



# VETERANS VOICE

Winnebago County Department of Veterans Services Newsletter

October 2022

## VA Extends Temporary Hardship Suspension

The Department of Veterans Affairs is extending its financial hardship suspension on benefit debts through Dec. 31. This relief option, established to help through the COVID-19 pandemic, was set to expire Sept. 30.

In September, debt notification letters were mailed to affected Veterans advising them of the extended hardship suspension option, as well as extended debt repayment plans, waivers and compromises. Benefit debts include debts related to disability compensation, non-service-connected pension and education benefits.

In addition to offering flexible debt collection relief in difficult times, VA has been hard at work making the experience of repaying a VA debt less stressful by removing barriers to requesting debt relief.

### **DMC eliminated paperwork requirements for temporary benefit debt suspension.**

Since April 2020, VA has provided Veterans experiencing financial hardship the option to temporarily suspend collection of benefit debts with no paperwork required. To request a temporary hardship suspension for a benefit debt, Veterans can call the Debt Management Center (DMC) at 800-827-0648 or sign in to Ask VA (<https://ask.va.gov>) to send a request. Veterans who previously requested a temporary hardship suspension for their benefit debt through Sept. 30, 2022, will automatically have their suspension extended until December 31, 2022.

Continued on Page 2

**“Take care of your body, it’s the only place you have to live.”**

**- Jim Rohn**

VA extends temporary hardship suspension for benefit debts.

Benefit debts include debts related to disability compensation, non-service-connected pension, and education benefits.

## In This Issue

- VA Extends Temporary Hardship Suspension
- Emotional Wellness Month
- Free Legal Services for Veterans and Service Members
- Upcoming Event

Continued...

### **Reducing the number of Veterans reported to Credit Reporting Agencies (CRAs)**

In February 2022, VA published an update to Federal Regulations resulting in a 99% reduction in unfavorable debt reported to consumer reporting agencies (CRA). VA will not report a debt to CRA until all available collection efforts are exhausted and the specified debt becomes classified as not collectible. In other words, “not collectible” means the debt is not just delinquent, but VA has also tried every other available collection option without success. VA will also not report debts owed by Veterans determined to be catastrophically disabled or entitled to VA’s cost-free health care due to low income.

### **Launched an enhanced online debt collection portal**

[VA’s debt portal](#) launched in January 2021, allowing Veterans to manage their VA debt online. Since launching, the portal has added capability to send email notifications offering online debt resolution for VBA overpayments with email confirmation. In July 2022, the debt portal was updated to allow Veterans to see both VBA benefit debt and VHA medical copay information in one place. Veterans now have a central location to access their VBA debt notices, their VHA medical copay statements, and their debt resolution options.

### **Extended the grace period before offsetting benefits from 30 to 90 days for compensation & pension (C&P) debts**

In January 2021, VA extended the time from 30 to 90 days for Veterans to address their C&P debt before deductions from their benefit payments begin. Veterans with C&P payments now receive additional time to work with a Veterans Service Officer and contact VA for assistance before their benefit payments are reduced to satisfy the debt. During this time, Veterans can request an extended repayment plan or request a debt waiver, compromise, or temporary suspension.

### **Update letters to provide resources on managing financial stress**

VA’s Debt Management Center partnered with the VHA Behavioral Health Office to add language to debt notification letters on how to manage financial stress and to provide online resources on mental health. Veterans can access this information at <http://www.mentalhealth.va.gov/coronavirus/>. The updated letters launched in March 2021. Everyone reacts differently to stressful situations, including feelings of stress, fear, anxiety, or depression. The letter updates make important information available to Veterans who may need support.

Veterans can access VA debt information at [www.va.gov/manage-va-debt](http://www.va.gov/manage-va-debt). Veterans and beneficiaries with questions regarding overpayments of VBA benefits can call 800-827-0648.



### **Emotional Wellness Month**

October focuses on Emotional Wellness Month. While taking stock of our stress levels, it’s an excellent time to make some changes, too. Stress comes into all our lives in varying amounts. Depending on our demands, emotional health can take a toll. However, noting the causes of our stress helps identify the biggest offenders so we can stop them.

**Review your financial plan.** Make sure your plan aligns with your savings and income with your goals. You may need to readjust for the future or change current spending habits.

**Calculate screen time.** In this digital world, the amount of time we spend online impacts our emotional health. We are bombarded by data, news, and alerts constantly. Consider reducing the amount of time spent in front of the screen. One way to reduce time is to unplug one day a week.

**Assess resources available to you.** Many employers offer tools and discounts for emotional wellness. Check with your human resources department.

**Remember the relationships in your life.** This is a big one. Friends, family and even co-workers play a huge role in our emotional health. They improve our social and spiritual wellbeing by keeping us connected. They provide a strong support system we rely upon when a crisis strikes.

**How’s your physical health?** Keep up with routine health checks. Add healthy eating habits and increase physical activity to reduce overall anxiety.

# Free Legal Services for Veterans and Service Members

Having legal challenges can get in the way of living the life you want to live. It can interfere with transitioning from the military, getting that next job or housing, as well as benefits and services you are eligible to access. Ignoring legal difficulties tends to make them worse; however, there are free and low-cost resources available to service members and Veterans that can make legal concerns less burdensome.

## Variety of legal issues

[Stateside Legal](#) provides a range of services across the country including self-help, discharge upgrades or military record changes, health, housing, education, employment debt, family, criminal concerns, and resources that are specific to women and LGBTQ+ community. They serve Veterans, service members, people with military experience and their families.

## Local VA legal services and Veterans Justice Outreach

[Legal help for Veterans](#) is available at VA and includes [Veterans Justice Outreach Specialists](#) and partnerships with legal clinics. Veterans Justice Outreach Specialists identify justice-involved Veterans and contact them through outreach, and they often work with Veterans treatment courts and free legal clinics. Moreover, they are frequently the point of contact for the 150+ legal clinics that serve Veterans around the country. The clinics that offer legal services by state and VA facility are [here](#).

## VA disability benefits and discharge upgrades

[VetLex](#) is a dedicated web-based network of coordinated pro bono legal service providers. It connects Veterans to someone who can help with a legal issue. Most legal work focuses on discharge upgrades and VA disability benefits, but VetLex has some services for other legal needs in select locations. To use this resource, you'll be asked to enter information about your legal situation, then VetLex will connect you to a volunteer attorney in your area.

## Legal questions

[American Bar Association \(ABA\) Free Legal Answers for Veterans](#) is a virtual legal advice portal where income-eligible Veterans and survivors can submit questions pertaining to non-criminal legal issues. Attorneys accredited with VA volunteer to answer questions about VA benefits, discharge upgrades, and similar Veterans' legal issues.

## Wide search of legal resources

The [National Resource Directory \(NRD\)](#) offers a broad search for legal resources. This is a database of validated resources that supports recovery, rehabilitation and reintegration for service members, Veterans, family members and caregivers. Entering "legal services" in the NRD search bar gives you a list of non-governmental organizations that offer free legal services to Veterans and service members. You can customize your search by state, city and zip code. Contact numbers and emails are available and offerings range across wide variety of legal services.

# Upcoming Event



Military Veterans  
Museum, Inc.

## 2023 52-Week Sportman's Raffle

Winners will be announced weekly at [www.facebook.com/MVMEC](http://www.facebook.com/MVMEC)  
Raffle Drawing Location: Military Veterans  
Museum & Education Center's John E. Kuenzl Motorpool  
4300 Poberezny Road, Oshkosh, WI 54902

January 5 - \$580 or a Savage Apex 6.5 Creedmoor  
January 12 - \$300 or a Ruger 10/22 RB  
January 19 - \$375 or a Benelli Nova 12g Synthetic  
January 26 - \$435 or a Savage Axis II .270 Win Pkg  
February 2 - \$450 or a Ruger American 6.5 Creedmoor  
February 9 - \$250 or a Savage 17HMR Bolt  
February 16 - \$330 or a Winchester SXP 12g Syn  
February 23 - \$265 or a Ruger EC9S 9mm  
March 2 - \$490 or a Stoeger 3000 12g Synthetic  
March 9 - \$335 or a Henry 22lr Lever Action Rifle  
March 16 - \$435 or a Savage Axis II 30-06 Pkg  
March 23 - \$250 or a Taurus G2C 9mm  
March 30 - \$355 or a Ruger American 17HMR  
April 6 - \$375 or a Benelli Nova 12g Synthetic  
April 13 - \$465 or a Glock 43x 9mm  
April 20 - \$450 or a Ruger American 270 Win  
April 27 - \$330 or a Henry 22lr Lever Action Rifle  
May 4 - \$545 or a Stoeger m3000 12g Max 5  
May 11 - \$250 or a Savage 17HMR Bolt  
May 18 - \$450 or a Ruger American 6.5 Creedmoor  
May 25 - \$265 or a Ruger EC9S 9mm  
June 1 - \$330 or a Winchester SXP 12g Syn  
June 8 - \$500 or a Sig Sauer P365 9mm  
June 15 - \$220 or a Mossberg Maverick 88 12 Tactical  
June 22 - \$300 or a Ruger 10/22 RB  
June 29 - \$400 or a Savage 93R17 BVSS 17HMR

July 6 - \$810 or a Kimber Custom II Two Tone  
July 13 - \$435 or a Savage Axis II 270 Win Pkg  
July 20 - \$220 or a Winchester Wildcat 22LR  
July 27 - \$325 or a Winchester SXP 12g Syn  
August 3 - \$430 or a Ruger SR22PB  
August 10 - \$450 or a Ruger American 30-06  
August 17 - \$330 or a Winchester SXP 12g Syn  
August 24 - \$265 or a Ruger EC9S 9mm  
August 31 - \$485 or a Stoeger 3000 12g Synthetic  
September 7 - \$330 or a Winchester SXP 12g  
September 14 - \$375 or a Benelli Nova 20g  
September 21 - \$360 or a Ruger Security 9  
September 28 - \$370 or a Mossberg 500 12g  
October 5 - \$375 or a Stoeger Coach 12g Side by Side  
October 12 - \$550 or a Savage 110 Engage .270 Win Pkg  
October 19 - \$360 or a Smith & Wesson 9mm Shield 2.0  
October 26 - \$275 or a Savage 17HMR Bolt  
November 2 - \$435 or a Savage Axis II 30-06 Pkg  
November 9 - \$450 or a Ruger American .308  
November 16 - \$440 or a Savage A17 17HMR Rifle  
November 23 - \$385 or a Smith & Wesson SD40VE  
November 30 - \$430 or a Ruger SR22PB  
December 7 - \$225 or a Savage Mark II 22lr  
December 14 - \$435 or a Savage Axis II .223  
December 21 - \$330 or a Winchester SXP 12g Syn  
December 28 - \$1,740 or a Benelli Super Black Eagle 3 Camo 3.5"

All prizes will be in the form of a Scheels Gift Certificate

Maximum of 1,000 tickets will be sold.

If your ticket is pulled, it is put  
back in for future drawings.

*Dates and times of drawings:*

Every Thursday Night in 2023 at 6:00 PM  
The Thanksgiving Day Drawing will be held on  
the Wednesday before the holiday.

*For tickets, please contact:*



### CONTACT US

Winnebago County  
Veterans Service Office

Oshkosh Location  
220 Washington Ave.  
Oshkosh, WI 54901  
(920) 232-3400

Neenah Location  
211 N. Commercial  
Neenah, WI 54956  
(920) 729-4820

Stay informed about benefits;  
join our e-mail list.  
Send a request to:

[CVSO@co.winnebago.wi.us](mailto:CVSO@co.winnebago.wi.us)

Visit us on the web at:

[www.co.winnebago.wi.us/veterans](http://www.co.winnebago.wi.us/veterans)



[www.facebook.com/WinnebagoCVSO](http://www.facebook.com/WinnebagoCVSO)

For a list of more events,  
check out our [calendar](#) !