



VETERAN ONLINE DEBT ACCESS (VODA) PRODUCT OVERVIEW & STRATEGIC ROADMAP

Jill Anderson

Legislative Affairs Program Manager

VA Debt Management Center

FOR INTERNAL USE ONLY

June 13, 2023



Agenda

- Background
- Features Implemented
- Overview of Main Pages
- Electronic Financial Status Report (FSR)
- Roadmap
- Questions

All data in this document is mock data

Mission

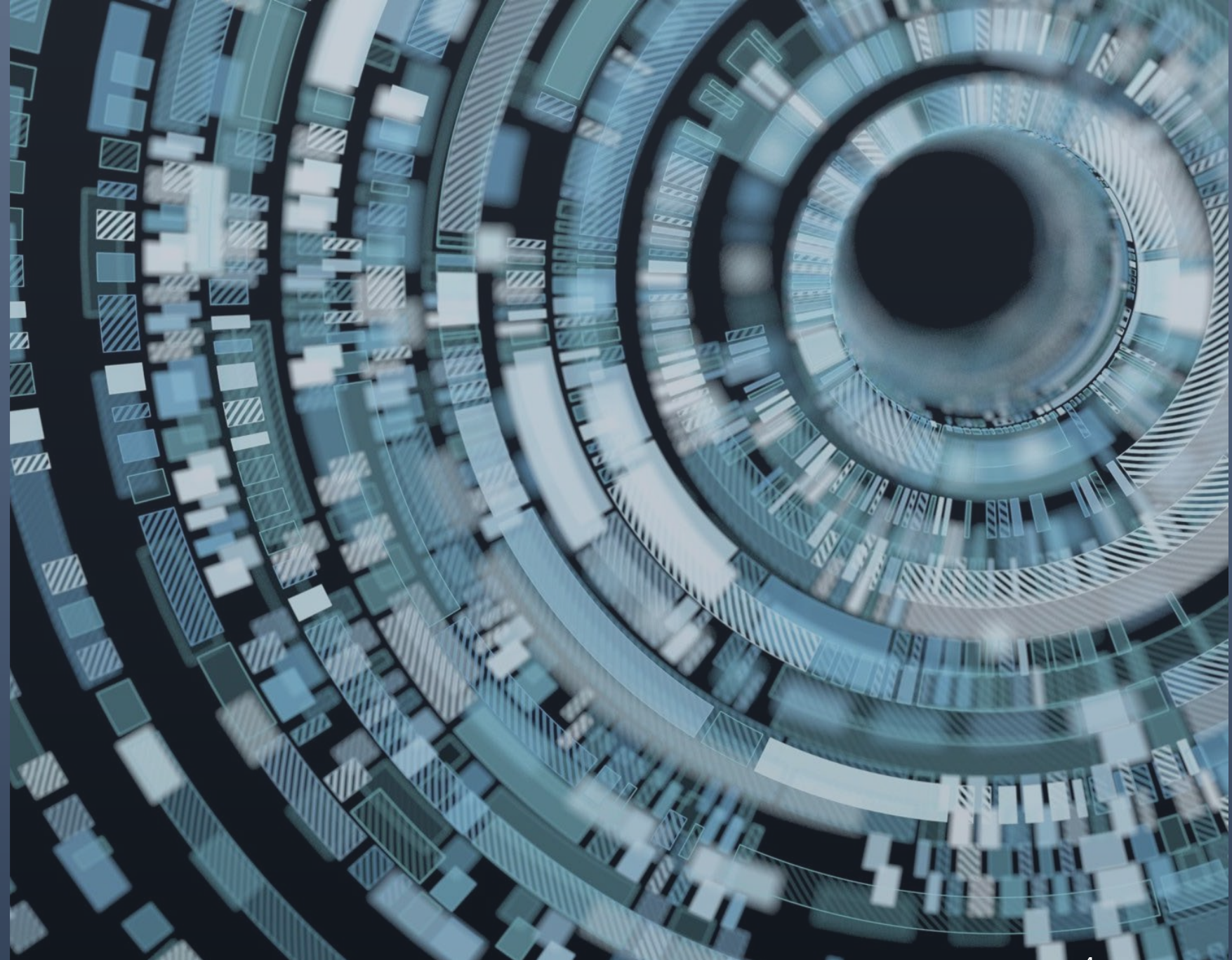
Offer Veterans an online experience that can help them understand:

- ✓ why they have debt
- ✓ what the status of their debt is
- ✓ what steps they need to take to resolve their debt

All data in this document is mock data

VODA

www.va.gov/manage-va-debt



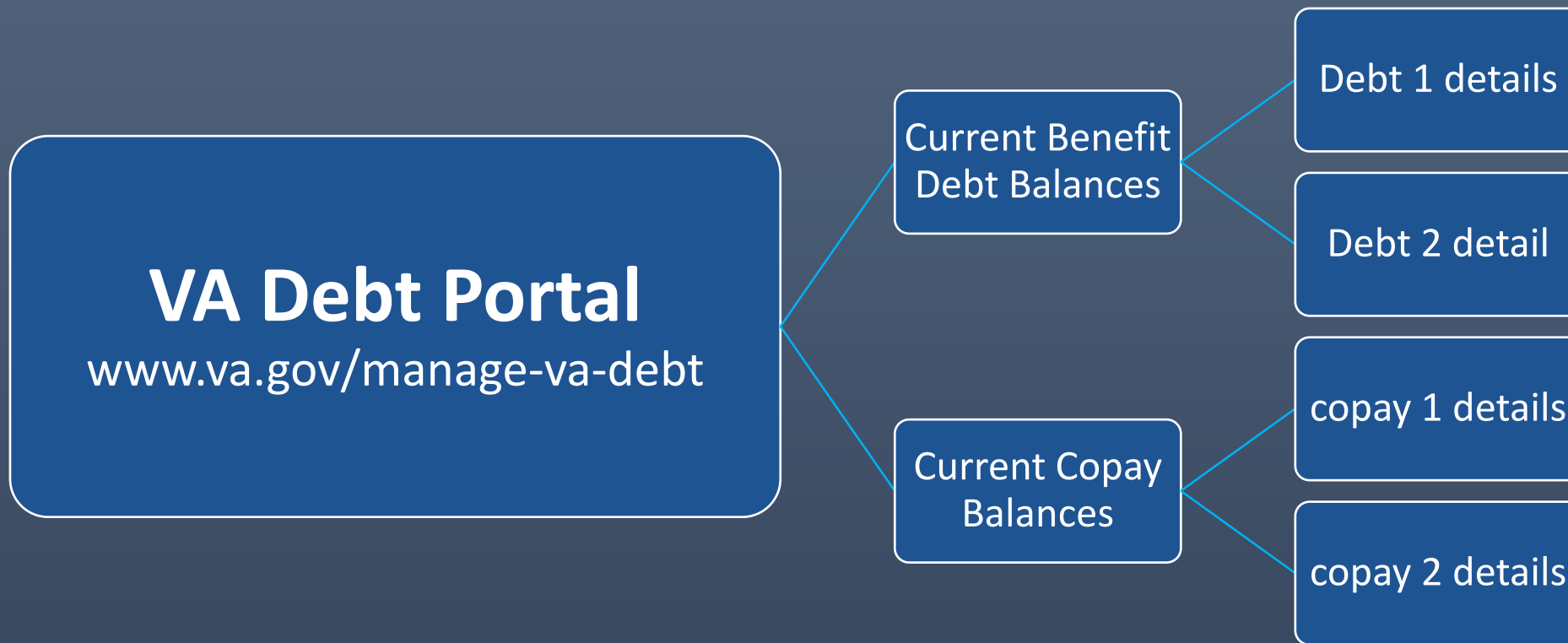
VODA Features Implemented

- Creating an online debt portal to allow Veterans to manage VA debt (January 2021)
- Sending email debt notifications in addition to standard paper letters (April 2021)
- Electronic Financial Status Report (FSR)/VA form 5655 for VBA overpayments (November 2021)
- Online debt access for VHA copayments (January 2022)
- Email confirmation for FSR submitted for benefit debt (May 2022)
- Consolidated debt view (July 2022)
- Combined FSR for VBA overpayments and VHA copayments (September 2022)
- VA Benefit Debt Notification on MyVA (September 2022)
- Email confirmation for FSR submitted for copayments (October 2022)
- VA Copayment Debt Notification on MyVA (December 2022)
- Prototype of FSR (May 2023)
- Email copayment debt notifications in addition to sending paper statements (June 2023)
- Streamline FSR enhancements (June 2023)

All data in this document is mock data

Overview Page

Allows Veterans to explore a singular page experience where they can review benefit debt and medical copay statements they may have with the VA



Features

- **Debt Portal Overview:** This page is accessible to anyone visiting the site and will be a single source for debt management clearly communicating to Veterans what their options are and provides functionality to give Veterans the ability to resolve debt in the way most appropriate for their situation
- **Single Dashboard:** Providing Veterans with a single dashboard to review all VA debts, debt letters and health care copayment statements
- **Debt status and next steps:** Statuses and next steps provide Veterans with a more holistic view about their debt and any action they need to take to resolve it

Main Page

The screenshot shows the VA website's main page for managing VA debt. The header includes the VA logo, U.S. Department of Veterans Affairs, and navigation links for Search, Contact us, and Sign in. The main content area features a breadcrumb trail (Home > Manage your VA debt), a main heading 'Manage your VA debt for benefit overpayments and copay bills', and a sub-heading 'Review your current VA benefit debt or copay bill balances online. And find out how to make payments or request help now.' Below this is a section titled 'On this page' with four links: 'Review your benefit debt and copay bills online', 'Make a payment now', 'Request financial help or dispute charges', and 'More helpful information'. A prominent call-to-action box says 'Please sign in to manage your VA debt' with a 'Sign in or create an account' button. A final section titled 'What you can do when you sign in' lists four actions: checking debt status, checking copay bills, finding payment instructions, and downloading billing statements. A note at the bottom states that dependents and service members cannot use the tool to check their VA debt status.

An official website of the United States government [Here's how you know](#) Talk to the Veterans Crisis Line now

VA U.S. Department of Veterans Affairs Search Contact us Sign in

VA Benefits and Health Care About VA Find a VA Location My VA

[Home](#) > Manage your VA debt

Manage your VA debt for benefit overpayments and copay bills

Review your current VA benefit debt or copay bill balances online. And find out how to make payments or request help now.

On this page

- Review your benefit debt and copay bills online
- Make a payment now
- Request financial help or dispute charges
- More helpful information

Review your benefit debt and copay bills online

Please sign in to manage your VA debt

Sign in with your existing **Login.gov**, **ID.me**, **DS Logon**, or **My HealtheVet** account. If you don't have any of these accounts, you can create a free **Login.gov** or **ID.me** account now.

[Sign in or create an account](#)

What you can do when you sign in

- Check the amount and status of your VA debt related to VA disability compensation, non-service-connected pension, or education benefits
- Check the amount and status of copay bills at each VA health facility where you receive care
- Find out how to make payments or request help
- Download billing statements, debt notices, and collection letters

Note: At this time, dependents of Veterans or service members can't use this tool to check the status of their VA debt.

All data in this document is mock data

Overview After Signing In

An official website of the United States government [Here's how you know](#) Talk to the Veterans Crisis Line now

VA | U.S. Department of Veterans Affairs | Search | Contact us | Travis

VA Benefits and Health Care | About VA | Find a VA Location | My VA | My Health

[Home](#) > [Manage your VA debt](#) > **Your VA debt and bills**

Your VA debt and bills

Check the details of debt you might have from VA education, disability compensation, or pension programs, or VA health care and prescription charges from VA health care facilities. Find out how to make payments or request financial help.

Debt and bill overview

\$171.45 for 3 copay bills Updated on May 4, 2022 Check your balance and resolve your bill
\$347.82 for 2 outstanding debts Updated on October 18, 2020 Check the status and resolve your debt

What to do if you have questions about your debt and bills

Questions about benefit debt

Call the Debt Management Center (DMC) at [800-827-0648](tel:800-827-0648) (TTY: [711](tel:711)). We're here Monday through Friday, 7:30 a.m. to 7:00 p.m. ET.

Questions about medical copayment bills

Call the VA Health Resource Center at [866-400-1238](tel:866-400-1238) (TTY: [711](tel:711)). We're here Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

Medical Copayment Overview

Allows Veterans to:

- ✓ review medical copay statements
- ✓ find out how to make a payment thru a variety of payment options
- ✓ learn how to request help or dispute charges
- ✓ download PDF statements

Medical Copayment Overview

An official website of the United States government [Here's how you know](#) Talk to the Veterans Crisis Line now

VA U.S. Department of Veterans Affairs Search Contact us Travis My VA My Health

VA Benefits and Health Care About VA Find a VA Location

Home Manage your VA debt Your VA debt and bills Current copay balances

Current copay balances

Check the balance of VA health care and prescription charges from each of your facilities. Find out how to make payments or request financial help.

On this page

- What you owe to your facilities
- How to pay your copay bill
- How to get financial help for your copays
- How to dispute your copay charges
- What to do if you have questions about your balance

What you owe to your 3 facilities

\$110.45

Mann-Grandstaff Department of Veterans Affairs Medical Center - Spokane

Your balance on **May 4, 2022** was \$110.45. If you haven't either paid your full balance or requested financial help, contact the VA Health Resource Center at [866-400-1238](tel:866-400-1238) (TTY: [711](tel:711)). We're here Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

[Check details](#)

\$15.00

Ralph H. Johnson Department of Veterans Affairs Medical Center - Charleston

Your balance on **November 15, 2021** was \$15.00. If you haven't either paid your full balance or requested financial help, contact the VA Health Resource Center at [866-400-1238](tel:866-400-1238) (TTY: [711](tel:711)). We're here Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

[Check details](#)

\$46.00

Bob Stump Department of Veterans Affairs Medical Center - Prescott

Your balance on **November 5, 2021** was \$46.00. If you haven't either paid your full balance or requested financial help, contact the VA Health Resource Center at [866-400-1238](tel:866-400-1238) (TTY: [711](tel:711)). We're here Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

[Check details](#)

Your other VA debt

Our records show you have VA benefit debt. You can [check the details of your current debt](#), find out how to pay your debt, and learn how to request financial assistance.

[View all your VA debt and bills](#)

How to pay your copay bill

You can pay your bill in any of these 4 ways:

[Expand all](#)

- Option 1: Pay online +
- Option 2: Pay by phone +
- Option 3: Pay by mail +
- Option 4: Pay in person +

How to get financial help for your copays

If you're struggling because of life situations like losing your job, having a sudden decrease in income, or having an increase in out-of-pocket family health care expenses, we can help.

[Expand all](#)

- Request help for your current bills +
- Request help for your future health care +

How to dispute your copay charges

You have the right to dispute all or part of your VA copay charges. Write a letter explaining why you think the copay charges or balance amount may not be correct. To avoid late charges, you'll need to dispute the debt within 30 days of receiving your bill.

Mail the letter, or bring it in person, to the business office or health administration office at your nearest VA medical center. If you send your dispute by mail, please include "Billing Dispute" on the mailing envelope.

[Find your nearest VA medical center](#)

[Learn more about disputing your copay charges](#)

What to do if you have questions about your balance

Contact the VA Health Resource Center at [866-400-1238](tel:866-400-1238) (TTY: [711](tel:711)). We're here Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

[Feedback](#)

Review Copayment Balances

An official website of the United States government. Here's how you know

Talk to the Veterans Crisis Line now

VA U.S. Department of Veterans Affairs

Search Contact us Travis

VA Benefits and Health Care About VA Find a VA Location My VA My Health

COVID-19 vaccines at VA

We continue to offer COVID-19 vaccines to Veterans, spouses, caregivers, and CHAMPVA recipients as quickly and safely as we can.

[Find how to get a COVID-19 vaccine at VA](#)

Home Health care Pay your VA copay bill Current copay balances

Current copay balances

Check the balance of VA health care and prescription charges from each of your facilities. Find out how to make payments or request financial help.

What you owe to your 2 facilities

\$15.00

Ralph H. Johnson Department of Veterans Affairs Medical Center - Charleston

▲ Your balance on **November 15, 2021** was \$15.00. If you haven't either paid your full balance or requested financial help, contact the VA Health Resource Center at [866-400-1238](tel:866-400-1238) (TTY: [711](tel:711)). We're here Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

[Check details >](#)

\$46.00

Bob Stump Department of Veterans Affairs Medical Center - Prescott

▲ Your balance on **November 5, 2021** was \$46.00. If you haven't either paid your full balance or requested financial help, contact the VA Health Resource Center at [866-400-1238](tel:866-400-1238) (TTY: [711](tel:711)). We're here Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

[Check details >](#)

What to do if you have questions about your balance

Questions about your payment or relief options

Contact the VA Health Resource Center at [866-400-1238](tel:866-400-1238) (TTY: [711](tel:711)). We're here Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

Home Health care Pay your VA copay bill Current copay balances Copay bill for Ralph H. Johnson Department of Veterans Affairs Medical Center

Copay bill for Ralph H. Johnson Department of Veterans Affairs Medical Center

Updated on November 15, 2021

● Your balance may be overdue

Your balance on November 15, 2021 was \$15.00. If you paid your full balance, you don't need to do anything else at this time.

If you haven't either paid your full balance or requested financial help, contact us at [866-400-1238](tel:866-400-1238) (TTY: [711](tel:711)). We're here Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

On this page

- [Your statements](#)
- [How do I pay my VA copay bill?](#)
- [How do I get financial help for my copays?](#)
- [How do I dispute my copay charges?](#)
- [What to do if you have questions about your balance](#)

Your statements

Download your mailed statements from the past 6 months for this facility.

[November 15, 2021 statement \(PDF\)](#)

How do I pay my VA copay bill?

You can pay your bill in any of these 4 ways:

- Option 1: Pay online +
- Option 2: Pay by phone +
- Option 3: Pay by mail +
- Option 4: Pay in person +

How do I get financial help for my copays?

If you're struggling because of life situations like losing your job, having a sudden decrease in income, or having an increase in out-of-pocket family health care expenses, we can help.

- Request help for your current bills +
- Request help for your future health care +

How do I dispute my copay charges?

You have the right to dispute all or part of your VA copay charges. Write a letter explaining why you think the copay charges or balance amount may not be correct. To avoid late charges, you'll need to dispute the debt within 30 days of receiving your bill.

Mail the letter, or bring it in person, to the business office or health administration office at your nearest VA medical center. If you send your dispute by mail, please include "Billing Dispute" on the mailing envelope.

[Find your nearest VA medical center](#)

[Learn more about disputing your copay charges](#)

What to do if you have questions about your balance

Questions about your payment or relief options

Contact the VA Health Resource Center at [866-400-1238](tel:866-400-1238) (TTY: [711](tel:711)). We're here Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

[Notice of rights and responsibilities](#)

[Return to copay balances](#)

All data in this document is mock data

Download Statements

On this page

- ↓ [Your statements](#)
- ↓ [How do I pay my VA copay bill?](#)
- ↓ [How do I get financial help for my copays?](#)
- ↓ [How do I dispute my copay charges?](#)
- ↓ [What to do if you have questions about your balance](#)

Your statements

Download your mailed statements from the past 6 months for this facility:

- ↓ November 5, 2021 statement (PDF)

How do I pay my VA copay bill?

You can pay your bill in any of these 4 ways:

- Option 1: Pay online +
- Option 2: Pay by phone +
- Option 3: Pay by mail +
- Option 4: Pay in person +

How do I get financial help for my copays?

If you're struggling because of life situations like losing your job, having a sudden decrease in income, or having an increase in out-of-pocket family health care expenses, we can help.

- Request help for your current bills +
- Request help for your future health care +

How do I dispute my copay charges?

You have the right to dispute all or part of your VA copay charges. Write a letter explaining why you think the copay charges or balance amount may not be correct. To avoid late charges, you'll need

PRESCOTT VA MEDICAL CENTER (649)
500 N US HIGHWAY 89
PRESCOTT AZ 86313-5001

TRAVIS D JONES
1885 SHORE DR S APT 327
SOUTH PASADENA FL 33707-4743

PATIENT NAME: TRAVIS D JONES
ACCOUNT NUMBER: 6491001005154223
STATEMENT DATE: 11/05/2021

VA Logo

STATEMENT QUESTIONS OR ADDRESS CHANGE?
Call 1-866-802-6819

Methods of payment:
ONLINE: www.va.gov
BY MAIL: to the address below
IN PERSON: at the VA Medical Center
PAY BY PHONE: 1-888-827-4817
HOURS: Mon - Fri 8 am - 8 pm EST

Statement reflects payments received by **06/09/2021**

LOCAL VA'S MESSAGE:

ACCOUNT SUMMARY	PREVIOUS BALANCE	PAYMENTS RECEIVED	NEW CHARGES	TO AVOID LATE CHARGES PAY BALANCE BY 11/30/2021	BALANCE
	30.00	30.00-	46.00		46.00
DESCRIPTION			AMOUNT	BILLING REFERENCE	
OUTPATIENT CARE VISIT DATE: 01/14/2020			15.00	516-K00R4FL	
OUTPATIENT CARE			15.00-	516-K00R4FL	
COPAY RX#100020337B FILL DATE: 01/23/2020			5.00	516-K00RSNZ	
DRUG:LISINAPRIL 5MG TAB DAYS:30 QTY:30					
PHY:SANTOS,LOUISE CHG:\$5.00					
PAYMENT POSTED ON 03/24/2020			5.00-	516-K00RSNZ	
COPAY RX#100030241 FILL DATE: 03/30/2020			15.00	516-K00S829	
DRUG:ATENOLOL 25MG TAB DAYS:90 QTY:90					
PHY:GUTHRIE,BROOKE L CHG:\$15.00					
COPAY RX#100020336 FILL DATE: 04/23/2020			15.00	516-K00S2BK	
DRUG:AMLODIPINE BESYLATE 10MG TAB DAYS:90					
QTY:90 PHY:GUTHRIE,BROOKE L CHG:\$15.00					
COPAY RX#100011847 FILL DATE: 04/23/2020			8.00	516-K00S2BK	
DRUG:MICONAZOLE NITRATE 2% TOP TINCTURE DAYS:30					
QTY:60 PHY:GUTHRIE,BROOKE L CHG:\$8.00					
OUTPATIENT CARE VISIT DATE: 04/15/2020			50.00	516-K00TXGK	
OUTPATIENT CARE			50.00-	516-K00TXGK	
COPAY RX#100030241 FILL DATE: 06/30/2020			15.00	516-K00UY3W	
DRUG:ATENOLOL 25MG TAB DAYS:90 QTY:90					
PHY:GUTHRIE,BROOKE L CHG:\$15.00					
OUTPATIENT CARE VISIT DATE: 06/08/2020			50.00	516-K00V8TB	

PAYING BY MAIL OR IN PERSON? DETACH THE COUPON BELOW. DO NOT INCLUDE ANY CORRESPONDENCE WITH PAYMENT.

*CREDIT CARD NUMBER	*EXP. DATE	ACCOUNT NUMBER	STATEMENT DATE
		6491001005154223	11/05/2021

*CREDIT CARD TYPE

AMERICAN EXPRESS MASTER CARD DISCOVER VISA

*SIGNATURE

MAIL TO:

DEPARTMENT OF VETERANS AFFAIRS
PO BOX 3978
PORTLAND, OR 97208-3978

BALANCE DUE BY	AMOUNT DUE	PAYMENT AMOUNT
11/30/2021	46.00	\$

TRAVIS D JONES
1885 SHORE DR S APT 327
SOUTH PASADENA FL 33707-4743

VA FORM 10-0246 Veteran Patient Statement
Jun 2013

Pay By: Check, Money Order or Credit Card Payable to "VA". Include Account Number. *If paying by Credit Card complete fields marked with an asterisk(*)

All data in this document is mock data

Payment Options

How do I pay my VA copay bill?

You can pay your bill in any of these 4 ways:

Option 1: Pay online

Pay directly from your bank account or by debit or credit card on the secure [Pay.gov website](https://www.pay.gov).

You will need to provide an account number to pay this debt online:

Account Number: 7571001005154223

 [Pay your copay bill online at pay.gov](https://www.pay.gov)

If you need help making a payment online, call us at [888-827-4817](tel:888-827-4817). We're available Monday through Friday, 8:00am - 8:00pm EST.

Option 2: Pay by phone

Call us at [888-827-4817](tel:888-827-4817). We're here Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

You will need to provide an account number.

Account Number: 7571001005154223

Option 3: Pay by mail

Please send us these items:

- A check or money order (made payable to the "U.S. Department of Veterans Affairs"), **and**
- The payment remittance stub for your bill

Note: You'll find these stubs at the bottom of each statement. If you don't have your most recent statement, you can download and print it above or include a note listing the facility you'd like to pay.

Print this information on each check or money order:

- Your full name
- Your account number: 7571001005154223

Mail your payment and remittance stubs to:

Department of Veterans Affairs
PO Box 3978
Portland, OR 97208-3978

Option 4: Pay in person

Visit Bob Stump Department of Veterans Affairs Medical Center, and ask for the agent cashier's office. Bring your payment stub, along with a check or money order made payable to "VA". Be sure to include your account number on the check or money order.

Note: You'll find these stubs at the bottom of each statement. If you don't have your most recent statement, you can download and print it above.

Account Number: 7571001005154223

Your facility's address:

Bob Stump Department of Veterans Affairs Medical Center
500 N US HIGHWAY 89
Prescott, AZ 86313-5001

Benefit Debt Overview

Allows Veterans to:

- ✓ check the amount and status of each VA benefit debt
(including VA disability compensation, non-service-connected pension, or education benefits)
- ✓ learn how to make payments
- ✓ understand resolution options and navigate to the online FSR
- ✓ debt letter history

Benefit Debt Overview

An official website of the United States government [Here's how you know](#) Talk to the Veterans Crisis Line now

VA | U.S. Department of Veterans Affairs

Search Contact us Travis

VA Benefits and Health Care About VA Find a VA Location My VA My Health

[Home](#) > [Manage your VA debt](#) > [Your VA debt and bills](#) > [Current VA debt](#)

Current VA debt

Check the details of VA debt you might have related to your education, disability compensation, or pension benefits. Find out how to pay your debt and what to do if you need financial assistance.

On this page

- [Current debts](#)
- [Download debt letters](#)
- [How do I pay my VA debt?](#)
- [How do I get financial help?](#)
- [How do I dispute a debt?](#)

Current debts

\$227.42

Post-9/11 GI Bill debt for housing

i We're offsetting your benefit payments each month until your debt is paid

[Check details and resolve this debt >](#)

\$120.40

Post-9/11 GI Bill debt for books and supplies

⚠ Pay your \$120.40 balance now or request help by November 17, 2020.

[Check details and resolve this debt >](#)

Your other VA bills

Our records show you have a VA health care copay bill. You can [check the details of your copay balance](#), find out how to pay your balance, and learn how to request financial assistance.

[View all your VA debt and bills >](#)

Download debt letters

You can download some of your letters for education, compensation and pension debt. [Download letters related to your VA debt](#)

How to pay your VA debt

You can pay your debt online, by phone, or by mail. If you can't pay all of your debt or if you currently receive monthly benefits, call the Debt Management Center at [800-827-0648](#).

Expand all +

Option 1: Pay online	+
Option 2: Pay by phone	+
Option 3: Pay by mail	+

How to get financial help

If you need financial help, you can request:

- An extended monthly payment plan, **or**
- A compromise (ask us to accept a lower amount of money as full payment of the debt), **or**
- A waiver (ask us to stop collection on the debt)

[Request help with your debt](#)

How to dispute a debt

If you think a debt was created in error, you can dispute it. Get information about disputing a debt by calling the DMC at [800-827-0648](#) between 6:30 a.m. and 6:00 p.m. CT. For international callers, use [+1-612-713-6415](#).

Benefit Debt Details

[Home](#) › [Manage your VA debt](#) › [Your VA debt and bills](#) › [Current VA debt](#) › [Debt details](#)

Your Post-9/11 GI Bill debt for books and supplies

Updated on October 18, 2020

Pay your \$120.40 balance now or request help by November 17, 2020

To avoid collection actions on your bill, you must pay your full balance or request financial help before November 17, 2020. If you don't, this debt may be referred to the U.S. Department of the Treasury.

[▶ Make a payment](#)

[▶ Request help with your debt](#)

Why might I have this debt? ▾

On this page

- ↓ [Debt letter history](#)
- ↓ [Download debt letters](#)
- ↓ [How do I pay my VA debt?](#)
- ↓ [How do I get financial help?](#)
- ↓ [How do I dispute a debt?](#)

Debt letter history

You can check the status or download the letters for this debt.

Note: The content of the debt letters below may not include recent updates to your debt reflected above. If you have any questions about your debt history, please contact the Debt Management Center at [800-827-0648](tel:800-827-0648).

Your Post-9/11 GI Bill debt for books and supplies

Updated on October 18, 2020

Pay your \$120.40 balance now or request help by November 17, 2020

To avoid collection actions on your bill, you must pay your full balance or request financial help before November 17, 2020. If you don't, this debt may be referred to the U.S. Department of the Treasury.

- [▶ Make a payment](#)
- [▶ Request help with your debt](#)

Why might I have this debt? ▾

On this page

- ↓ [Debt letter history](#)
- ↓ [Download debt letters](#)
- ↓ [How do I pay my VA debt?](#)
- ↓ [How do I get financial help?](#)
- ↓ [How do I dispute a debt?](#)

Debt letter history

You can check the status or download the letters for this debt.

Note: The content of the debt letters below may not include recent updates to your debt reflected above. If you have any questions about your debt history, please contact the Debt Management Center at [800-827-0648](tel:800-827-0648).

Date	Letter
October 18, 2020	First demand letter A letter was sent to notify you of your debt and provide information on how to resolve it.

Download debt letters

You can download some of your letters for education, compensation and pension debt.

[Download letters related to your VA debt](#)

All data in this document is mock data

Financial Status Report (FSR)

Form 5655



FSR – Overview

The Financial Status Report (FSR) is a form the Veteran must fill out and submit to VA in order to start the process for requesting one of the following debt resolutions: compromise offer, waiver, or extended payment plan.

Allows Veterans to:

- ✓ complete and submit the form online; accurately and completely (field validation and auto-calculated fields guard against incomplete data, miscalculations and omissions)
- ✓ save the form while they are in-progress so they can complete it later

FSR – Features

There are six main categories of information collected as part of the FSR.

1. Veteran Information
2. Household Income
3. Household assets
4. Household expenses
5. Repayment or relief options
6. Bankruptcy history

Accessing the FSR

How do I get financial help?

If you need financial help, you can request:

- An extended monthly payment plan, **or**
- A compromise (ask us to accept a lower amount of money as full payment of the debt), **or**
- A waiver (ask us to stop collection on the debt)

You may be required to submit a financial status report. Call the DMC at [800-827-0648](tel:800-827-0648) between 6:30 a.m. and 6:00 p.m. CT to discuss your options and next steps. For international callers, use [+1-612-713-6415](tel:+1-612-713-6415).

[Find information about submitting a financial status report](#)

Request Help

Offer Veterans who are not sure if they need to complete the Financial Status Report a guided experience to determine if the FSR is needed.

Request help with VA debt (VA Form 5655)

Equal to VA Form 5655 (Financial Status Report)

Is this the form I need?

This form is for Veterans or service members who need help with debt related to VA disability compensation, education, or pension benefits. Answer a few questions to find out if this is the form you need. If not, we'll guide you to the best way to get help.

If you already know this is the form you need, you can go to the form now.

[Request help with VA Form 5655](#)

If you need help with a VA copay debt, [learn how to request financial hardship assistance](#).

What's this debt related to?

- VA disability compensation, education, or pension benefits
- VA health care copays
- Separation pay
- Attorney fees
- Rogers STEM program
- VET TEC program

Need help?

If you have trouble using this online form, call our MyVA411 main information line at [800-698-2411](#) (TTY: [711](#))

If you need help to gather your information or fill out your form, [contact a local Veterans Service Organization \(VSO\)](#).

If you have questions about your VA debt, call our Debt Management Center at [800-827-0648](#) (or [+1-612-713-6415](#) from overseas). We're here Monday through Friday, 7:30 a.m. to 7:00 p.m. ET.

Outlining the Process

Follow these steps to request help with a VA debt payment

If you don't think this is the right form for you, [go back and answer questions again](#).

1 Prepare

You'll need this information for you (and your spouse if you're married):

- **Work history for the past 2 years.** You'll need the employer name, start and end dates, and monthly income for each job.
- **Income.** This includes money you earn from a job, VA or Social Security benefits, or other sources. You'll find the details you'll need on a recent paycheck.
- **Assets.** These include cash, savings, stocks and bonds, real estate, cars, jewelry, and other items of value.
- **Monthly living expenses.** These include housing, food, and utilities (like gas, electricity, and water).
- **Installment contracts or other debts.** These include car loans, student loans, credit card debt, and other debts or purchase payment plans.
- **Other living expenses.** These include expenses like clothing, transportation, child care, or health care.
- **If you've ever declared bankruptcy,** you'll need any related documents.

If you need help with your request, [contact a local Veterans Service Organization \(VSO\)](#).

[Why does VA need all this information?](#) ▾

2 Submit your request

We'll take you through each step of the process. It should take about 30 minutes.

When you submit your request, you'll get a confirmation message. You can print this for your records.

Note: Submit your request within **30 days** of receiving a debt collection letter from us. This will help you avoid late fees, interest, and other collection actions.

3 Take any needed next steps to resolve the debt

We'll send you this information by mail:

- Our decision on your request
- Any payments you may need to make, and how to make them
- How to appeal our decision if you disagree

If you need to make any payments, be sure to pay on time.

Step 1: Veteran Information

Verifying the Veteran's information and identifying which debt they would like to request help for.

Note: Since you're signed in to your account, we can prefill part of your application based on your account details. You can also save your application in progress and come back later to finish filling it out.

[Home](#) > [Manage VA debt](#) > [Request help with VA debt](#)

Request help with VA debt (VA Form 5655)

Financial Status Report

Step 1 of 7: Veteran information

Your application will be saved on every change. Your application ID number is 12094.

This is the personal information we have on file for you.

GREG A ANDERSON

Last 4 of Social Security number: 1200

VA File number: 1200

Date of birth: 05/04/1933

Note: If you need to update your personal information, call our VA benefits hotline at [800-827-1000](tel:800-827-1000) (TTY: [711](tel:711)), Monday through Friday, 8:00 a.m. to 9:00 p.m. ET.

[Finish this request later](#) [Open save-in-progress menu](#)

[« Back](#)

[Continue »](#)

Request help with VA debt (VA Form 5655)

Financial Status Report

Step 1 of 7: Veteran information

Your application will be saved on every change.

What debt do you need help with? (*Required)

Select one or more debts below. We'll help you choose a debt repayment or relief option for each.

You will be able to choose a repayment option for each debt you select.

Post-9/11 GI Bill debt for housing

Updated on August 8, 2018

Amount owed: \$227.42

We're keeping part of your CH33 Housing EDU payments each month to pay your debt (called monthly offsets).

Date of first notice: July 19, 2018

[Request help with this debt](#)

Post-9/11 GI Bill debt for books and supplies

Updated on October 18, 2020

Amount owed: \$120.40

Your payment is due now.

Date of first notice: October 18, 2020

[Request help with this debt](#)

What if my debt isn't listed here?

If you received a letter about a VA benefit debt that isn't listed here, call us at [800-827-0648](tel:800-827-0648) (or [612-713-6415](tel:612-713-6415) from overseas). We're here Monday through Friday, 7:30 a.m. to 7:00 p.m. ET.

If you need help with a VA copay debt, [learn how to request financial hardship assistance](#).

[Finish this request later](#) [Open save-in-progress menu](#)

[« Back](#)

[Continue »](#)

All data in this document is mock data

Step 2: Household Income

Collects employment information for Veteran and their spouse (if applicable)

Request help with VA debt (VA Form 5655)

Financial Status Report

Step 2 of 7: Household income

Your application will be saved on every change. Your application ID number is 12094.

Your work history

Have you had any jobs in the last 2 years? (*Required)

- Yes
 No

[Finish this request later](#) [Open save-in-progress menu](#)

[« Back](#)

[Continue »](#)

Request help with VA debt (VA Form 5655)

Financial Status Report

Step 2 of 7: Household income

Your application will be saved on every change. Your application ID number is 12094.

Your work history

Tell us about the jobs you've had in the past two years that you received paychecks for. You'll need to provide your income information for any current job.

Edit job

Type of work (*Required)

Part time

Date you started work at this job? (*Required)

Month

Year

May

2020

Date you stopped work at this job? (*Required)

Month

Year

I currently work here

Employer name (*Required)

Employment

Save

[+ Add job](#)

[Finish this request later](#) [Open save-in-progress menu](#)

[« Back](#)

[Continue »](#)

Step 2: Household Income (continued)

Step 2 of 7: Household income

Your application will be saved on every change. Your application ID number is 12094.

Income for your job at Employment

Gross monthly income **(*Required)**

You'll find this in your paycheck. It's the amount of your pay before taxes and deductions.

\$ 3000

Payroll deductions

Deductions include money withheld from your pay for things like taxes and benefits.

Type of payroll deduction	Deduction amount	
Federal tax	\$30.00	Edit
State tax	\$300.00	Edit
child care	\$30.00	Edit

[+ Add payroll deduction](#)

[Finish this request later](#) [Open save-in-progress menu](#)

[« Back](#)

[Continue »](#)

Automatically entered (via the tool)

- Veteran's VA Benefit information

Entered by the Veteran

- payroll deduction information
- other income sources including education, pension, and compensation benefits

Request help with VA debt (VA Form 5655)

Financial Status Report

Step 2 of 7: Household income

Your application will be saved on every change. Your application ID number is 12094.

Your VA benefits

This is the VA benefit information we have on file for you.

Disability compensation and pension benefits

Amount received last month: \$836.13

Note: If this information isn't right, call our VA benefits hotline at [800-827-1000](tel:800-827-1000) (TTY: [711](tel:711)), Monday through Friday, 8:00 a.m. to 9:00 p.m. ET.

[Finish this request later](#) [Open save-in-progress menu](#)

[« Back](#)

[Continue »](#)

Your VA benefits

This is the VA benefit information we have on file for you.

Disability compensation and pension benefits

Amount received last month: \$3,261.10

Your other income

Do you get income from any other sources (like a retirement pension or alimony support)? **(*Required)**

Yes

No

Your other income

Tell us how much you get each month for each type of income.

Type of income	Monthly income amount	
AirBnB service	\$500.00	Edit

[+ Add income](#)

Step 3: Household Assets

Step 3 of 7: Household assets

Your application will be saved on every change. Your application ID number is 12094.

Your household assets

Note: For each question below, include the total amounts for you and your spouse. If you don't have any of these items, answer "0".

How much money do you have in checking and savings accounts? **(*Required)**

\$ 0

How much other cash do you have access to at this time? **(*Required)**

\$ 0

What's the current value of your U.S. Savings Bonds? **(*Required)**

\$ 300

What's the current value of your stocks and other bonds? **(*Required)**

\$ 500

Step 3 of 7: Household assets

Your application will be saved on every change. Your application ID number is 12094.

Your real estate assets

Do you currently own any real estate? **(*Required)**

Yes

No

Your cars or other vehicles

Do you own any cars or other vehicles? **(*Required)**

Yes

No

Your trailers, campers, and boats

Do you own any trailers, campers, or boats? **(*Required)**

Yes

No

Your other assets

Do you own any other items of value, like jewelry or art (called assets)? **(*Required)**

Yes

No

Step 4: Household Expenses

Your monthly household expenses

How much do you spend on housing each month? Please include expenses such as rent, mortgage, taxes, and HOA fees. (*Required)

\$ 5000

How much do you pay for food each month? (*Required)

\$ 500

Your installment contracts and other debts

Do you make monthly payments on any installments contracts or other debts (like loans, purchase payment agreements, or credit card debt)? (*Required)

- Yes
 No

Your monthly utility bills

Enter each type of utility separately below. For each, enter the amount you paid last month.

Type of utility	Monthly payment amount	
Gas	\$30.00	Edit
Water	\$50.00	Edit

[+ Add utility](#)

Other living expenses

Do you have any other living expenses (like clothing, transportation, child care, or health care costs)? (*Required)

- Yes
 No

Step 5: Repayment or Relief Options

Request help with VA debt payments (VA Form 5655)

Financial Status Report

Step 5 of 7: Repayment or relief options

Your financial overview

Total monthly income:	\$3,000.00
Total monthly expenses:	\$2,800.00
Income after taxes and expenses:	\$200.00

Resolution options available:

- **Waiver:** If we accept your request, we will stop collection on and forgive (or “waive”) the debt.
- **Extended monthly payments:** If we accept your request, you can make smaller monthly payments for up to 5 years with either monthly offsets or a monthly payment plan.
- **Compromise:** If you’re unable to either pay the debt in full or make smaller monthly payments, we can consider a smaller, one-time payment to resolve your debt.

Your selected debts

Disability compensation and pension debt

Amount owed: \$9,525.00

Which repayment or relief option would you like for this debt? (*Required)

- Waiver
- Extended monthly payments
- Compromise

What is your offer for a one time payment? (*Required)

\$ 300

Step 5: Repayment or Relief Options (continued)

Request help with VA debt (VA Form 5655)

Financial Status Report

Step 5 of 7: Repayment or relief options

Your application will be saved on every change. Your application ID number is 12094.

Supporting personal statement

Please tell us more about why you need help with this debt

[Why do I need to share this information?](#) ▾

Veteran may submit a written statement supporting their request.

Step 6: Bankruptcy History

Request help with VA debt (VA Form 5655)

Financial Status Report

Step 6 of 7: Bankruptcy history

Your application will be saved on every change. Your application ID number is 12094.

Your bankruptcy details

Have you ever declared bankruptcy? **(*Required)**

Yes

No

Your bankruptcy details

Date a court granted you a bankruptcy discharge

Month

Year

April



2018

Location of court (city, state)

Case or docket number

You'll find this number on your case documents.

Information Review

Veterans can review the information they have submitted and make any changes necessary before submission.

An official website of the United States government. [Here's how you know.](#) [Talk to the Veterans Crisis Line now](#)

VA U.S. Department of Veterans Affairs Search Contact us Greg

VA Benefits and Health Care About VA Find a VA Location My VA My Health

Home > [Manage VA debt](#) > Request help with VA debt

Request help with VA debt (VA Form 5655)

Financial Status Report

Step 7 of 7: Review your request
Your application will be saved on every change. Your application ID number is 12094.

- Veteran information +
- Household income +
- Household assets +
- Household expenses +
- Repayment or relief options +
- Bankruptcy history +

Please click on each of the sections above to review the information you entered for this request. Then read and sign the Veteran's statement of truth. The name you enter will serve as your electronic signature for this request.

Step 7 of 7: Review your request

Your application will be saved on every change. Your application ID number is 12094.

Veteran information +

Household income +

Household assets -

Monetary assets [Edit](#)

How much money do you have in checking and savings accounts?	0
How much other cash do you have access to at this time?	0
What's the current value of your U.S. Savings Bonds?	300
What's the current value of your stocks and other bonds?	500

Real estate [Edit](#)

Do you currently own any real estate? **Yes**

Your real estate assets

Enter each of your real estate assets below.

\$250,000.00 for Single Family Home [Edit](#)

Submission Process

- Veterans are required to certify the information they are submitting and accept privacy policy
- After submission, they will receive confirmation receipt for their records

Veteran's statement of truth

I've reviewed the information I provided in this request, including:

- My marital status and number of dependents
- My income (and my spouse's income if included)
- My household assets and expenses
- My bankruptcy history

Veteran's full name **(*Required)**

By checking this box, I certify that the information in this request is true and correct to the best of my knowledge and belief. **(*Required)**

Note: It is a crime to knowingly submit false statements or information that could affect our decision on this request. Penalties may include a fine, imprisonment, or both.

I have read and accept the [privacy policy](#) **(*Required)**

We've received your request

We'll send you a letter with our decision and any next steps. If you experience changes that may affect our decision (like a job loss or a new job), you'll need to submit a new request.

Request help for VA debt (Form 5655)

for Hector Smith

Requested repayment or relief options

- Compromise for Disability compensation and pension debt

Date submitted

March 17, 2022

Your request was sent to

Debt Management Center
P.O. Box 11930
St. Paul, MN 5111-0930

[Print this page](#)

All data in this document is mock data

Application Saved

- If the Veteran doesn't complete the FSR, it will be saved in the system for 60 days

Request help with VA debt for overpayments and copay bills

Equal to VA Form 5655 (Financial Status Report)

Your application for financial hardship assistance is in progress and was last saved on February 21, 2023, at 3:14 p.m. EST

You can continue applying now, or come back later to finish your application.

Your application **will expire on April 22, 2023.**

[Continue your application](#)

[Start a new application](#)

All data in this document is mock data

Follow up

Veterans are given detailed instructions on:

- ✓ how they can check the status of their request
- ✓ where to call if they have any questions
- ✓ what to do if a change affects their finances

How can I check the status of my request?

1

Sign in to VA.gov

You can sign in with your existing Login.gov, ID.me, DS Logon, or My HealthVetaccount. If you don't have any of these accounts, you can create a free **Login.gov** or **ID.me** account now.

2

If you haven't yet verified your identity, complete this process when prompted

This helps keep your information safe, and prevents fraud and identity theft. If you've already verified your identity with us, you don't need to do this again.

3

Go to your debt management portal

Once you're signed in, you can go to [Manage my VA debt](#) to check the status of your current debts.

If you have a question about the status of your request call us at 800-827-0648 (or 1-612-713-6415 from overseas). We're here Monday through Friday, 7:30 a.m. to 7:00 p.m. ET.

What if I lose my job or have other changes that may affect my finances?

You'll need to submit a new request to report the changes to us. We'll consider the changes when we make our decision on your request.

Roadmap



Medical Co-pay Notifications

As a Veteran I want to be notified via email (VA Notify) when a new co-pay statement available to view in the Debt Portal.



FSR Enhancements

As a Veteran, I will benefit from an updated and seamless online submission process that is clear, easy to follow and more accessible.



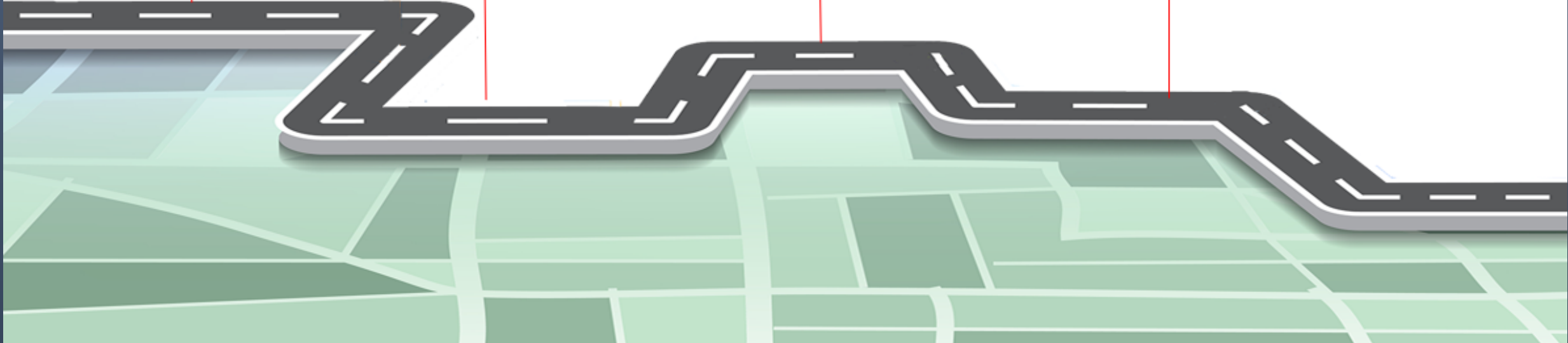
Prototype

As an employee, I would like to have a prototype to walkthrough the site with stakeholders



Benefit Data

As a Veteran, I would like a way to modify the prepopulated benefit data in the FSR to accurately reflect the benefits I have received.



Streamline Waiver Submission Process

As a Veteran with low income submitting a waiver request process is simple and straightforward.
(Phase 2.5)



Customer Experience

As a Veteran I want to provide VA feedback (Medallia) on my experience on the debt portal.



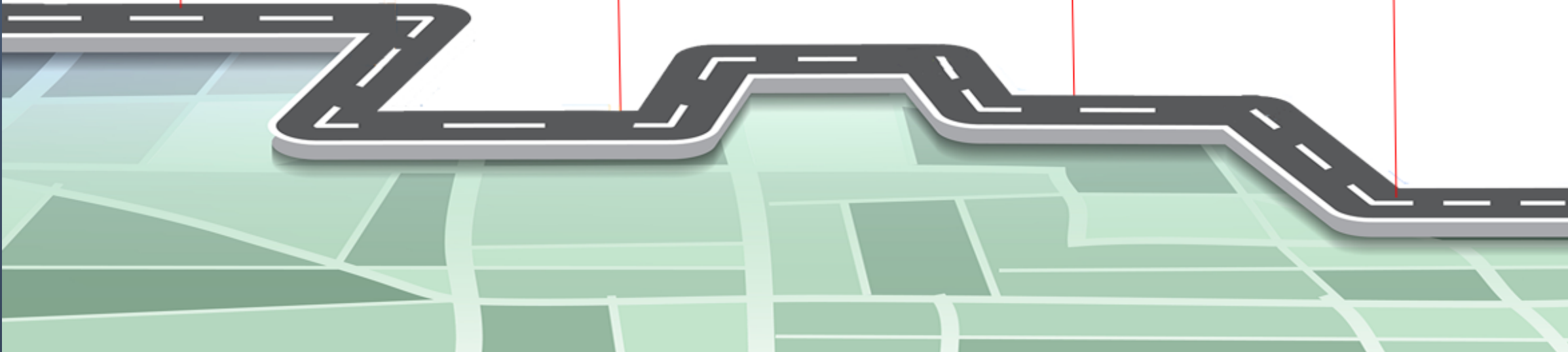
VA Employee Concerns

As a VA employee, I have been advised about/identified issues with the portal and need to report them (YourIT)



Technical Service Option

As a Veteran I have a VA wide customer service (Ask VA) option provided to me when I experience problems on the debt portal.



VODA Navigation Refinement

As a Veteran, I want seamless navigational experience, clear, easy to follow and more accessible.



Document Storage

As a Veteran, I want VA staff to have access to the PDF document I filled out.



FSR Review Page

As a Veteran, I want to be able to edit the FSR waiver from the final review page, providing a seamless update that is clear, easy to follow and more accessible.



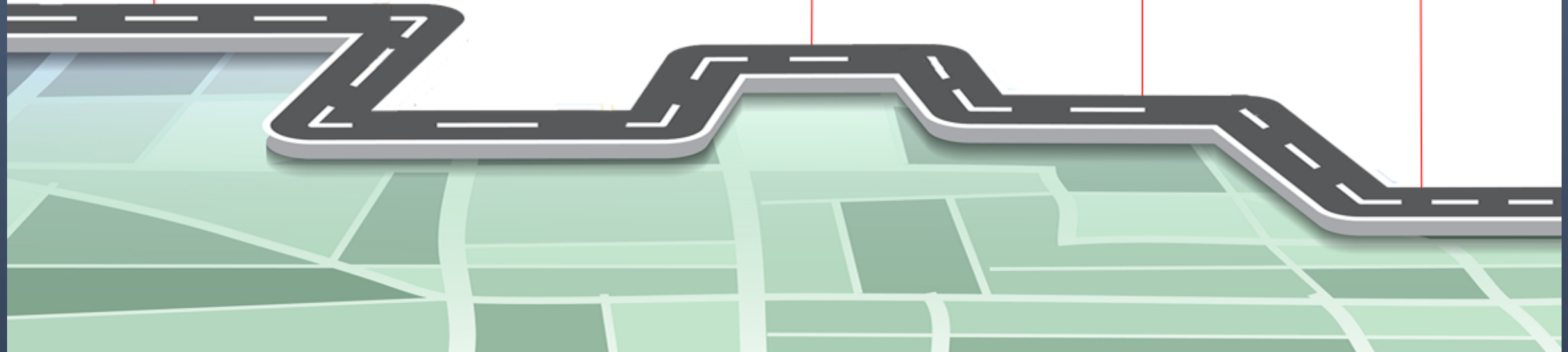
VBA Debt Letters (Not VBMS)

As a Veteran I want the ability to select type and generate my benefit debt letter.



Debt Resolution Options

As a Veteran, I would like a (wizard) list of debt resolution options with automatic routing.



**Auto-generated Letters:
Current Status**

As a Veteran I want the ability to download a letter that shows my current balance (including zero balance).



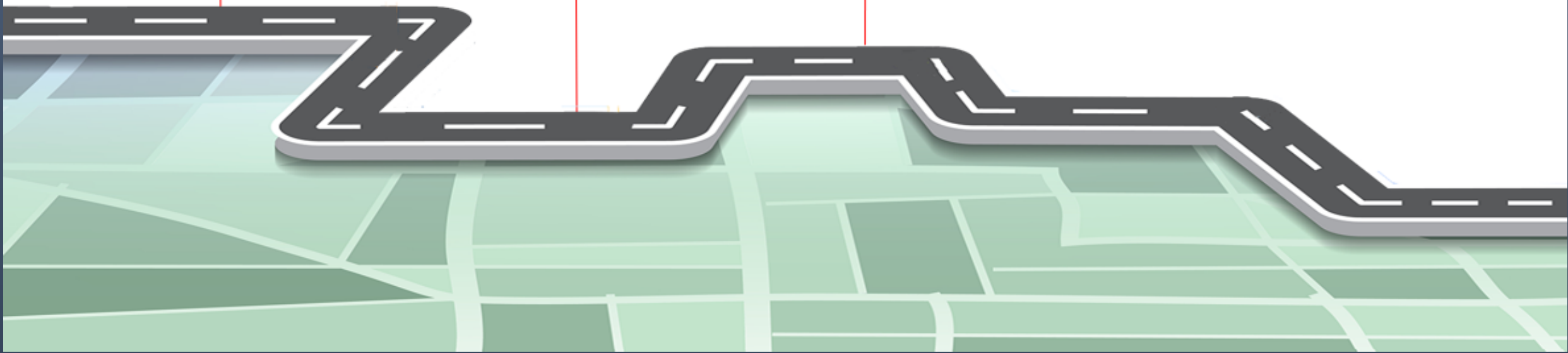
Payment History

As a Veteran I want to see all my debt payment history in one place.



Address Change

As a Veteran I need to be able to update my address when the information is not accurate in Debt Portal



Q3 FY24 (tentative)

Veteran Online Debt Access

Digital Dispute

As a Veteran I want to request to dispute benefit debt charges online instead of filling out paper form.



Submission Notification: Digital Dispute

As a Veteran I want to be notified via email when my digital dispute has been submitted.



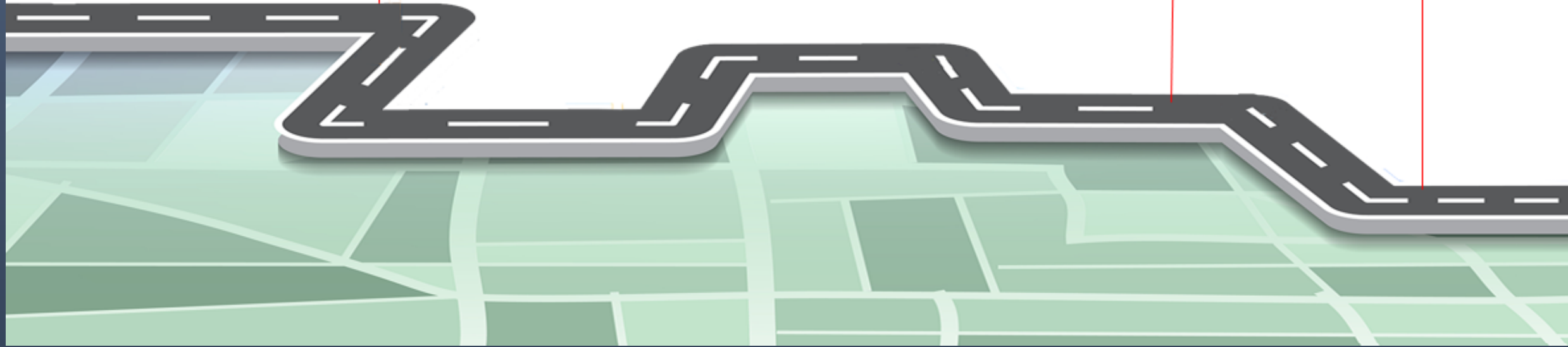
Digital Dispute: Medical Copayment

As a Veteran I want to request to dispute medical copay bills online instead of filling out paper form.



Submission Notification: Medical Copayment Digital Dispute

As a Veteran I want to be notified via email when my digital dispute for a medical copay has been submitted.



One VA Debt Letter

As a Veteran I want to print out a letter/statement with all my VA debt.



FSR Status Bar

As a Veteran I would like the status bar to reflect how far I am in filling out the FSR.



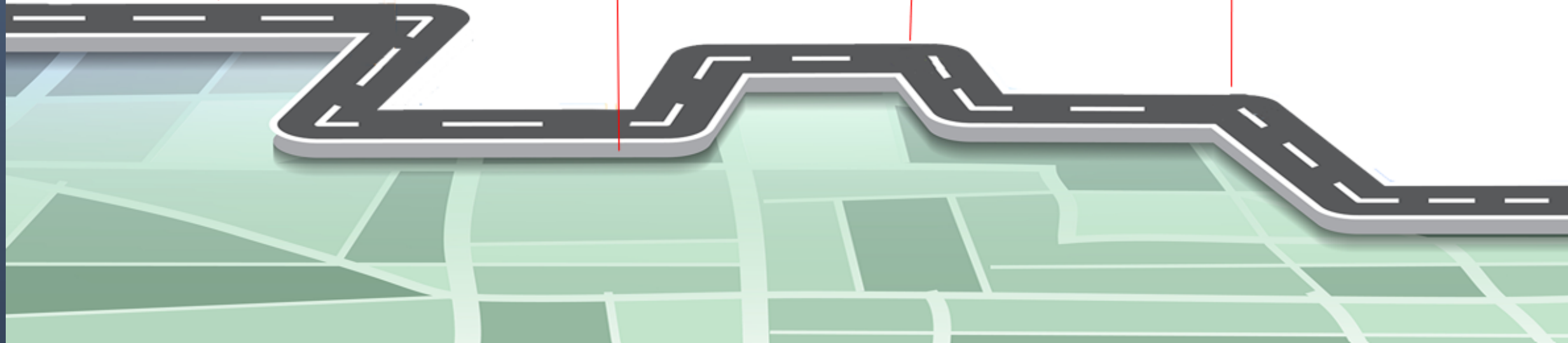
FSR Enhancements (V3)

As a Veteran, I will benefit from an updated and seamless online submission process that is clear, easy to follow and more accessible.



FSR Unauthenticated Experience

As a Veteran I want the FSR form filled out on my behalf by my caregivers and VSOs with POA.



Offset Plan

As a Veteran I would like the ability to set up my own offset plan (within parameters provided).



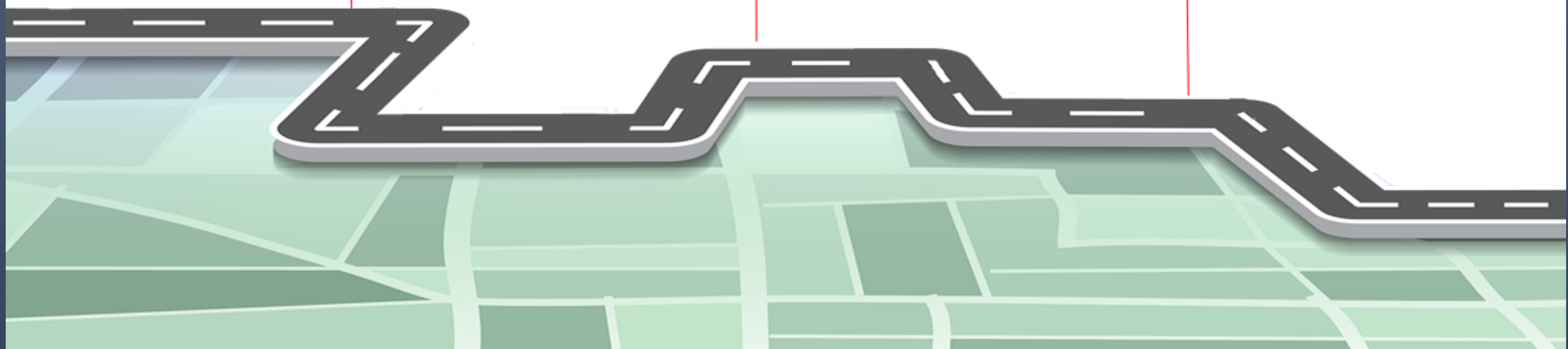
Payment Plan Option

As a Veteran I want to set up, review, and edit a monthly plan to repay debt in under 5 years online.



Payment Plan Option

As a Veteran I want to set up, review, and edit a monthly plan to repay debt in under 5 years online.



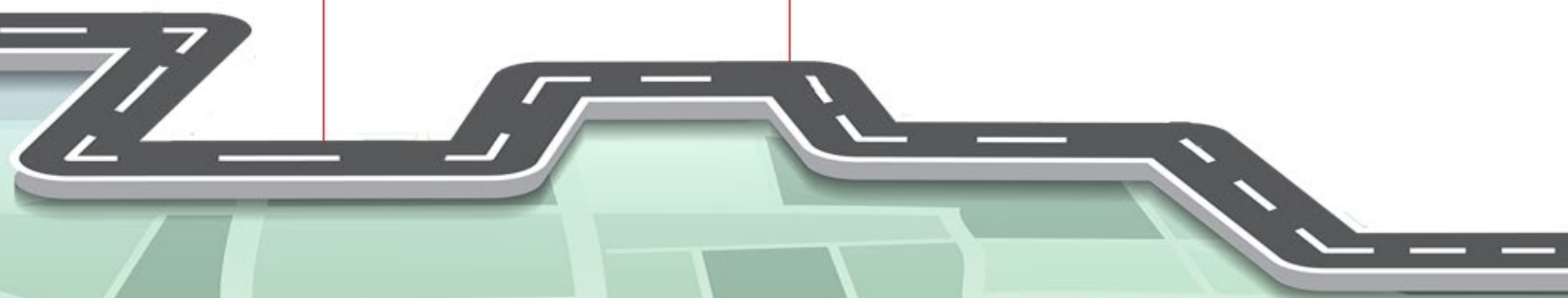
Waiver Status Update

As a Veteran I want to know the status of my waiver.



Waiver Download

As a Veteran I want to be able to download my submitted waiver.



**Digitization:
VA Form 10-323**

As a Veteran I want fill out VA Form 10-323 (Formerly 1100) online.



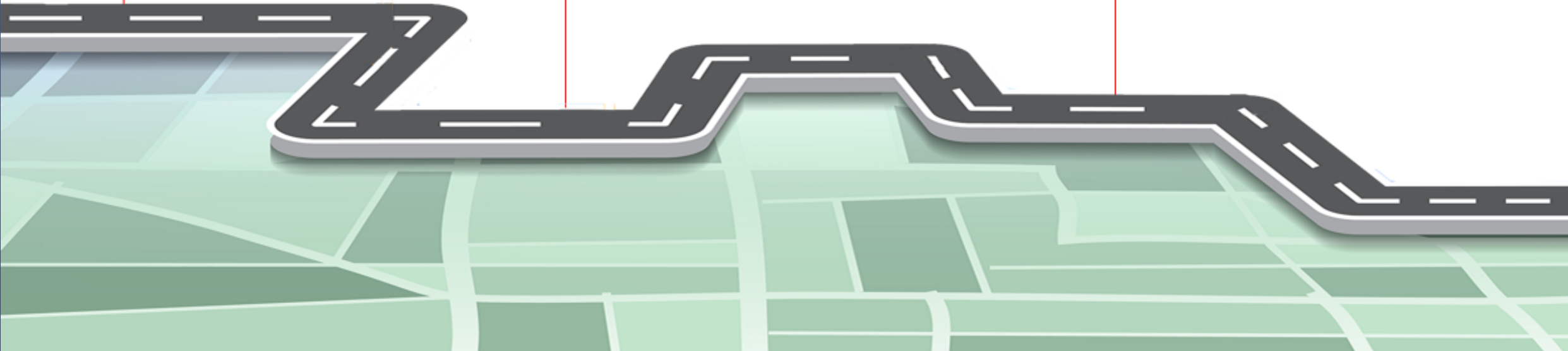
**Digitization:
VA Form 10-323**

As a Veteran I want fill out VA Form 10-323 (Formerly 1100) online.



**Submission
Notification:
VA Form 10-323**

As a Veteran submitting VA Form 10-323 (Formerly 1100), I would like to be notified by email that my form has been received.



Cerner Statement

As a Veteran I want to be able to see both my VistA and Cerner statements.



Pay.gov Integration

As a Veteran who wants to pay medical copay debt via pay.gov, I want all my information prefilled, so I don't have to re-enter it.



**Digitization:
VA Form 10-10HS**

As a Veteran I want the ability to fill out VA Form 10-10HS online.



**VA.pay.gov
Integration**

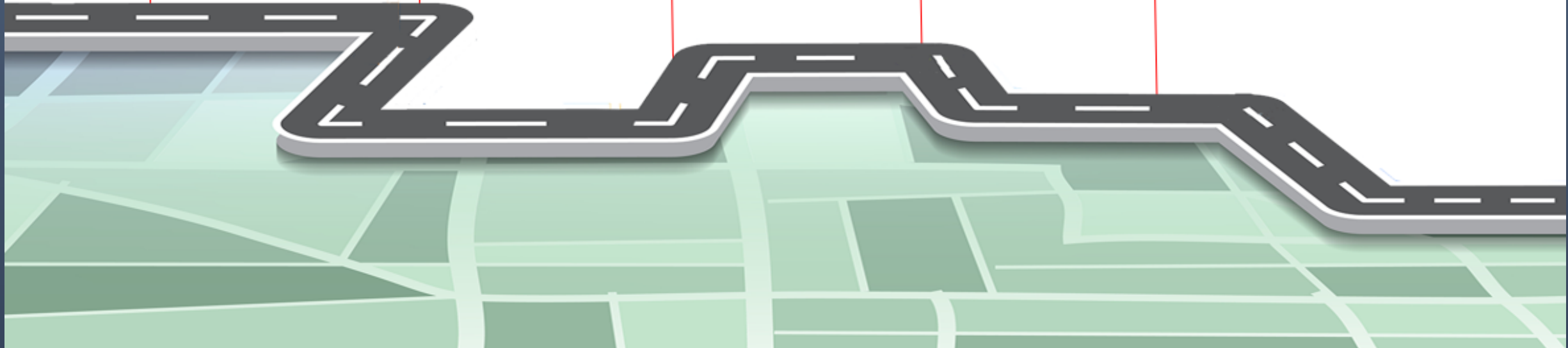
As a Veteran who wants to pay non-medical debt, I want all the information prefilled, so I do not have to re-enter it.



**Submission
Notification:**

VA Form 10-10HS

As a Veteran who submits VA Form 10-10HS, I would like to be notified by email that my form has been received.



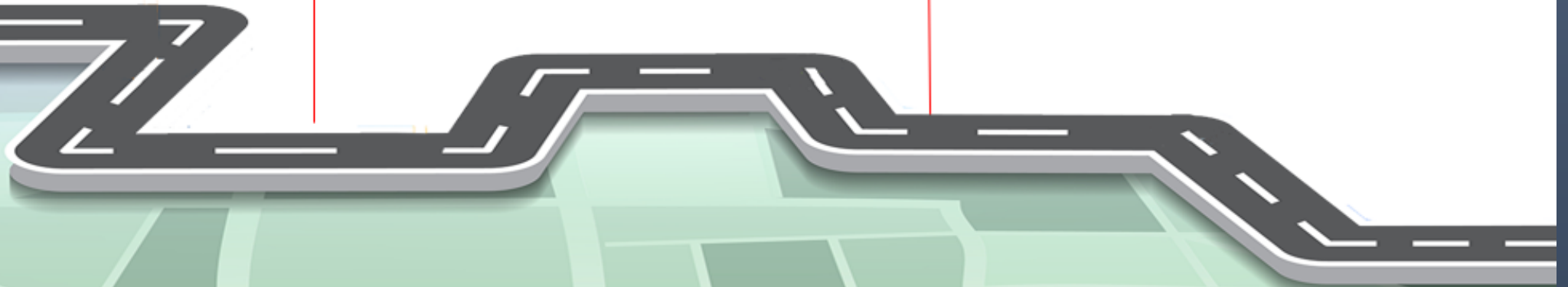
VBA Debt from Regional Offices (ROs) MVP


I want to see my debt on-line before it is handed off to DMC. I want to see VA as one entity and find all information in one place.



VBA Debt from Regional Offices (ROs) Iteration 2

I want to see my debt on-line before it is handed off to DMC. I want to see VA as one entity and find all information in one place.





Future Features Under Consideration

-
- Create a video demo of FSR
 - Notice of disagreement
 - Waiver decision notification
 - VA Mobile App integration
 - Other DMC letters
 - Chatbot integration
 - Attachments
 - Access for non-Veteran users (VSOs, staff, dependents, etc.)

QUESTIONS?



Contact Info:

Jill Anderson

Legislative Affairs Program Manager

Jill.Anderson3@va.gov

612-978-6074