

Debt Relief Worksheet

Date: _____

(1) **Name (last, first):** _____

(2) **Is the client the Veteran?** ___ Yes ___ No

If no, what is the relationship? _____

(3) **Marital Status:** ___ Single ___ Married ___ Separated ___ Divorced ___ Widowed

(4) **Date of VA Notification of Debt:** _____

➤ **Has it been 30 days since notification?** ___ Yes ___ No

➤ **Does the client have a copy of the letter(s)?** ___ Yes ___ No

If applicable, advise client they must respond to the VA's notification letter within 30 days to avoid the offset specified in the letter. If 30 days has passed, the client has one year from the date of the notification letter to challenge the debt.

(5) **Type of Debt:** ___ VA Benefits Overpayment ___ Home Loan Debt ___ Medical Expenses

(6) **Amount Owed:** _____

(7) **Which Course of Action is the Client Seeking Assistance?**

___ Challenge the Existence of the Debt

___ Challenge the Amount of Debt

___ Termination/Write-off of the Debt (Considered when a debtor who has been paying off a debt encounters a change in financial circumstances, i.e. retirement)

___ Waiver Due to Hardship or Other Factors (Waiver must be requested within 180 days of the notice of indebtedness)

(8) **Employment Status:** ___ Employed ___ Unemployed ___ Unemployable/Disabled

(9) **Additional Non-VA Public Assistance** (amount, frequency, agency, start/end date, etc.):

(10) Please Provide the Details Surrounding the Debt (i.e. causes, VA/Veterans knowledge of accruing debt, communications with VA, previous debts, changes of circumstance, etc.) :