



# ***Chapter 33 Mitigating Circumstances for Phone Agents Lesson Plan***



November, 2015 – Version 1.0

**Chapter 33 Mitigating Circumstances for Phone Agents**  
**Lesson Plan**

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**Chapter 33 Mitigating Circumstances for Phone Agents (1.5 hours)**

**Lesson Overview**

Purpose of the Lesson:	The purpose of this lesson is to provide Education Phone Agents with the knowledge required to explain changes in enrollments involving Mitigating Circumstances (MITCs), occurring on or after November 1, 2015, in the Long Term Solutions (LTS).
Prerequisite Training Requirements:	The following prerequisite training is required: Phone Agents should be familiar with <ul style="list-style-type: none"><li>• M22-4, Part IV, Chapter 11, Subchapters 3 and 4</li></ul>
Target Audience:	This lesson is intended for Veterans Claims Examiners (VCE)-Non Technical (also referred to as Education Phone Agents) at the VA Education Call Center (ECC).
Lesson References:	The following references support the lesson content: <ul style="list-style-type: none"><li>• RPO Letter 22-10-17</li><li>• M22-4 Part 4, 11.07: Mitigating Circumstances</li><li>• M22-4 Part 4, Subchapter 4 (11.15 to 11.23): 6-Credit Hour Exclusion</li></ul>
Lesson Objectives:	At the conclusion of this lesson, the Phone Agent will be able to: <ul style="list-style-type: none"><li>• Using available references, identify acceptable reasons for adjustments to enrollments, including Mitigating Circumstances (MITCs), with 80% accuracy on the assessment.</li><li>• Using available references, identify changes to payments as a result of MITCs, with 80% accuracy on the assessment.</li></ul>

**Instructor Notes**

This lesson provides Education Phone Agents with the knowledge to answer questions regarding changes in enrollments involving Mitigating Circumstances (MITCs), occurring on or after November 1, 2015. There are opportunities for comprehension checks throughout the lesson. In addition, when appropriate, the lesson contains a practical exercise that allow the Phone Agents the opportunity to practice the knowledge and skills presented in the lesson for deeper understanding.

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Please ensure the "Scenarios Handout" packet is available for the practical exercise at the end of the lesson.

<b>PowerPoint Slides</b>	<b>Instructor Activities</b>
<p><b>Chapter 33 Mitigating Circumstances for Phone Agents</b></p>	<p><b>DISPLAY</b> slide 1  "Chapter 33 Mitigating Circumstances for Phone Agents"</p> <p><b>INTRODUCE</b> yourself as the instructor and introduce any fellow instructors.</p> <p><b>INTRODUCE</b> the lesson.</p>
<p><b>Overview of Today's Training</b></p> <p>The purpose of this lesson is to provide Education Phone Agents with the knowledge to answer questions regarding changes to enrollments involving Mitigating Circumstances (MITCs), occurring on or after November 15, 2015, in the Long Term Solutions (LTS).</p>	<p><b>DISPLAY</b> slide 2  "Overview of Today's Training"</p> <p><b>PROVIDE</b> an overview of the day's schedule.</p> <p><b>EXPLAIN</b> that students will be learning how to respond to questions regarding changes to enrollments involving Mitigating Circumstances (MITCs), occurring on or after November 15, 2015, in the Long Term Solutions (LTS).</p> <p><b>DISCUSS</b> how the subject fits into the lesson purpose, goals, and importance.</p>
<p><b>Introductions (Optional)</b></p> <p>Student introductions</p> <ul style="list-style-type: none"> <li>○ Name</li> <li>○ Office location</li> <li>○ Time in position with VA</li> </ul>	<p><b>If appropriate, ASK</b> students to introduce themselves.</p>

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<b>PowerPoint Slides</b>	<b>Instructor Activities</b>
<p><b>Lesson Objectives</b></p> <p>At the end of this lesson, you will be able to:</p> <ul style="list-style-type: none"> <li>Using available references, identify acceptable reasons for adjustments to enrollments, including Mitigating Circumstances (MITCs), with 80% accuracy on the assessment.</li> <li>Using available references, identify changes to payments as a result of MITCs, with 80% accuracy on the assessment.</li> </ul>	<p><b>DISPLAY</b> slide 3 "Lesson Objectives"</p> <p><b>REVIEW</b> the lesson objectives and assure students they will have opportunities to practice what they learn.</p> <p><b>EMPHASIZE</b> that the post-lesson assessment will align with the content and these objectives.</p>
<p><b>Terminology</b></p>	<p><b>DISPLAY</b> slide 4 "Terminology"</p> <p><b>PROVIDE</b> a brief introduction to the subsequent frames that will give an overview of some basic terminology associated with MITC.</p> <p><b>PROCEED</b> to the next slide to begin.</p>
<p><b>Mitigating Circumstances (MITCs)</b></p> <p>Mitigating circumstances (MITCs) are circumstances beyond the claimant's control that prevent the continuous pursuit of a program of education.</p>	<p><b>DISPLAY</b> slide 5 "Mitigating Circumstances"</p> <p><b>DEFINE</b> Mitigating Circumstances.</p> <p><b>PROCEED</b> to the next slide to discuss acceptable Mitigating Circumstances.</p>
<p><b>Acceptable Mitigating Circumstances</b></p> <p>Examples of acceptable mitigating circumstances include:</p> <ul style="list-style-type: none"> <li>An illness or injury afflicting the student during the enrollment period</li> <li>An illness or death in the student's immediate family</li> <li>An unavoidable change in the student's conditions of employment</li> <li>An unavoidable geographical transfer resulting from the student's employment</li> </ul>	<p><b>DISPLAY</b> slide 6 "Mitigating Circumstances"</p> <p><b>REVIEW</b> the list of acceptable mitigating circumstances.</p> <p><b>ENSURE</b> that students understand each of the examples provided.</p> <p><b>REMINDE</b> students to keep these examples in mind throughout the class as you discuss how to process Adjustments to Enrollments.</p>

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<b>PowerPoint Slides</b>	<b>Instructor Activities</b>
<ul style="list-style-type: none"> <li>• Immediate family or financial obligations requiring suspension of training to obtain employment</li> <li>• Discontinuance of the class by the school</li> <li>• Unanticipated active military service, including active duty for training</li> <li>• Unanticipated difficulties with child care arrangements the student has made for the period during which he or she is attending classes</li> </ul>	
<p><b>Drop Period</b></p> <p>Drop Period is a reasonably brief period of time, at the beginning of a term, officially designated by a school for dropping one or more classes without penalty.</p> <p>The school's last day to drop a class will be the end of the drop period, providing it does not exceed 30 days from the first day of the term.</p>	<p><b>DISPLAY</b> slide 7 "Drop Period"</p> <p><b>REVIEW</b> the definition of Drop Period.</p> <p><b>RELATE</b> the term Drop Period back to the list on Slide 6 - that allow for benefits to be paid when a student withdraws from a class.</p>
<p><b>Punitive Grades</b></p> <p>Punitive Grade (Passing or Failing) is a grade assigned for pursuit of a class that is used in determining overall progress toward completion of the school's requirements for graduation.</p> <p>Unlike a non-punitive grade, the punitive grade imposes a penalty toward graduation, such as an adverse effect on the student's GPA.</p> <p>Punitive grade examples are A, B, C, D, F.</p>	<p><b>DISPLAY</b> slide 8 "Punitive Grades"</p> <p><b>EXPLAIN</b> the meaning of Punitive Grade.</p> <p><b>RELATE</b> the term Punitive Grade back to Slide 6 - that allow for benefits to be paid when a student withdraws from a class.</p>
<p><b>Non-Punitive Grades</b></p> <p>Non-punitive Grade is a grade not used when determining progress for fulfillment of requirements for graduation.</p>	<p><b>DISPLAY</b> slide 9 "Non-Punitive Grades"</p> <p><b>EXPLAIN</b> the meaning of Non-punitive Grade.</p> <p><b>ENSURE</b> that students understand the</p>

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<ul style="list-style-type: none"> <li>Such a grade neither yields credit toward the school's requirements for graduation nor affects a student's GPA.</li> <li>The non-punitive grade causes the class to become the equivalent of an audited class for the purpose of advancement toward graduation.</li> </ul> <p>Non-punitive grade examples are W, WF, WP, Incomplete.</p>	<p>difference between Punitive Grades and Non-punitive Grades.</p> <p><b>RELATE</b> the term Non-punitive Grade back to Slide 6 - that allow for benefits to be paid when a student withdraws from a class.</p>
<p><b>VA Form 22-1999B &amp; 22-1999 (AM1999)</b></p> <ul style="list-style-type: none"> <li>Changes to enrollments may be submitted as a Notice of Change in Student Status (<b>VA Form 22-1999B</b>) or an Amended Enrollment Certification (<b>VA Form 22-1999</b>).</li> <li>Corrections to enrollment information such as changes to term dates, tuition updates or any change that is effective at the beginning of the enrollment period would be reported on a <b>VA Form 22-1999</b>.</li> <li>Changes that involve hours enrolled including; increases, reductions and terminations are reported on a <b>VA Form 22-1999B</b>.</li> </ul>	<p><b>DISPLAY</b> slide <b>10</b> "Changes to Enrollment (1999B &amp; AM1999)"</p> <p><b>REVIEW</b> the forms that are used to report changes and corrections to enrollments.</p> <p><b>PROCEED</b> to the next slide to continue discussing Changes to Enrollments.</p>
<p><b>Comprehension Check</b></p> <p>What is the difference between punitive and non-punitive grades?</p>	<p><b>DISPLAY</b> slide <b>11</b> "Comprehension Check"</p> <p><b>REVIEW</b> the differences between punitive and non-punitive grades.</p> <p><b>PROCEED</b> to the next slide.</p>

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<b>PowerPoint Slides</b>	<b>Instructor Activities</b>
<p><b>Adjustments to Enrollments &amp; Mitigating Circumstances</b></p>	<p><b>DISPLAY</b> slide <b>12</b> "Adjustments to Enrollments &amp; Mitigating Circumstances"</p> <p><b>EXPLAIN</b> that you will be discussing the basics of adjustments to enrollments and how mitigating circumstances play a role in the those adjustments.</p> <p><b>PROCEED</b> to the next slide to begin.</p>
<p><b>Adjustments to Enrollments</b></p> <p>The law prohibits payment of VA benefits for a class from which a student withdraws and receives a grade that will not be used in computing requirements for graduation and/or be factored into the student's Grade Point Average (GPA).</p> <p><b>Exceptions</b></p> <p>Benefits may still be paid if the student can establish that the failure to complete the class(es) was due to:</p> <ul style="list-style-type: none"> <li>• The student being ordered to active duty, or</li> <li>• A withdrawal during the "drop" period, or</li> <li>• Punitive grades, or</li> <li>• Mitigating circumstances</li> </ul>	<p><b>DISPLAY</b> slide <b>13</b> "Adjustments to Enrollments"</p> <p><b>EXPLAIN</b> the law regarding payment of VA benefits for a withdrawn class.</p> <p><b>REVIEW</b> the exceptions listed.</p> <p><b>INFORM</b> students that over the next few slides, you will further define each of the exceptions listed (except for "Active Duty," which does not require further definition).</p>
<p><b>Adjustments to Enrollments (Continued)</b></p> <p>The purpose of the original legislation creating these rules was to minimize the abuse of VA educational assistance programs by certain students who were using the non-punitive grading and liberal withdrawal policies of some schools to receive VA benefits for several terms without achieving progress toward program completion.</p>	<p><b>DISPLAY</b> slide <b>14</b> "Adjustments to Enrollments (Continued)"</p> <p><b>DISCUSS</b> the purpose of the original legislation.</p>

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<p><b>Comprehension Check</b></p> <p>Question:</p> <p>If a student withdraws from a class, benefits may still be paid if the student can establish that the failure to complete the class was due to what exceptions?</p> <p>What are some examples of acceptable MITCs?</p>	<p><b>DISPLAY</b> slide <b>15</b> "Comprehension Check"</p> <p><b>ASK</b> students the comprehension check questions.</p> <p>Response 1:</p> <ul style="list-style-type: none"> <li>○ The student being ordered to active duty, or</li> <li>○ A withdrawal during the "drop" period, or</li> <li>○ Punitive grades, or</li> <li>○ Mitigating circumstances</li> </ul> <p>Response 2:</p> <ul style="list-style-type: none"> <li>○ Refer to list above (from Slide 12)</li> </ul> <p><b>ALLOW</b> students to answer aloud.</p>
<p><b>Six Credit Hour Exclusion (6X) - Defined</b></p> <p>VA automatically issues a one-time grant of mitigating circumstances for up to 6 credit hours for the first instance of a reduction or termination which is after the drop period, and before the end of the term, for which a non-punitive grade is assigned.</p> <p>This exclusion is called the Six Credit Hour Exclusion (6X) and can only be made one time for a claimant across the various VA education programs.</p>	<p><b>DISPLAY</b> slide <b>16</b> "Six Credit Hour Exclusion (6X) - Defined"</p> <p><b>REVIEW</b> the Six Credit Hour Exclusion (6X).</p> <p><b>EMPHASIZE</b> that the exclusion can only be made one time for a claimant.</p> <p><b>PROCEED</b> to the next slide to continue discussing the Six Credit Hour Exclusion (6X).</p>
<p><b>Six Credit Hour Exclusion (6X)</b></p> <p>The Six Credit Hour Exclusion does not apply if:</p> <ul style="list-style-type: none"> <li>• The student completes a class and receives a non-punitive grade; or</li> <li>• The student has not yet been awarded benefits for the dropped</li> </ul>	<p><b>DISPLAY</b> slide <b>17</b> "Six Credit Hour Exclusion (6X)"</p> <p><b>REVIEW</b> the instances when the Six Hour Exclusion does not apply.</p> <p><b>PROCEED</b> to the next slide to continue discussing the Six Credit Hour Exclusion (6X).</p>



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class(es).	<b>PROVIDE</b> a scenario in which there is no debt resulting where the 6X exclusion may or may not be applied by an adjudicative decision (38 CFR 21.9505)
<p><b>Six Credit Hour Exclusion (6X) - Application</b></p> <ul style="list-style-type: none"> <li>• If more than 6 credit hours are dropped in the first instance, the additional hours will be subject to the mitigating circumstances rules.</li> <li>• VA will automatically cover the first 6 credits and will consider whether or not acceptable mitigating circumstances apply to the remaining credits.</li> </ul>	<p><b>DISPLAY</b> slide <b>18</b> "Six Credit Hour Exclusion (6X) - Application"</p> <p><b>DISCUSS</b> how to handle a situation where more than 6 credit hours are dropped.</p>
<p><b>Comprehension Check</b></p> <p>How often can a student qualify for the Six Credit Hour Exclusion (6X)?</p>	<p><b>DISPLAY</b> slide <b>19</b> "Comprehension Check"</p> <p><b>ASK</b> the students the comprehension check question.</p> <p>Response: Once. The Six Credit Hour Exclusion (6X) can only be made one time for a claimant across the various VA education programs.</p>
<p><b>Protected vs. Unprotected</b></p> <p>Protected hours = Payable Unprotected hours = Not Payable</p> <p>Terminations and reductions are considered "Protected" when they occur:</p> <ul style="list-style-type: none"> <li>• Before the end of the drop-period (30 day max.)</li> <li>• After the drop period and acceptable mitigating circumstances are received</li> <li>• After the drop period and the 6-credit exclusion covers dropped classes</li> <li>• Anytime a punitive grade is assigned</li> </ul>	<p><b>DISPLAY</b> slide <b>20</b> "Protected vs. Unprotected"</p> <p><b>EXPLAIN</b> that hours that are considered "Protected" are payable, while "Unprotected" hours are not payable.</p> <p><b>REVIEW</b> the list of reasons that would make termination and reduction hours considered "Protected."</p> <p><b>INFORM</b> students that the period payable for "protected" hours is limited to the portion of the term that the student attended.</p> <p><b>MENTION</b> that terminations or reductions that occur after the drop period with non-</p>

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	punitive grades that don't meet the "Protected" criteria are considered "Unprotected" and are therefore not payable.
<p><b>Effective Dates of Terminations</b></p> <p>If the withdrawal is from all classes before the end of the institution's drop period:</p> <ul style="list-style-type: none"> <li>• Benefits are paid through the last day of attendance.</li> </ul> <p>If the withdrawal is from all classes after the end of the institution's drop period and punitive grades are assigned for the classes or acceptable mitigating circumstances are available:</p> <ul style="list-style-type: none"> <li>• Benefits are paid through the last day of attendance.</li> </ul>	<p><b>DISPLAY</b> slide <b>21</b> "Effective Dates of Terminations"</p> <p><b>EXPLAIN</b> that benefits are paid or terminated based on the effective date.</p> <p><b>REVIEW</b> the two listed scenarios.</p> <p><b>PROCEED</b> to the next slide to continue discussing effective dates of termination.</p>
<p><b>Effective Dates of Terminations (Continued)</b></p> <p>If the withdrawal is from all classes after the institution's drop period, with non-punitive grades assigned, and no acceptable mitigating circumstances are found:</p> <ul style="list-style-type: none"> <li>• Benefits are terminated effective the first date of the enrollment period.</li> </ul> <p>If the 6X is available and only covers part of the drop:</p> <ul style="list-style-type: none"> <li>• Pay 6 credit hours through the last date of attendance, and</li> <li>• Reduce any remaining hours effective the first date of the term.</li> </ul>	<p><b>DISPLAY</b> slide <b>22</b> "Effective Dates of Terminations (Continued)"</p> <p><b>REVIEW</b> the listed scenario.</p> <p><b>EXPLAIN</b> how the 6X could impact the scenario.</p> <p><b>PROCEED</b> to the next slide to continue discussing effective dates of termination.</p>
<p><b>Effective Dates of Terminations (Continued)</b></p> <p>If an individual completes a class but at the end of the term, semester, or</p>	<p><b>DISPLAY</b> slide <b>23</b> "Effective Dates of Terminations (Continued)"</p> <p><b>REVIEW</b> the final scenario.</p>

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<p>quarter receives a non-punitive grade for the class and acceptable mitigating circumstances are not found:</p> <ul style="list-style-type: none"> <li>• Terminate benefits from the first date of the enrollment period.</li> </ul> <p><i>Note: The 6-credit exclusion is not a factor in such cases and should not be applied.</i></p>	<p><b>INFORM</b> students that the 6X should not be applied in this scenario.</p>
<p><b>Comprehension Check</b></p> <p>Questions:</p> <ol style="list-style-type: none"> <li>1. When are benefits terminated if a student withdraws from all classes <u>before</u> the end of the institution's drop period?</li> <li>2. When are benefits terminated if a student withdraws from all classes <u>after</u> the institution's drop period, with non-punitive grades assigned, and no acceptable mitigating circumstances are found?</li> </ol>	<p><b>DISPLAY</b> slide <b>24</b> "Comprehension Check"</p> <p><b>ASK</b> the students the comprehension check questions.</p> <p>Response 1: Benefits are paid through the last day of attendance.</p> <p>Response 2: Benefits are terminated effective the first date of the enrollment period.</p>
<p><b>Effective Dates of Reductions</b></p> <p>When a student reduces hours enrolled by withdrawing from fewer than all classes <u>on or before</u> the first day of the term, reduce payments effective the first date of the term.</p>	<p><b>DISPLAY</b> slide <b>25</b> "Effective Dates of Reductions"</p> <p><b>EXPLAIN</b> that there are rules that determine the effective date of reductions, just like there are for terminations.</p> <p><b>REVIEW</b> the reduction scenario listed.</p> <p><b>PROCEED</b> to the next slide to discuss additional reduction scenarios.</p>
<p><b>Effective Dates of Reductions (Continued)</b></p> <p>A reduction occurs when the student reduces hours enrolled by withdrawing from fewer than all classes under one of the following "protected" conditions:</p> <ul style="list-style-type: none"> <li>• The reduction is during the drop period, (30 day max.);</li> </ul>	<p><b>DISPLAY</b> slide <b>26</b> "Effective Dates of Reductions (Continued)"</p> <p><b>DISCUSS</b> the protected conditions listed that would result in payments being reduced effective the end of the month in which the reduction occurs.</p> <p><b>PROCEED</b> to the next slide to continue the discussion on effective dates of reductions.</p>

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<ul style="list-style-type: none"> <li>• A punitive grade is assigned for the class from which the student withdraws; or</li> <li>• MITCs are received and accepted, the 6-credit exclusion applies to all hours, or the training is discontinued as the result of being ordered to active duty</li> </ul> <p>Payments are reduced effective the end of the month or end of the term whichever occurs first.</p>	
<p><b>Effective Dates of Reductions (Continued)</b></p> <ul style="list-style-type: none"> <li>• Reductions with non-punitive grades occurring after the institution’s drop period that are “unprotected” will be adjusted effective the first day of the term. <i>All payments associated with those hours are not payable.</i></li> <li>• Chapter 33 “protected” reductions are effective and payable through the end of the month of the change.</li> <li>• VA cannot pay benefits when a claimant is no longer attending an enrollment period.</li> </ul>	<p><b>DISPLAY</b> slide <b>27</b> “Effective Dates of Reductions (Continued)”</p> <p><b>REVIEW</b> the final two reduction scenarios.</p> <p><b>EMPHASIZE</b> that VA does not continue to pay benefits when a claimant is no longer attending an enrollment period.</p>
<p><b>Comprehension Check</b></p> <p>Questions:</p> <ol style="list-style-type: none"> <li>1. When a student reduces hours enrolled by withdrawing from fewer than all classes on or before the first day of the term, payments are reduced effective when?</li> <li>2. If a student reduces their hours enrolled by withdrawing from fewer than all classes and mitigating circumstances are received and approved, payments would be</li> </ol>	<p><b>DISPLAY</b> slide <b>28</b> “Comprehension Check”</p> <p><b>ASK</b> the students the comprehension check questions.</p> <p>Response 1: Payments are reduced effective the first date of the term.</p> <p>Response 2: Payments would be reduced effective the end of the month in which the reduction occurs.</p>

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reduced effective when?	
<p><b>Changes to Enrollment (1999B &amp; AM1999)</b></p> <ul style="list-style-type: none"> <li>• In most cases, a VCE should not need to enter information manually.</li> <li>• If there is missing, conflicting, or illogical information, develop with the SCO or ELR as appropriate.</li> <li>• Anytime “Other” is used as the reason for an adjustment and is not fully explained in the remarks, develop with the SCO for clarification, and place all development documents in the TIMS folder.</li> </ul>	<p><b>DISPLAY</b> slide <b>29</b> “Changes to Enrollment (VA Forms 22-1999 &amp; 1999B)”</p> <p><b>TELL</b> students that the forms have been developed to work with the LTS to efficiently pre-populate enrollments or changes reported so that, in most cases, a VCE should not need to enter information manually.</p> <p><b>REVIEW</b> the additional information regarding Changes to Enrollments.</p>
<p>LTS generated letters have been developed to provide proper notification.</p> <p>LTS generates the following MITC letters:</p> <ol style="list-style-type: none"> <li>1. MITCs Required – MITC-1 letter</li> <li>2. MITCs Received and Not Acceptable – MITC-2 letter</li> <li>3. MITCs Received and Acceptable – MITC-3 letter</li> <li>4. Six-Credit Hour Exclusion – MITC-4 letter</li> </ol>	<p><b>DISPLAY</b> slide <b>30</b> “Notificataion Letters”</p> <p><b>DISCUSS</b> how LTS automatically generates different types of letters depending upon the action that it authorized in the system.</p> <p><b>REVIEW</b> the different types of MITC letters generated by LTS and the reasons they are generated.</p>
<p><b>Mitigating Cirumstances are Required (MITC-1)</b></p>	<p><b>DISPLAY</b> slide <b>31</b> “Mitigating Circumstances are Required”</p> <p><b>INFORM</b> students that they will see an example of a MITC-1 letter.</p>

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PowerPoint Slides	Instructor Activities																
<p><b>Example of a MITC-1 Letter</b></p> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <p><b>You are responsible for ALL debts resulting from reductions or terminations of your enrollment even if the payment was submitted directly to the school on your behalf.</b></p> </div> <p><b>How You Can Reduce Your Debt</b></p> <p>You may be able to reduce your debt by sending us a statement explaining why you reduced the number of your credit hours. See the enclosure <b>Changes in Your Enrollment</b>. If you don't have the supporting evidence mentioned in the enclosure, please tell us why. We can take no action until we receive your response.</p> <p><b>When We Need It</b></p> <p>Please send us the information within 30 days. We may not consider information received more than one year after the date of this letter. We may extend this time limit if you show good cause why you couldn't meet it.</p> <p><b>What Will We Do</b></p> <p>If we accept your statement, we will restore your payments for LOUISIANA STATE UNIVERSITY-BATON ROUGE from January 15, 2015 until the end of March 2015. Your overpayment will usually be greatly reduced if we accept your statement. We will be sending a letter explaining our decision. <b>NOTE: You may still have an overpayment even if we accept your statement.</b></p> <p>If we did not accept your statement for LOUISIANA STATE UNIVERSITY-BATON ROUGE during the term that began on January 15, 2015, we will send you a letter explaining why it was not accepted. Furthermore, we will not be able to reduce your debt.</p>	<p><b>DISPLAY</b> slide 32 "Example of a MITC-1 Letter"</p> <p><b>EXPLAIN</b> that this section of the letter asks the student to provide the VA with reasons for their change in enrollment.</p> <p>If the reasons are accepted, payments will be restored until the end of the month in which the reduction occurred, or the end of the term, whichever occurs first.</p>																
<p><b>Example of a MITC-1 Letter (Continued)</b></p> <p>This letter contains information the change in your enrollment(s) during the term that began on the following date(s):</p> <ul style="list-style-type: none"> <li>• January 15, 2015 at LOUISIANA STATE UNIVERSITY-BATON ROUGE</li> </ul> <p>Because of this change, we may have paid more than you were due.</p> <p><b>What Do VA Records Show</b></p> <p>Enrollment(s) for the 2014-2015 Academic Year</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr> <th colspan="4" style="text-align: left;">LOUISIANA STATE UNIVERSITY-BATON ROUGE - January 15, 2015 to May 14, 2015</th> </tr> <tr> <th style="text-align: left;">Effective Date</th> <th style="text-align: left;">Type</th> <th style="text-align: left;">Total Credit Hours</th> <th style="text-align: left;">Tuition/Fees Charged</th> </tr> </thead> <tbody> <tr> <td>January 15, 2015</td> <td>Original Enrollment</td> <td>12</td> <td>\$10,000.00</td> </tr> <tr> <td>March 1, 2015</td> <td>Reduction</td> <td>8</td> <td>\$6,000.00</td> </tr> </tbody> </table> <p>We received nothing to show this change was due to reasons that were beyond your control.</p> <p><b>How Much Do You Owe</b></p> <p>Based on your current course load of 8 credit hours and benefit level, your total overpayment of <b>\$4,166.67</b> for LOUISIANA STATE UNIVERSITY-BATON ROUGE during the term that began on <b>January 15, 2015</b> was determined as follows:</p> <ul style="list-style-type: none"> <li>• Tuition and Fees Overpayment: \$4,000.00</li> <li>• Books and Supplies Overpayment: \$166.67</li> </ul> <p>Your total overpayment of <b>\$1,341.96</b> for Housing/Kickers is determined as follows:</p>	LOUISIANA STATE UNIVERSITY-BATON ROUGE - January 15, 2015 to May 14, 2015				Effective Date	Type	Total Credit Hours	Tuition/Fees Charged	January 15, 2015	Original Enrollment	12	\$10,000.00	March 1, 2015	Reduction	8	\$6,000.00	<p><b>DISPLAY</b> slide 33 "Example of a MITC-1 Letter (Continued)"</p> <p><b>EXPLAIN</b> that this section of the letter provides details about the student's debt.</p>
LOUISIANA STATE UNIVERSITY-BATON ROUGE - January 15, 2015 to May 14, 2015																	
Effective Date	Type	Total Credit Hours	Tuition/Fees Charged														
January 15, 2015	Original Enrollment	12	\$10,000.00														
March 1, 2015	Reduction	8	\$6,000.00														
<p><b>Example of a MITC-1 w/6X Letter</b></p> <p>This letter contains information the change in your enrollment(s) during the term that began on the following date(s):</p> <ul style="list-style-type: none"> <li>• January 15, 2015 at LOUISIANA STATE UNIVERSITY-BATON ROUGE</li> </ul> <p>Because of this change, we may have paid more than you were due.</p> <p>We also granted you a one-time exclusion for the term that began on January 15, 2015. This means:</p> <ul style="list-style-type: none"> <li>• You were allowed to withdraw one time without penalty <b>from up to six hours</b>.</li> <li>• You will receive benefits <b>only</b> for the period you attended.</li> <li>• You don't have to give reasons for withdrawing from those hours. If you withdraw in the future, you must send us a statement explaining why you withdrew.</li> </ul> <p><b>What Do VA Records Show</b></p> <p>Enrollment(s) for the 2014-2015 Academic Year</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr> <th colspan="4" style="text-align: left;">LOUISIANA STATE UNIVERSITY-BATON ROUGE - January 15, 2015 to May 14, 2015</th> </tr> <tr> <th style="text-align: left;">Effective Date</th> <th style="text-align: left;">Type</th> <th style="text-align: left;">Total Credit Hours</th> <th style="text-align: left;">Tuition/Fees Charged</th> </tr> </thead> <tbody> <tr> <td>January 15, 2015</td> <td>Original Enrollment</td> <td>12</td> <td>\$10,000.00</td> </tr> <tr> <td>March 1, 2015</td> <td>Reduction</td> <td>4</td> <td>\$2,000.00</td> </tr> </tbody> </table> <p>We received nothing to show this change was due to reasons that were beyond your control.</p>	LOUISIANA STATE UNIVERSITY-BATON ROUGE - January 15, 2015 to May 14, 2015				Effective Date	Type	Total Credit Hours	Tuition/Fees Charged	January 15, 2015	Original Enrollment	12	\$10,000.00	March 1, 2015	Reduction	4	\$2,000.00	<p><b>DISPLAY</b> slide 34 "Example of a MITC-1 w/6X Letter"</p> <p><b>EXPLAIN</b> that this section of the letter notifies the student that a 6 credit hour exclusion has been granted.</p>
LOUISIANA STATE UNIVERSITY-BATON ROUGE - January 15, 2015 to May 14, 2015																	
Effective Date	Type	Total Credit Hours	Tuition/Fees Charged														
January 15, 2015	Original Enrollment	12	\$10,000.00														
March 1, 2015	Reduction	4	\$2,000.00														

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PowerPoint Slides	Instructor Activities
<p><b>Example of a MITC-1 w/6X Letter (Continued)</b></p> <p><b>How You Can Reduce Your Debt</b> You may be able to reduce your debt by sending us a statement explaining why you reduced the number of your credit hours. See the enclosure <b>Changes in Your Enrollment</b>. If you don't have the supporting evidence mentioned in the enclosure, please tell us why. We can take no action until we receive your response.</p> <p><b>When We Need It</b> Please send us the information within 30 days. We may not consider information received more than one year after the date of this letter. We may extend this time limit if you show good cause why you couldn't meet it.</p> <p><b>What Will We Do</b> If we accept your statement, we will restore your payments for LOUISIANA STATE UNIVERSITY-BATON ROUGE from January 15, 2015 until the end of March 2015. Your overpayment will usually be greatly reduced if we accept your statement. We will be sending a letter explaining our decision. <b>NOTE: You may still have an overpayment even if we accept your statement.</b> If we did not accept your statement for LOUISIANA STATE UNIVERSITY-BATON ROUGE during the term that began on January 15, 2015, we will send you a letter explaining why it was not accepted. Furthermore, we will not be able to reduce your debt.</p>	<p><b>DISPLAY</b> slide <b>35</b> "Example of a MITC-1 w/6X Letter (Continued)"</p> <p><b>EXPLAIN</b> that this section of the letter asks the student to provide the VA with reasons for their change in enrollment.</p> <p>If the reasons are accepted, payments will be restored until the end of the month in which the reduction occurred, or the end of the term, whichever occurs first.</p>
<p><b>Comprehension Check</b></p> <p>Question: When is the MITC-1 Letter utilized?</p>	<p><b>DISPLAY</b> slide <b>36</b> "Comprehension Check"</p> <p><b>ASK</b> students the comprehension question.</p> <p>Response: The MITC-1 Letter is utilized when mitigating circumstances are required.</p>
<p><b>MITCs Received but Not Accepted Letter (MITC-2)</b></p>	<p><b>DISPLAY</b> slide <b>37</b> "MITCs Received but Not Accepted Letter (MITC-2)"</p>
<p><b>MITC-2 Letter Information</b></p> <p>When necessary, MITCs are requested from the claimant. If received, claims processors must determine if they are acceptable or unacceptable.</p>	<p><b>DISPLAY</b> slide <b>38</b></p> <p><b>EXPLAIN</b> that the claimant will be sent a letter asking for MITCs. Once received, it is the processor's job to determine if the mitigating circumstances are acceptable or unacceptable.</p> <p><b>EXPLAIN</b> that you will now begin to look at the MITC-2 Letter in LTS.</p> <p><b>PROCEED</b> to the next slide to begin discussion.</p>
<p><b>Example of a MITC-2 Letter</b></p>	<p><b>DISPLAY</b> slide <b>39</b> "Example of a MITC-2 Letter"</p>

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<p>This letter is about the change in your enrollment(s) during the term(s) that began on:</p> <ul style="list-style-type: none"> <li>January 15, 2015 at LOUISIANA STATE UNIVERSITY-BATON ROUGE</li> </ul> <p>Based on the information we received, you still must repay VA benefits for the time you attended school before this change. This letter explains why.</p> <p>You are responsible for <i>ALL</i> debts resulting from reductions or terminations of your enrollment even if the payment was submitted directly to the school on your behalf.</p> <p><b>How Does This Affect Your Payments</b></p> <p>You must still repay any VA benefits you received for the portion of the course you didn't attend.</p> <p><b>How Does This Affect Your Monthly Housing Allowance</b></p> <p>We approved benefits for your monthly housing allowance in the amount of \$1,012.80 for the period from May 1, 2015 to May 14, 2015.</p> <p><b>Why Did We Make This Decision</b></p> <p>For the term beginning on January 15, 2015 at LOUISIANA STATE UNIVERSITY-BATON ROUGE:</p> <p>We did not accept your reasons for the change in your enrollment because the information you sent us:</p> <ul style="list-style-type: none"> <li>Did not show that your reasons for this change were beyond your control.</li> </ul>	<p><b>EXPLAIN</b> that if mitigating circumstances are received but not accepted, the claimant will be notified of their unacceptance and that they must repay the debt.</p> <p><b>SHOW</b> the section of the letter that explains this.</p>
<p><b>Comprehension Check</b></p> <p>Question:</p> <p>When is the MITC-2 Letter utilized?</p>	<p><b>DISPLAY</b> slide 40 "Comprehension Check"</p> <p><b>ASK</b> students the comprehension question.</p> <p>Response:</p> <p>The MITC-2 Letter is utilized when mitigating circumstances are received but not accepted.</p>
<p><b>Mitigating Circumstances Received and Accepted Letter (MITC-3)</b></p>	<p><b>DISPLAY</b> slide 41 "Mitigating Circumstances Received and Accepted Letter".</p>
<p><b>MITC-3 Letter Information</b></p> <p>The MITC-3 letter informs the claimant he/she withdrew from a period enrollment and the mitigating circumstance submitted was acceptable. Therefore, VA won't ask the claimant to repay benefits for the time attended school prior to the reduction/withdrawal.</p> <p><i>Note: The claimant will still have to repay any VA benefits received for the portion of the class not attended.</i></p>	<p><b>DISPLAY</b> slide 42 "MITC-3 Letter Information"</p> <p><b>EXPLAIN</b> that the claimant will be sent a letter advising them that MITCs were accepted. The student will not be asked to repay the portion of the class attended.</p> <p><b>EXPLAIN</b> that you will now begin to look at the MITC-3 Letter in LTS.</p> <p><b>PROCEED</b> to the next slide to begin discussion.</p>



## Chapter 33 Mitigating Circumstances for Phone Agents Lesson Plan

PowerPoint Slides	Instructor Activities
<p><b>Example of a MITC-3 Letter</b></p> <p><b>Indicating Tuition and Fees Payment restored.</b></p> <p><b>How Does This Affect Your Tuition and Fees Payment</b> For the term beginning on January 15, 2015 at LOUISIANA STATE UNIVERSITY-BATON ROUGE:</p> <p style="border: 1px solid red; padding: 2px;">We restored prorated benefits of \$1,266.66 for your enrollment in 9 credit hours for the period from January 15, 2015 until March 14, 2015.</p> <p><b>How Does This Affect Your Monthly Housing Allowance</b> We approved benefits for your monthly housing allowance in the amount of \$1,012.80 for the period from May 1, 2015 to May 14, 2015. We restored a lump sum housing payment in the amount of \$641.44 for your certified enrollment period(s).</p>	<p><b>DISPLAY</b> slide <b>43</b> "Example of a MITC-3 Letter</p> <p><b>EXPLAIN</b> that this portion of the letter explains how the tuition and fees payment was restored.</p> <p><b>PROCEED</b> to the next slide to continue showing screenshots of the process.</p>
<p><b>Example of a MITC-3 Letter (Continued)</b></p> <p><b>Indicating Books and Supplies Payment restored.</b></p> <p><b>How Does This Affect Your Books and Supplies Payment</b> For the term beginning on January 15, 2015 at LOUISIANA STATE UNIVERSITY-BATON ROUGE:</p> <p style="border: 1px solid red; padding: 2px;">We restored prorated benefits of \$125.00 for your enrollment in 9 credit hours for the period from January 15, 2015 until March 14, 2015.</p> <p><b>Why Did We Make This Decision</b> For the term beginning on January 15, 2015 at LOUISIANA STATE UNIVERSITY-BATON ROUGE:</p> <p>We made this decision because the information you sent us:</p> <ul style="list-style-type: none"> <li>The information you or your school sent shows that the change in your enrollment was due to reasons beyond your control. The circumstances were unexpected and prevented you from completing your course(s).</li> </ul>	<p><b>DISPLAY</b> slide <b>44</b> "Example of a MITC-3 Letter (Continued)</p> <p><b>EXPLAIN</b> that this portion of the letter explains how the books and supplies payment was restored.</p> <p><b>PROCEED</b> to the next slide to continue showing screenshots of the process.</p>
<p><b>Example of a MITC-3 Letter (Continued)</b></p> <ul style="list-style-type: none"> <li><b>Monthly Housing Allowance:</b> We paid you a monthly housing allowance through May 1, 2015; however, due to recent changes, your monthly housing allowance overpayment is \$253.20.</li> </ul> <p style="border: 1px solid black; padding: 2px;">You are responsible for <u>ALL</u> debts resulting from reductions or terminations of your enrollment even if the payment was submitted directly to the school on your behalf.</p> <p><b>We Can Excuse</b> We can excuse this withdrawal without asking for an explanation for why you withdrew. We'll pay benefits for the time you attended. <b>Remember: This only applies to your first withdrawal. See the enclosure for information about future course withdrawals.</b></p> <p><b>What This Means to You</b> We excused your withdrawal from 3 credit hours. You will receive payment for these credits until the end of March 2015. The next time you withdraw from a course, you may have to tell us why you withdrew. If you don't do this, or if your reasons aren't satisfactory, we won't excuse the withdrawal. We may have to reduce payments from the beginning of the term. This could create an overpayment, which you would have to repay.</p> <p><b>If You Have Questions or Need Assistance</b> If you have questions or need assistance, contact the Department of Veterans Affairs at 1-888-GI-BILL-1 (1-888-442-4551). If you use the Telecommunications Device for the Deaf (TDD), the Federal number is 711. See the "If You Need Help" enclosure for contact information.</p>	<p><b>DISPLAY</b> slide <b>45</b> "Example of a MITC-3 Letter (Continued)</p> <p><b>EXPLAIN</b> that this portion of the letter explains that the next time the claimant withdraws from a course, he/she will need to provide reasons for the withdrawal.</p> <p><b>PROCEED</b> to the next slide to continue showing screenshots of the process.</p>

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PowerPoint Slides	Instructor Activities
<p><b>Six Credit Hours Exclusion (6X) Granted for Withdrawal/Termination (MITC-4)</b></p>	<p><b>DISPLAY</b> slide <b>46</b> "Six Credit Hours Exclusion (6X) Granted for Withdrawal/Termination (MITC-4)"</p> <p><b>INFORM</b> students that you will now take a look at the MITC-4 Letter.</p> <p><b>PROCEED</b> to the next slide to begin discussion.</p>
<p><b>MITC-4 Letter Information</b></p> <p>When an amendment is added to a term and MITCs are required, LTS will automatically apply 6X if it is available.</p>	<p><b>DISPLAY</b> slide <b>47</b> "MITC-4 Letter Information"</p>
<p><b>Example of a MITC-4 Letter</b></p> <p><b>How This Changes Your Payments</b></p> <p><b>Tuition and Fees:</b> We reduced your benefit payment for tuition to \$4,633.33 because of the change in your enrollment. We reduced your benefit payment for fees to \$4,633.33 because of the change in your enrollment.</p> <p><b>Monthly Housing Allowance:</b> We stopped your payments for monthly housing on April 30, 2015 because one of the following may have occurred:</p> <ul style="list-style-type: none"> <li>• You are now only enrolled in distance learning classes.</li> <li>• You are now active duty.</li> <li>• You are now training at one-half time or less.</li> </ul> <p>Your benefit payment for Housing is \$1,012.80 a month for each full month of training during the certified enrollment period beginning May 1, 2015 and ending May 14, 2015.</p> <p><b>How Much Do You Owe</b> Based on your current course load of 9 credit hours and benefit level, your total overpayment of \$733.34 for LOUISIANA STATE UNIVERSITY-BATON ROUGE during the term that began on January 15, 2015 was determined as follows:</p> <ul style="list-style-type: none"> <li>• <b>Tuition and Fees Overpayment:</b> \$733.34</li> </ul> <p>Your total overpayment of \$253.20 for Housing/Kickers is determined as follows:</p>	<p><b>DISPLAY</b> slide <b>48</b> "Example of a MITC-4 Letter"</p> <p><b>EXPLAIN</b> that this portion of the letter shows any change in payments or remaining debts after the application of the 6 credit hour exclusion.</p> <p><b>PROCEED</b> to the next slide to continue viewing screenshots of the process.</p>

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PowerPoint Slides	Instructor Activities
<p><b>Example of a MITC-4 Letter (Continued)</b></p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <ul style="list-style-type: none"> <li>• <b>Monthly Housing Allowance:</b> We paid you a monthly housing allowance through May 1, 2015; however, due to recent changes, your monthly housing allowance overpayment is \$253.20.</li> </ul> <p style="font-size: small; margin: 0;">You are responsible for <u>ALL</u> debts resulting from reductions or terminations of your enrollment even if the payment was submitted directly to the school on your behalf.</p> <p><b>We Can Excuse</b></p> <p style="font-size: x-small; margin: 0;">We can excuse this withdrawal without asking for an explanation for why you withdrew. We'll pay benefits for the time you attended.</p> <p style="font-size: x-small; margin: 0;"><b>Remember:</b> This only applies to your first withdrawal. See the enclosure for information about future course withdrawals.</p> <p><b>What This Means to You</b></p> <p style="font-size: x-small; margin: 0;">We excused your withdrawal from 3 credit hours. You will receive payment for these credits until the end of March 2015.</p> <p style="font-size: x-small; margin: 0;">The next time you withdraw from a course, you may have to tell us why you withdrew. If you don't do this, or if your reasons aren't satisfactory, we won't excuse the withdrawal. We may have to reduce payments from the beginning of the term. This could create an overpayment, which you would have to repay.</p> <p><b>If You Have Questions or Need Assistance</b></p> <p style="font-size: x-small; margin: 0;">If you have questions or need assistance, contact the Department of Veterans Affairs at 1-888-GI-BILL-1 (1-888-442-4551). If you use the Telecommunications Device for the Deaf (TDD), the Federal number is 711. See the "If You Need Help" enclosure for contact information.</p> </div>	<p><b>DISPLAY</b> slide <b>49</b> "Example of a MITC-4 Letter (Continued)"</p> <p><b>POINT OUT</b> that this slide explains how the 6 credit hour exclusion has been applied.</p>
<p><b>How to Report MITCs</b></p> <p>A student may submit Mitigating Circumstances:</p> <ul style="list-style-type: none"> <li>• In writing to the Regional Office of Jurisdiction</li> <li>• Through the Submit a Question Portal on GiBill Website</li> <li>• By phone contact to ECC             <ul style="list-style-type: none"> <li>– The phone tech will complete a Form 119 listing specific reasons for the mitigating circumstances</li> </ul> </li> </ul>	<p><b>DISPLAY</b> slide <b>50</b> "How to Report MITCs"</p> <p><b>DISCUSS</b> the different ways that a student may submit mitigating circumstances to the VA.</p>

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PowerPoint Slides	Instructor Activities
<p><b>Summary</b></p>	<p><b>DISPLAY</b> slide <b>51</b> "Summary"</p> <p><b>REVIEW</b> the information in the day's lesson.</p>
<p><b>Questions?</b> What questions do you have?</p>	<p><b>DISPLAY</b> slide <b>52</b> "Questions?"</p> <p><b>ASK</b> students what questions they have about the day's lesson.</p> <p><b>RESPOND</b> to all questions before tasking students to complete the assessment.</p>
<p><b>TMS Assessment and Survey</b></p> <ul style="list-style-type: none"> <li>• The assessment and survey have been assigned to you in TMS.</li> <li>• The assessment is comprised of multiple choice questions.</li> <li>• The questions are based on the information presented in this lesson.</li> <li>• The assessment should take you approximately 30 minutes.</li> </ul> <p>Be sure to complete both the assessment and the survey in TMS to receive credit for this training.</p>	<p><b>DISPLAY</b> slide <b>53</b> "TMS Assessment and Survey"</p> <p><b>CONFIRM</b> that the students know how to access the assessment and survey in TMS.</p> <p><b>EXPLAIN</b> that the assessment is TMS# and will cover what they learned in class today.</p> <p><b>REMIND</b> them that they must complete both the assessment and the survey in order to receive credit in TMS for their training.</p> <p><b>TELL</b> students that the survey provides them an opportunity to improve the training and that their feedback is welcome.</p>