

About the VA Debt Management Center

The Debt Management Center (DMC) is located in St. Paul, MN.

The DMC provides collection services to the Veterans Benefits Administration (VBA), Veterans Health Administration (VHA), and National Cemetery Administration (NCA).

The DMC strives to exemplify VA's guiding values throughout the collection process.

These values:

- Integrity
- Commitment
- Advocacy
- Respect
- Excellence

are represented by the acronym **"I CARE"**.



Contact Us

Website

<http://www.va.gov/debtman>



Call Center

Toll-free: 800-827-0648

International: 612-713-6415

Hours: 6:30 a.m. to 6:00 p.m. CST

Online

<https://iris.custhelp.va.gov/app/ask/>

Mailing Address

Department of Veterans Affairs
Debt Management Center – 389
P.O. Box 11930
St. Paul, MN 55111-0930

Fax

612-970-5798

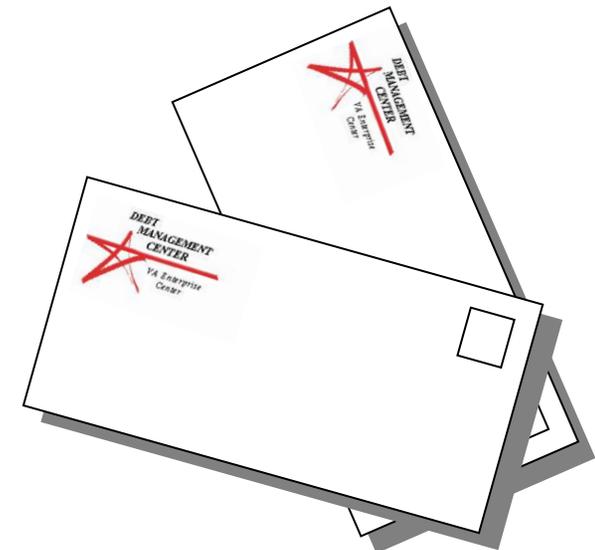
Pay Online

www.pay.va.gov



Department of
Veterans Affairs
Debt Management
Center

Questions and Answers about VBA Debts for Veterans and Beneficiaries



Q: Why do I have a debt?

A: VBA is responsible for awarding benefits, issuing benefit payments, and establishing debts. Once established, debts are sent to the VA Debt Management Center (DMC) for collection.

Debt types collected by the DMC include:

- Compensation
- Pension
- Education
- Home Loan
- Vocational Rehabilitation

Please note: The DMC does not collect drill pay, separation, or severance pay recoupments. These recoupments are handled by the VA Regional Office with jurisdiction over the claim.

Common reasons for debts:

- change in income or net worth
- change in active duty status
- change in dependency
- incarceration or fugitive felon status
- withdrawal from class
- class non-attendance
- duplicate or erroneous payment

Q: How am I notified?

A: In most cases, VBA will notify you that a debt has been established via U.S. mail. This notification will explain why the debt was established.

Once the debt is established by VBA, the VA Debt Management Center will send letters via U.S. mail updating you regarding the collection status of the debt, changes in the balance, actions the DMC could take regarding the debt, and your due process rights afforded by law.

Q: What are my options?

A: Details on the options below are available on DMC's website: <http://www.va.gov/debtman>

Pay in Full

The DMC accepts checks and money orders. Credit card, debit card, and EFT payments can be made at www.pay.va.gov or through our call center by phone.

Benefit Offset

If you are receiving VA education, compensation, or pension benefits, your benefits could be offset to resolve the debt. Contact the DMC to request a reduced offset amount and set up a repayment plan.

Payment Plan

If you are not receiving VA benefits and cannot pay the debt in full, the DMC will work with you to set up a repayment plan.

Dispute the Debt's Validity or Amount

If you believe you do not owe the debt, or you feel the amount is incorrect, you can dispute the existence or amount of the debt.

Request a Waiver

Under certain circumstances, a request to waive part or all of the debt can be granted. If a waiver request is granted, it means that you will not be required to pay the amount waived.

Offer a Compromise

You may propose a lesser amount as full settlement of a debt, this is known as a compromise offer.

Q: What if I take no action?

A: If you are receiving VA benefits:

Your VA benefits will be offset in full until the debt is repaid.

If you are not receiving benefits and the DMC does not receive regular payments, the DMC is required to:

- report the debt to credit reporting agencies.
- refer the debt to the Department of the Treasury for collection. Treasury may offset federal and state payments, garnish non-federal wages, and/or refer the debt to private collection agencies.
- report the debt to the Credit Alert Interactive Verification Reporting System (CAIVRS). CAIVRS is a database which allows Federal agencies and approved private lenders to pre-screen applicants for loans issued or guaranteed by the Federal government.

Q: Whom do I contact?

A: For non-medical debt, see DMC's contact information on the back of this brochure. For other questions:

VA Benefits:

VA National Call Center: 800-827-1000
VA Pension: 877-294-6380
GI Bill Hotline: 888-442-4551

VA Health Care:

VHA Helpline: 877-222-8387

VA Medical Debt:

Medical Billing Call Center: 866-400-1238
Pay Copayment by Phone: 888-827-4817