

What's an award letter?

When would I need one?

How do I get one?

An award letter is documentation that verifies your income. It is also known as a “benefit verification letter,” a “budget letter,” a “benefits letter,” a “proof of income letter,” or a “proof of award letter.”

It is usually requested when you need to qualify for a loan, and most frequently to qualify for a mortgage, refinance your home, or make a loan modification. You may also need an award letter to sign up for Medicare Part B; for housing assistance; or to support an application for state or local benefits.

How does the bank or other agency obtain one from Lumen /CenturyLink? The Retiree Guardian asked and received the following answer from Lumen Human Resources:

We utilize *Experian Verify* for all employment verifications. Below you will find directions for an external agent or entity to obtain verification. Please provide these instructions to the agency as appropriate.

Directions for the Agency (Not for the Employee or Retiree)

Please visit their website at [Experian Verify](#). Once there:

- * Click “Login as a Verifier” (new Verifiers must first “Register as a new Verifier”).
- * Click “+ New Verification Request”.
- * Enter/select “Lumen” in the search bar.
- * Select your verification type, FCRA permissible purpose, and end user certifications.
- * Enter employee name and SSN. A salary PIN is not required.
- * Verify the information provided.
- * Upload your signed authorization form (for income verifications only).

Your verification request should reach “Completed” status within ten minutes.

- * Click “View” to obtain your report.

****Should you need assistance with the site please contact the uConfirm Customer Service Center at: 404-382-5400, option 2, or email verify.support@experian.com .**

For the same reasons, you may also need a verification of benefits from other sources, most commonly Social Security and the Veterans Administration. The links for those are at...

Social Security: <https://www.ssa.gov/myaccount/proof-of-benefits.html>

Veterans Administration: <https://www.va.gov/records/download-va-letters/>