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**CBO Estimate of the Statutory Pay-As-You-Go Effects for S. 914, the Veterans Programs Improvement Act of 2011 (BAG11639), with an amendment (BAG11691) provided to CBO on October 13, 2011**

October 19, 2011

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By Fiscal Year, in Millions of Dollars

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2012 - 2016	2012 - 2021
<b>NET INCREASE OR DECREASE (-) IN THE DEFICIT</b>												
<b>Statutory Pay-As-You-Go Impact</b>	<b>-18</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>-2</b>	<b>-1</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>-19</b>	<b>-13</b>

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Source: Congressional Budget Office

Note: The legislation would make several changes to housing, compensation, and education benefits provided by the Department of Veterans Affairs. The savings would be achieved through an income verification match with the Internal Revenue Service and by increasing fees certain veterans pay to receive guarantees on their home loans.

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