

SME Interview 10/5

Christina Siedow

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

Analyst, product owner for VAMS and deep experience with FSR

Dont' understand why they need to fill out form - believe that VA does not need information.

Have to explain why it's important. Get stuck on why they are completing - we can explain options better

Dont' want spouses income considered if they are separated

13-17 is horrible - on phone help section by section

- 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?

For sure 10% of calls are help with 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 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?

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?

This sucks - only one telephone number . VAMS has 3 phone number this integrates with vets profile - should have email address.

Name of spouse

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

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

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

Veterans put their own SS # even if dependent

Veterans are not sure what they are asking for - so they write all +

Once it is filled out there is 30 days to work it - if not filled out right the first time could take 60+ days.

For selection - what do you see? - pic list with explanations for which one they pick - what it is ?

Multi-select - if they request a waiver and compromise - a compromise gets done first

Payment plan first then process compromise then waiver if compromise is denied -- opposite way then veteran may want it

It's better for government to collect a compromise then grant a waiver. Fine line between veteran and taxpayer.

There is no “other” that is misleading. Payment plan means you are inactive and veteran will pay DMC money. Other could be refund and lower offset

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?

Is it seasonal?

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 of employers

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

Section II - Income

Monthly gross salary (before payroll deductions)

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

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?

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?

Income is never calculated correctly -- #16 makes veterans angry

They should be putting in what they are getting after deductions (Note to Becca- didn't one of the other people say exactly the opposite? - I am confused by this)

Payroll deductions → super complicated -- they think retirement is what they are getting. Not being taken out.

Take home pay - should be auto-calculate

Other income -- anything ...

Section III - Expenses

Rent or Mortgage Payment

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

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?
- 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?

Do not take vehicle - but if veteran has 4 cars, RVs etc - taken into account.

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?

Maybe boat?

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

Example - \$75k debt - but have cash - they need to pay off debt Veterans can have very large debts from pension - they can get SS benefits and not tell VA

If you are in prison - not entitled to benefits

IF you have a mortgage - all properties + mortgage

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

Duplicate credit card payment in living expenses and other

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?

When we talk about 'other' -- trash, internet, daycare, -- normal things should be listed
diapers school supplies, kids lunches -- this is all other -- veterans don't list all their bills

Creditor important - address is not

Date/purpose - date not important

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?

Bankruptcy super important - goes to team

Pertinent information - bankruptcy paperwork

Most important part of form is signatures - have to send back to Veteran - give them 30 days - 7 days to send back - send back another 7 days - 30 days is up

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!

Cannot offer lower than Veteran proposes on monthly offer.