there is a baseline to 'reasonable'

Rent or Mortgage Payment

- Does Mortgage Payment include all housing related costs (e.g. property taxes, insurance, PMI, HOA/COD) or just loan payments?

Yes - may be better to explain

- Are there any specific rent scenarios that impact the determination? (shared property, irregular rent?)

Food

- Does this include only groceries or also eating out, etc.?

Utilities and heat

- Are there specific utilities that are accepted? (e.g. electricity, gas, water/sewage, trash/recycling, internet, landline, cable, cellular, home security)

Other Living Expenses

- What sort of expenses typically go here?
- What sort of expenses are obstinately not accepted?

Monthly Payments on Installment Contracts or Other Debts

- What are applicable Installment Contracts?
- What are examples of 'Other debts'?

Do you want to add anything else about this section before we move on?

No clarity around other expenses like cell phone - address 22 before 21

Section IV - Discretionary income

Will submit FSR and show that they have balance sitting in bank. Want a lower payment plan but just got one

Where does money go if veteran is asking for new plan

Discourage changing FSR just to get lower payment plan

When request extended payment plan - look at assets to determine if there any luxury assets that should be considered before something is agreed upon - Rvs, etc.

Amount you can pay on a monthly basis toward your debt

- Do Veterans request assistance determining a comfortable repayment amount?
 - Can you tell me about a time where you've helped a Veteran determine a repayment amount?
- What is the general guidance for reasonable payments from this surplus? (if a Veteran had \$100 left over after monthly expenses, is the VA apt to ask for all of it?)

Cash in bank (checking and savings accounts, building and loan accounts. etc)

- What makes up "etc."?
- What is "building and loan accounts"?
- How exact do you expect these figures to be? Should Veterans be concerned with pending transactions or will a simple figure at that point in time suffice?
- Do Veterans ever need to provide proof of a balance at a specific point in time?

Cash on hand

- What is considered "cash on hand"?
 - Money in safes? Money in their wallet?

Automobiles (resale value)

- How should Veterans determine the resale value of their automobiles? Do we have any rules/limitations about recommending ways for them to determine resale value?

Stocks and other bonds (current value)

- What are "other bonds"?

Real estate owned (resale value)

- How should Veterans determine resale value?

See people who re passing rental income as actual mortgage - broken down by specific property -- why need 6 houses - is this mortgage on investment property

Resale value is not fact checked - otherwise take as fact

IRS guide for housing transportation

Construction loan -- level of complexity

Veterans will make large purchase to lower monthly payments -- can dispute with benefits side -- then will make big purchases. RVs motorcycles new cars to lower monthly amounts

Other assets (specify below)

- What are examples of other assets you'd expect to be included?
- What are examples of other assets Veterans include?
- Are there some assets Veterans commonly include that they don't need to?

Do you want to add anything else about this section before we move on?

Section VI - Installment contracts and other debts

Installment contracts and other debts

Name and address of creditor

- What constitutes an acceptable creditor name? (e.g. I have a Paypal loan (backed by Synchrony) for an online appliance store -- which is the intended creditor for this section?)
- Are individuals appropriate creditors? (i.e. for a personal loan from family)
- Are creditor addresses necessary for this?
 - It seems unlikely that this would be easily accessible

Date and purpose of debt

- What information do you expect for "purpose of debt"?
- What are common responses for "purpose of debt"?

Original amount of debt

- How exact do these figures need to be?

Unpaid balance

- How exact do these figures need to be? At what point in time?

Do you want to add anything else about this section before we move on?

Section VII - Additional Data

Have you ever been adjudicated bankrupt? If so and VA or a mortgage company was involved, please send all pertinent documentation

- What does "pertinent documentation mean?
- What are some examples of documentation you've seen Veterans submit?

If discharged - they can collect

Location of Court

- What should be included in this field? State, city?

Docket No (If known)

- How often do submitted forms have this field filled in?

Use this space and additional sheets, if necessary, to supply any pertinent information and to continue your answer to previous item number(s) to which your comments apply

- What item numbers do Veterans typically include additional information for?
 - What kind of additional information is included?
- How long are additional information responses generally?
- How does the information submitted in this field differ from the written letter that is provided aside from this form? ([referenced here](#))

Do you want to add anything else about this section before we move on?

Section VII - Applicant Certifications - Required

Date signed (by spouse)

- Is this generally the same date as 37b? (Does both the Veteran and their spouse typically sign the form on the same day?)

Do you want to add anything else about this section before we move on?

Biggest reason why FSRs are rejected second is there is no data

Electronic signature is totally acceptable - acceptable per government statutes -- applied directly to the form. Signed email and unsigned fsr

Spouse signature - get a signature or get a reason why it's valid why they cant' sign -- like on deployment

Separated or deployed are two frequent reasons

Signing does not make them liable to debt -- just saying data is accurate

Thank-You and Closing - 1 min

That's all the questions I have for you!

- Do you have any questions for me?
- Can you think of anyone else we should talk to that might be able to provide more insight into the FSR process?

Guidance we can provide on how much monthly plan can be - never set up a plan for less than what is offered

Never want people to submit a payment on compromise before it is approved.

Letter - strict character limit

Pertinent documentation - question for Stacy

Have it upload and routed into proper work queue