

SME Interview 10/2

We can add additional questions as we talk to more SMEs.

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?

Processing - by mail. Used to do it, may not have the latest info

- 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?

What the veteran is asking for - what is the purpose for filling out the form. They should have file number and social security number. File number is written on letters. Either SS# of 9 digit number . SS# is most important.

Veterans may write hearing, reduce payment plan previously set up. Used to use form for hearings now transferred to regional office

Ideal Response→ Should write what they need.

Multiple choices - dmc would first process waiver then compromise - not really sure

- 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?

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?

If contact data is different than form - they will update

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?

Phone number is required, but they do not call, they communicate with letters.

Name of spouse

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

Used for waiver requests, not sure if used for hearings

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

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)

Don't consider dependents on waiver requests - age doesn't matter - it may for veteran

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

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

May not list employment correctly - need present employment to figure out income.

Veterans will enter everything including part time job

- 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?

Temp vs. perm - may have bearing on decisions -- future security

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?

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

Section is not required if the veteran is not working. If spouse is working - income will be considered

More than two employers - people write on the side of form - attach info on additional paper

Don't care about specific details for employer

Section II - Income

Common Issue - Can put yearly gross vs. monthly income - will prevent settlement because it looks like they have more money

Monthly gross salary (before payroll deductions)

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

They will put how much they make per month - estimate

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?

They don't have to fill out retirement accounts - ?

Other (specify)

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

Medical is example - will use other space to add

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?

Any income - alimony

- Do Veterans have to specify the source for "VA Benefits" and "Social Security" incomes, or is that specific enough?

Retired, disabled

- 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

Common Mistakes ? - write it down twice or forget If they live with parent, they should still put it here

Rent or Mortgage Payment

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

Include property tax (or can put on other) All expenses

- 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.?

All food expenses - eat out + groceries

Utilities and heat

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

People put on 21 Most people put gas, electricity water together.

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'?

Get loan from pawn shops - any monthly payment for loan like personal loan. DON't require verification

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

Dont' have specific examples for 'other'

For compromise and waiver - assume the info is correct - do not kick form back

Section IV - Discretionary income

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?

Income and expenses are crucial. Have to show hardship. If they request a waiver but also collect monthly payment plan they will get refund

- 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?

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?

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?

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?

Great, well thank you so much again, and enjoy the rest of your day!

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