**VETERAN’S AFFAIRS OVERPAYMENTS**

What is an overpayment?
The Department of Veterans Affairs gives benefits to as many as 7 million people a year. Sometimes the VA makes mistakes. When the VA thinks it paid a veteran more money than it should have, it will send the veteran a letter telling the veteran they have to pay the money back. This debt is called an overpayment.

What to do if you received a letter?
*Early Bird Gets the Worm:* Act quickly to keep your benefits. You have 180 days from the first letter telling you about the debt to request a waiver, and 30 days from the first letter telling you the VA is going to collect. If you send in a dispute and/or waiver request fast enough, the VA might delay collection.

- **A dispute** is the best option if you have proof that you were getting the correct amount of benefits or you realize you got too much, but the VA says you owe more money than you actually owe.

- **A waiver** is the best option when you were not supposed to get some money, but it is unfair for the VA to take the money back now. The most common reason to request a waiver is because you cannot afford to pay the money back.

*But you are never too late:* If you missed six-month deadline, you can use the same VA Form 5655 to request and compromise offer or repayment plan.

How to ask for a waiver request?
*Step 1:* Use the *Financial Status Report Form*, or VA form 5655. Write “waiver” in the top right corner (box # 3) and provide a detailed description of your household income and expenses. Be sure to include all expenses from toiletries to childcare, transportation, and housing.

*TIP: Before turning in the form, look at box # 24A at the bottom of the first page. If the number in box 24A (net income), is over $100 or more, check to make sure that you did not forget to include any of your monthly expenses*
Step 2: Write a statement explaining what happened to cause the debt and why you cannot pay the money back—like old age, poor health, and/or low-income. Let the VA know if you cannot make rent, mortgage, utility, or medical payments.

Step 3: Find any papers that may explain your situation. Social Security award letters, bills, foreclosure notices, and medical records are very helpful. You can send a waiver request without these papers, but this proof will make your case stronger.

Step 4: Send all your papers to the VA’s Debt Management Center. Make sure to ask the Post Office for a certificate of mailing and keep a copy of each document for your personal records.

Department of Veterans Affairs
Debt Management Center
P.O. Box 11930
St. Paul, MN, 55111

Step 5: Now it’s time to wait. The VA may take a long time to decide your request. If the VA does not send you a letter confirming they got your request within 30 days of the waiver request, you can call them at 1-(800)-827-0648 to make sure they received your application. If you think VA lost your application, you can ask your congressional representative or senator to inquire on the status of your claim.

How to contact us:

Call us at 614-824-2503 or 844-302-1800
Visit us online at seols.org or columbuslegalaid.org

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