VA Debt Management

Overview

Veterans, members of the Armed Forces and family members who incur debts as a result of their participation in most VA compensation, pension and education programs. If you have a debt with VA, you may have questions concerning payment plans, amounts offset from your benefit payments and what to do if payment of the debt would cause hardship. Many answers can be found on this page and other pages of this Web site.

Why do I have VA Debt?

There are many reasons you could have VA debt.

You may have VA debt if you:

- Had a change in your income or net worth. Your net worth includes all personal property you
 own (except your house, your car, and most home furnishings), minus any debt you owe. Your
 net worth includes the net worth of your spouse.
- Had a change in your active-duty status
- No longer have a qualified dependent
- Are sentenced to jail for a crime
- Withdraw from or stop attending a class
- Receive a duplicate payment or a payment you aren't eligible to receive

These are not all the reasons you may have VA debt. If you have questions about why you have debt, please contact the office for your benefit type.

How do I pay VA debt related to disability, education, home loan, or pension benefits?

You can pay your VA debt using any of the 3 options listed below.

Note: Are you paying the full balance of a debt or do you receive monthly VA benefit payments? Please call us at 800-827-0648 (or 1-612-713-6415 from overseas) before making a payment. VA will confirm the amount you owe so you don't overpay.

Options: Pay online, Pay by phone, or Pay by mail.

For more information regarding VA Debt Management, please click, <u>here</u>.

The information provided on this sheet is for general information only regarding CHAMPVA. For further assistance, please contact your local <u>Veteran Service Office</u>.

Thank you.