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# United States Senate

COMMITTEE ON VETERANS' AFFAIRS

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TONY McCLAIN, STAFF DIRECTOR

October 10, 2019

The Honorable Robert Wilkie  
Secretary of Veterans Affairs  
810 Vermont Avenue, NW  
Washington, DC 20571

Dear Secretary Wilkie,

On August 21, President Trump signed a memorandum that directs the Department of Education and Department of Veterans Affairs to develop a new process to help 25,000 totally and permanently disabled veterans get their student loan debt discharged. This is an essential step in the right direction that will help ease the burden of transition from military to civilian life by allowing veterans to more fully concentrate on their mental, physical, and professional well-being.

As you know, financial concerns weigh heavily on an individual and can exacerbate existing mental health conditions. Given the particular mental health challenges facing many of our veterans, the President's effort to alleviate the burden caused by student loan debt is commendable and much needed. In keeping with the President's goal, we believe that there are many other opportunities that VA should pursue to mitigate the effects of unnecessary VA financial stressors on the lives of veterans.

The Department sends as many as 200,000 overpayment notices to veterans and their families every year. Although these overpayments may be a result of a VA accounting or processing error, the Department maintains that the responsibility for repayment falls solely to the veteran. Current VA policy allows the Department to freeze all benefit payments to a veteran until the debt has been repaid. For many veterans, this can instantly leave them without the ability to make ends meet. The significance of the impact that this can have on the mental health of the veteran and their family should not be underestimated.

Last Congress, we worked to develop commonsense solutions to address the financial impact of debt recoupments, and the burdens of dealing with a large bureaucracy, on veterans. Many of these solutions are focused on curtailing the circumstances under which VA can recoup money from a veteran. Provisions of these proposals include:

- Prohibiting VA from collecting debts that occur as the result of an error on the part of the Department;
- Restricting VA from deducting more than 25 percent from a veteran's monthly payment in order to recoup an overpayment or debt;
- Requiring VA to provide veterans with a way to self-update dependency information; and
- Preventing VA from collecting debts older than five years.

Although there are circumstances where VA has the responsibility as a strong fiscal steward of taxpayer dollars to collect a debt or overpayment from a veteran, veterans should not be needlessly burdened by unnecessary, unwarranted, or excessive recoupment practices. These proposals are straightforward solutions that will result in improvements to VA's debt recoupment process for both the Department and the veteran. For the health and well-being of veterans impacted by these issues, we ask that you and your staff take a hard look at these solutions, and we hope that you will ultimately agree these are necessary steps to ensure VA is not responsible for creating potential stressors that unduly burden our veterans.

Finally, as you know, the Fiscal Year 2019 appropriations bill included language that directed VA to begin tracking debts owed by veterans to the Department and to provide that data to Congress. This information is necessary so that we can better understand the circumstances that cause veterans to enter into a debt with VA. To that end, we would appreciate an update on the status of VA's implementation of this mandate. If it is determined that additional resources are required for execution of this requirement, the Administration should include a request for those resources in its budget submission.

Mr. Secretary, we appreciate your attention to this matter. We trust that the Department of Education and VA will work collaboratively to identify veterans eligible for student loan debt forgiveness and implement the President's memorandum. We stand by ready to provide assistance should the initiative require Congressional support. Our nation's veterans have made unimaginable sacrifices through their service to our country. We have the responsibility to ensure that they are not made to bear unnecessary financial burdens, and we look forward to working with you to remove these dangerous stressors from the lives of veterans.


Thank you for your continued support of our nation's veterans.

Sincerely,



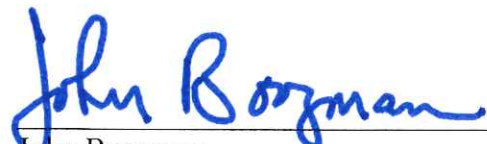
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Jon Tester  
United States Senator



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Sherrod Brown  
United States Senator



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John Boozman  
United States Senator