

Supplemental Financial Information

Acceptable Financial Documentation

<p align="center">Debt Consolidation/Credit Counseling</p> <p>Dated correspondence verifying enrollment, Front and back of checks, Money Order Receipts, Account Statements, Letters and/or account statement from creditor with payment arrangements, Etc.</p>	<p align="center">Bankruptcy</p> <p>Full and complete filing (Chapter 7 documents must reflect discharge and Chapter 13 documents must include proof of payment/trustee reports)</p>	<p align="center">Medical/Beyond Individual's Control</p> <p>Front and back of checks, Money Order Receipts, Account Statements, Letters and/or account statement from creditor with payment arrangements, Letters of dispute through 3 credit bureaus, Etc.</p>
<p align="center">Foreclosure/Short Sale/Repossessions</p> <p>Deficiency Notice, All court documents, All documents from creditor(s)</p>	<p align="center">Tax Related Delinquencies</p> <p>Front and back of checks, Money Order Receipts, Account Statements, IRS records, Pay stubs with wage garnishment, Etc.</p>	<p align="center">Other Consumer Debt</p> <p>Front and back of checks, Money Order Receipts, Account Statements, Letters and/or account statement from creditor with payment arrangements, Letters of dispute through 3 credit bureaus, Etc.</p>

Notice: Additional information is not limited to the above lists as the mentioned items are only examples. A statement by the subject can also be provided to explain current financial situation and financial issues. Adjudicators are not permitted to directly contact creditors to verify resolved debts.

Financial Terms

Charge Off: declaration by a creditor that an amount of debt is unlikely to be collected; however, the debt is still legally valid and the creditor has the right to collect the full amount.

Deferred: suspended or withheld for or until a certain time or event; typically applies to education debt.

Discharge: releases the debtor from personal liability for most debts, certain debts are not dischargeable such as student loans and child support.

Dismissed: the petitioner's debts are not discharged and creditors may resume collection actions against petitioner.

Released/Satisfied: an acknowledgement by the holder of the judgment that it has been paid in full.

Useful Contact Information

IRS Hotline	(800) 829-1040	Transunion	(877) 322-8228
Equifax	(800) 685-1111	Experian	(888) 397-3742

Sources Available to Assist

Fleet and Family Support Center	Contact locally through your command
Command Financial Specialist	Contact locally through your command
Civilian Employee Assistance Program	Contact locally through your command
Thrift Savings Plan	www.tsp.gov