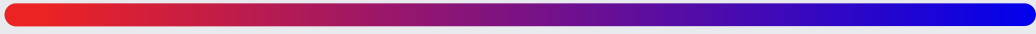


VETERAN



SECRETS

*"The Insider's Guide to
(Literally) 100s of
Hidden Benefits for
Veterans and Their
Families"*

Brian Reese & Ryan O'Neill

PREFACE

TICK BOXES

These tick boxes are placed inside all of the sections within the small photos one by one. They are specifically there for you to keep track and take action on your resources available, so you can print them out or digitally mark them. This manual is useless unless action is taken.

IDEAL TO CHECK OFF - THE CONTENT WHEN YOU HAVE ALREADY:

APPLIED FOR OR HAVE THE BENEFIT

UNDERSTAND AND REMEMBER BENEFIT

IDEAL TO X - OR SHARPIE AWAY THE CONTENT WHEN YOU:

NOT APPLICABLE TO RECEIVE

NOT CURRENTLY ELIGIBLE / NOT RELEVANT / NOT IMPORTANT

CHRONOLOGICAL / LOGISTICAL / STRUCTURAL LAYOUT AND PURPOSE

- Include the most relevant and important facts, minimize the unnecessary.
- Include only the most prevalent and trustworthy resources and organizations as of 2023.
- Link and sequence the chapter components so as one builds upon the next - intended as an action-checklist manual for the Veteran desiring a blueprint - who just left service.
- Digital links provide user-friendly aspect and show proof and evidence of source.
- You can learn this from these sources and quickly apply yourself if desired.
- Design contemporary style with attention-grabbing photos for readers scanning through.
- Articulate and increase the Veterans individual knowledge through one or multiple-reads.
- Enthusiastically emphasize the value of every resource with empowering images and information encouraging follow-through.
- Maintain simpleness and singleness of purpose while these ideas all together may appear overwhelming, complex, and far-reaching.

QUICK NOTE

This manual is written straight-forward and does carry implications based on your experience. The #1 goal was to minimize personal narrative, basing everything on valuable information.

VETERAN FAMILIES READING

Thank you for turning to this manual. We are excited to have you peak into this information which could change your families future and truly help your Veteran loved one.

AUTHORS EXPERIENCE

Air Force Veteran (2018-2022). 5th Generation Tactical Aircraft Maintenance Specialist on F-22s for 3 1/2 years, and Honor Guard for six months.

COMMON QUESTIONS AND ANSWERS

1. IS THIS FOR ALL VETERANS?

Yes. The information is generally easily applicable to Veterans who did four years and received an honorable discharge. Retirees, Reserves and National Guard may apply.

2. DO ANY OF MY BENEFITS EXPIRE AS A VETERAN? (IVE BEEN OUT 10+ YEARS).

Some do, yet a lot in this book don't expire. It is still worth it to go through and check if you are still eligible!

3. IS THIS PART OF THE VETERANS TRANSITION ASSISTANCE PROGRAM?

Not currently. After out-processing myself, I thought other veterans could use this. I am no VA expert; however, this knowledge was consolidated through 10+ veteran experts and counsel in various fields for truth and reliability.

4. WHAT IF I'M A VETERAN DOING GREAT NOW (CAREER/EDUCATION/STABILITY)?

That's the end goal! YET - there are many things in here that will still apply to you and your family to elevate your current physical, spiritual, mental, and financial well-being!

5. WHERE DO I START?

Every chapter can symbolize an action step forward.

We would suggest reading this more than once, and then printing the manual out.

Mark or erase the applicable benefits/assets/within the tick boxes that apply to you.

Then take action on the research to receive benefits - usually this involves gathering your information, creating applications, and/or contacting people.

LIST OF ABBREVIATIONS, ACRONYMS, INITIALS, AND SYMBOLS PI

"Dependents"	Spouses, children, or parents of the Veteran
"Survivors"	Military spouses and children who survive the death of a retired/disabled Vet
A&A	Aid and Attendance
A&P	Airframe and Power Plant License
AD	Active Duty (currently serving)
AL	American Legion
BAH	Basic Allowance for Housing (\$)
BTSSS	Beneficiary Travel Self-Service System (reimbursement for travel to VA)
BX	Base Exchange Shopping Center
C&P	Compensation and Pension (exams for disability)
CH31 (VR&E)	Veterans Readiness and Employment CH31
CH33 (GI BILL)	Post 9/11 GI Bill. Education benefits to pay for school or job training CH33
CH36	Veterans Educational and Career Counseling
CHAMPVA	Civilian Health and Medical Program
COE	Certificate of Eligibility
CRSC	Combat-Related Special Compensation
DAV	Disabled American Veterans
DCHV	Domiciliary Care for Homeless Veterans
DD or DoD	Department of Defense
DD-214	Important discharge/separation paperwork given to Veterans
DEA	Dependents Educational Assistance
DIC	Dependency and Indemnity Compensation
DOS	Date of Separation
DU	Depleted Uranium
Deployment	A scheduled time away normally outside of U.S., usually six to twelve months
Disabled Veterans	A veteran entitled to compensation under VA law
Discharge	Discharged is a term when your contract ends and you leave service
Dishonorable	Given as a punishment for a serious offense during military service
DoD	Department of Defense
E-Benefits	Online portal for Veterans to check their benefits
EEM	Energy Efficient Mortgage
Exemptions	The process of being freed from an obligation imposed on others
FW	Foreign War
GI Bill	Education Benefits
General	Meeting the requirements of service satisfactorily.
Gold-Star Spouse	The widow of a member of the U.S. armed forces who was killed in action
Gulf War	Persian Gulf War of 1990-1991 - a conflict between U.S. and Iraq
HCHV	Health Care Homeless Veterans
HCRV	Health Care for Reentry Veterans
HDVP	Homeless Veterans Dental Program
HISA Grant	Home Improvement Structural Alteration
HPACTS	Homeless Patient Aligned Care Teams
HUD-VASH	U.S. Department of Housing/Urban Development and VA Supportive Housing
Honorable	The highest discharge a military member can receive
IED	Improvised Explosive Device
IRRRL	Interest Rate Reduction Refinance Loan
IT	Information Technology
JET A (JP-8)	Types of Aircraft Fuels

LIST OF ABBREVIATIONS, ACRONYMS, INITIALS, AND SYMBOLS P2

KIA	Killed in Action
MGIB	Montgomery Gi Bill
MHA	Monthly Housing Allowance (\$)
MHRRTP'S	Mental Health Residential Rehabilitation and Treatment Programs
MST	Military Sexual Trauma
MWR	Morale, Welfare, and Recreation
Military Reserve	Pre-organized military force operating on an on-call basis
NRD	National Resource Directory
National Guard	State-based military force that becomes a part of the U.S. reserves
ODS	Operation Desert Shield 1990-1991
ODS (2)	Operation Desert Storm 1990-1991
OEF	Operation Enduring Freedom
OIF	Operation Iraqi Freedom
OJT	On the Job training
OND	Operation New Dawn
OVBD	Office of Veterans Business Development
P&T	Permanent and Total (disability)
PTAC	Procurement Technical Assistance Center
PTSD	Post Traumatic Stress Disorder
Pensions	Payments, Stipends, etc. Retirees usually have a "pension"
Post 9/11	Relates to the updated Post 9/11 G.I. Bill benefits after the 9/11 attacks.
Purple Heart	Given to U.S. Armed Forces Wounded-in-Action
Retiree	A veteran who discharged as a "retiree" usually 10+ years or more of service.
R&R	Rest and Recreation/Relaxation
SAH Grant	Specially Adapted Housing
SBA	Small Business Administration
SBO	Small Business Owner
SDVOSB	Service-Disabled Veteran Owned Small Business
SHA Grant	Special Home Adoption
SMC	Special Monthly Compensation
SSVF	Supportive Services for Veteran Families
STEM	Science, Technology, Engineering, Mathematics
Service-Connected	Refers to medical conditions directly caused by military service
Stationed	The officially assigned permanent place or base of military duty
TBI	Traumatic Brain Injuries
TDIU	Total Disability Individual Unemployability
TRA Grant	Specially Adapted Housing
Types of Discharges:	Military discharges are either administrative or punitive
U.S. Veteran	A person separated under honorable conditions after serving at least 90 days
USDA	United States Department of Agriculture
VA	Department of Veterans Affairs
VADIP	Veterans Affairs Dental Insurance Program
VBOC	Veterans Business Local Outreach Centers
VEP	Veterans Entrepreneurial Portal
VET TEC	Veterans Technology Education Courses
VFW	Veterans of Foreign Wars
VHIC	Veterans Health Identification Card
VJO	Veterans Justice Outreach
VOSB	Veteran Owned Small Business
VSO'S	Veterans Service Officers
Veterans I.D. Card	Digital photo ID identification given from the VA to former military personnel

TABLE OF CONTENTS

THE BASICS OF VETERAN BENEFITS

1. Disability	1
2. Health Care	17
3. Education	28
4. Career Development	36
5. Entrepreneurship / Business	44
6. Home Ownership	51
7. Recent AD Vets / FW Vets	60
8. Combat Related	68



THE GO-LUCKY VETERAN

9. Sports / Outdoors / Retreats	70
10. Pets and Service Dogs	78
11. Transportation	83
12. Daily Discounts	87
13. Homelessness Prevention	94
14. State Benefits	101
15. Military Records	104



BENEFITS THAT REWARD

A RISE IN AMERICAN PATRIOTISM

Not a veteran? Imagine helping a veteran get a grip back on their life again by sharing this guide.

THE ULTIMATE VETERANS CHECKLIST

FIRST

- VA DISABILITY
- START CLAIM FOR \$

THIRD

- EDUCATION
- \$100,000 BENEFIT

FIFTH

- ENTREPRENEURSHIP
- FUNDING/RESOURCES

SEVENTH

- NEW VETS/FW VETS
- NEW START.NEW LIFE

NINTH

- OUTDOORS/RETREATS
- WORKSHOPS

ELEVENTH

- TRANSPORTATION
- FLIGHTS/HOTELS

THIRTEENTH

- HOMELESSNESS
- RECOVERY/NEW LIFE

FIFTEENTH

- MILITARY RECORDS
- MEDALS, CREDITS, RECORDS

SECOND

- HEALTH CARE AFTER DISABILITY
- HEALTH IDENTIFICATION CARD

FOURTH

- CAREER
- OPPORTUNITIES / IDEAS

SIXTH

- VA HOME LOAN
- PROCESS/OPTIONS

EIGHTH

- COMBAT HEALING
- PTSD / WAR / HELP

TENTH

- SERVICE DOGS
- MANS BEST FRIEND

TWELFTH

- DAILY DISCOUNTS
- SAVE MONEY

FOURTEENTH

- STATE BENEFITS
- LOCATION RESOURCES



CH1. "VA DISABILITY" ACTION CHECKLIST

CHECK THE MAIN COLUMNS

Gather VA, Military, and Private Medical Records



Contact Organizations for Help in Filing Your Claim



File Your Claim or Intent To File



Go to VA appointments, then receive your Rating





VA DISABILITY CLAIMS PROCESS

CHI DISABILITY

1

UPGRADE YOUR DISCHARGE IF YOU HAVE OTHER THAN HONORABLE

According to the VA: "If you received an other than honorable, bad conduct, or dishonorable discharge, you may not be eligible for disability".

<https://www.va.gov/discharge-upgrade-instructions/>

0-100% DISABILITY

The VA's disability system for service members is rated 0-100%. 100% may be classified as permanent and total (P&T) or temporary.

ORGANIZATIONS THAT CAN HELP YOU FILE YOUR DISABILITY CLAIM

Free

- American Legion

<https://mylegion.org/PersonifyEbusiness/Find-a-Service-Officer>

- Veterans of Foreign Wars (VFW)

<https://www.vfw.org/assistance/va-claims-separation-benefits>

- Disabled American Veterans (DAV)

<https://www.dav.org/veterans/find-your-local-office/>

Paid

- VA Claims Insider

Over 25,000 Veterans helped to increase their disability!

<https://vaclaimsinsider.com>

WHERE TO GET STARTED

Online at VA's website: <https://www.va.gov/disability/file-disability-claim-form-21-526ez/introduction>

VA Benefits phone #: [800-827-1000](tel:800-827-1000)

WAYS TO APPLY

File your own claim online, by mail, or in person.

File claim with guided help. You could receive disability compensation for the rest of your life.

Online is easiest. Or you can file disability with VA form: 21-526EZ:

<https://www.va.gov/find-forms/about-form-21-526ez/>

<https://www.vba.va.gov/pubs/forms/VBA-21-526EZ-ARE.pdf>

SHORT OVERVIEW OF PROCESS

Start your intent to file for disability on VA's website. When you have all the necessary evidence, go ahead and file you claim. Depending on your claim, VA could schedule a compensation & pension (C&P) exam on each disability that you filed, and some do more than one. The next step is to see the 3rd party medical professionals (hired by the VA) in your area to evaluate your condition. Then the C&P physicians or psychiatrists will give their feedback about you to the VA to determine your rating.

Read about the disability claims process process here: <https://www.va.gov/disability/va-claim-exam/>

WHEN TO APPLY

Any veteran can file at any time. Recently transitioned active-duty veterans can do their intent to file one year from their date of separation (DOS) and receive backpay to their DOS. 2023's disability process takes 117-128 days for the VA to complete.

Intent to file reserves a potential start date of your benefits: start an intent to file ASAP!

Start an intent to file here: <https://www.va.gov/resources/your-intent-to-file-a-va-claim/>

The effective date VA assigns for disability: <https://www.va.gov/disability/effective-date/>

WHO CAN APPLY

Veterans themselves, or with aid from veteran service officers, VA claim agents, and VA attorneys.

Find VSO's in your area, or work with organizations:

<https://www.va.gov/ogc/apps/accreditation/index.asp>

WHICH CONDITIONS ARE ELIGIBLE

There are 834 recognized disabilities from VA. This official link from VA below goes over the basics, yet doesn't list the vista of possibilities: <https://www.va.gov/disability/eligibility/>

WHAT YOU NEED

CHAPTER 15 IS AT THE END OF THE BOOK FOR HOW TO RETRIEVE DOCUMENTS IF YOU'VE GIVEN UP. DD214. Military medical records (and supporting documents), along with VA medical records (and supporting documents). Independent medical opinion (IMO) and/or medical nexus letter (detailed report from 3rd party doctor linking medical condition or disability to one or more events that happened during military service or to an already service-connected disability). Additional forms for many of the benefits to which you are intending to claim: <https://www.va.gov/disability/how-to-file-claim/additional-forms/>

\$\$\$ TAX-FREE COMPENSATION PAY CHART \$\$\$

Payments are on the first business day every month.

10% disability is \$165.92 – all the way through to 100% at \$3621.95 (without dependents). Veterans having a 30% or more service-connected rating may be entitled to higher disability compensation by adding their dependents such as children or parents.

Click the link below for the pay chart:

<https://www.va.gov/disability/compensation-rates/veteran-rates/>

POPULAR DISABILITY CLAIMS (YOU MAY HAVE ONE OR A FEW OF THESE)

"The first step toward change is awareness". Nathaniel Branden

MENTAL

PTSD, Somatic Syndrome Disorder, Major Depressive Disorder, Anxiety, Obsessive Compulsive Disorder, Chronic Adjustment Disorder, Bipolar Disorder, etc.



PHYSICAL

Scars, Limitations Of Range Of Movement, Paralysis, Degenerative Joints, Traumatic Brain Injury, Respiratory Deficiencies (Asthma), Diabetes, Cancer, Erectile Dysfunction, Arthritis, Lumbosacral Or Cervical Strains (Neck/Back Pain), Sleep Apnea, Tinnitus, Migraines, etc.

TOXIC EXPOSURE



Covered in detail in Recent AD and FW Vets.

SECONDARY CONDITIONS CLAIMS

Bruxism (excessively clenching/grinding teeth unconsciously), Asthma, Erectile Dysfunction, Fibromyalgia (widespread musculoskeletal pain), Gastroesophageal Reflux Disease (digestive condition with stomach acid flowing upward), Irritable Bowel Syndrome, Meniere's Disease (inner ear disorder leading to dizzy spells and hearing loss), Radioculopathy (nerve in spinal column is pinched and becomes inflamed), Restless Leg Syndrome (uncomfortable leg sensations and irresistible urge to move them), Sleep Apnea, Somatic Symptom Disorder (chronic pain syndrome with excessive focus on physical limitations causing impairment in functioning), Vertigo (dizziness, loss of balance, and feeling sick), Anxiety, Migraines, Lifestyle Impact Claim (how your service connected disabilities affect your life), etc.

PROVING DISABILITY

Proving a service connection relies on evidence such as medical treatment, diagnosis, opinions of medical and psychological professionals, and statements from friends, family, and veterans who served with you. Private medical records from your other healthcare providers may be used to support your claim.

HOW VA ASSIGNS DISABILITY RATINGS

VA bases ratings on the severity of the service-connected condition. They base ratings on the evidence given to them (doctors report, medical test results etc) and the results of your (C&P) exam, if you needed one. Other information they receive from other sources like federal agencies.

<https://www.va.gov/disability/about-disability-ratings/>

COMPENSATION AND PENSION EXAM TIPS

Possibly the most important day for benefits. You talk through the severity of your symptoms, and go over both your VA and medical service records. Explain with detail how you are on your worst day.

"Occupational and social impairment". "My PTSD is so severe that I ____". Discuss the approximate month and year disability began. If you need to argue against the examiner's findings from your C&P exam(s), obtaining other medical opinions can help sway your claim.

20 OTHER DISABILITY COMPENSATIONS FROM VA



1. INCREASED DISABILITY COMPENSATION

If your disability and medical condition has gotten worse, you can file for an increase in compensation. VA may increase your disability rating with supportive new evidence that your condition has worsened if the law allows. The VA can change your existing rating (higher or lower) by opening up your claim for reevaluation. The VA must prove that your illness or disease has improved before they lower your rating.

QUICK REQUIREMENTS: You have a rated service-connected disability that's gotten worse. Up-to-date medical evidence are required which shows your disability has gotten worse.

BENEFIT:

Open up your claim for re-evaluation and more monthly benefits.

You can file an appeal within VA's deadlines.

File a new claim for an increased rating.

File for TDIU based on unemployability.

File for secondary service connection.

APPLY:

A) VA form 21-526EZ.

B) Or online at VA disability increase: <https://www.va.gov/disability/file-disability-claim-form-21-526ez/introduction>



2. SECONDARY SERVICE CONNECTIONS COMPENSATION

If a service connected disability you already have causes or aggravates another condition, you can file for secondary service compensation. This essentially links your initial service-connected disability to other conditions which have been aggravated.

QUICK REQUIREMENTS:

You are currently diagnosed with the secondary injury, illness, or disability.

You have medical evidence showing a nexus (link) between your connected condition and secondary condition.

BENEFIT:

A secondary disability can have a silver lining because even if your initial service-connected disability may have a low rating, your aggravated secondary condition may get a much higher one and improve your overall disability rating!

APPLY:

A) Or online at va.gov: <https://www.va.gov/disability/file-disability-claim-form-21-526ez/introduction>

B) Same form for filing regular disability - VA Form 21-526EZ: <https://www.vba.va.gov/pubs/forms/vba-21-526ez-are.pdf>.

C) Secondary service connection disability info: <https://www.va.gov/disability/how-to-file-claim/when-to-file/>



3) PRE-STABILIZATION FOR RECENTLY DISCHARGED VETS-TO 1 YEAR

For those who are just getting out of service in need of benefits, a temporary 50% or 100% may be given, depending on the severity of the condition. Your pre-stabilization rating will continue for one year after your discharge from active service.

QUICK REQUIREMENTS:

You have a severe service-connected disability that is unstable (hasn't been fully treated).
Your disability is expected to continue for an unknown amount of time.

BENEFIT:

Can be given a 50% or 100% rating. You are eligible for temporary benefits right away.

APPLY:

A) Regular disability claim: <https://www.va.gov/disability/how-to-file-claim/>

B) Info: <https://www.va.gov/disability/eligibility/special-claims/temporary-rating-prestabilization/>



4. 38.U.S.C. 1151 (KNOWN AS 1151 CLAIMS)

You can file this If VA was careless or negligent in your medical processes/surgery etc. If you are potentially additionally disabled by VA's treatment or vocational rehabilitation. Or if you pass away from the VA's care your family may be eligible to file.



5. INCREASED DISABILITY RATING FOR TIME SPENT IN HOSPITAL

If you're unable to work due to time spent in hospital - you may qualify for this compensation benefit!

QUICK REQUIREMENTS:

You spent more than 21 days in a VA or other approved hospital for a service connected disability. Or you were under hospital observation for more than 21 days at VA's expense for a service-connected disability.

BENEFIT:

You may be able to receive temporary 100% disability for the time you spent in the hospital.

APPLY:

A) Regular disability claim: <https://www.va.gov/disability/how-to-file-claim/>

B) Info: <https://www.va.gov/disability/eligibility/special-claims/temporary-increase-for-time-in-hospital/>



6. RECOVERY TIME FROM SURGERY OR CAST (IMMOBILIZATION TIME)

If one of your body's major joints are unable to move due to a cast you may qualify for these benefits. Or if you have had surgery there are certain requirements you may meet that allow you to qualify.

QUICK REQUIREMENTS:

Info: <https://www.va.gov/disability/eligibility/special-claims/temporary-increase-after-surgery-or-cast/>

BENEFIT:

You may be able to get a 100% temporary (one to three months, up to six months) disability rating, depending on the severity of your case.

You may receive added compensation payments while you recover.

APPLY:

A) Regular disability claim: <https://www.va.gov/disability/how-to-file-claim/>



7. COMBAT-RELATED SPECIAL COMPENSATION (CRSC)

If you have been injured in armed conflict, hazardous duty, instrumentality of war, or simulated war – you may be eligible.

QUICK REQUIREMENTS:

Officially military retired with a combat related disability. You are entitled to retirement pay. You did not waive retirement pay for any reason other than disability. VA disability of 10% or greater and other requirements may possibly apply. Full info on criteria:

https://militarypay.defense.gov/Portals/3/Documents/CRSC_Guidance_104.pdf

BENEFIT:

You can be retroactively paid back up to six years. 2022 CRSC potential full monthly amount is \$2,523.

APPLY:

A) Apply with DD Form 2860 – and mail to your proper military branch.

<https://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2860.pdf>

B) Other info:

<https://www.dfas.mil/retiredmilitary/disability/applyforcrsc/>



8. VA TDIU (TOTAL DISABILITY BASED ON INDIVIDUAL UNEMPLOYABILITY)

If you are unable to engage in a substantially gainful occupation – you may likely qualify for 100%. Known as Total Disability Based on Individual Unemployability (TDIU), if your earnings are below the annual poverty level.

QUICK REQUIREMENTS:

The VA will send VA form 21-4192 to ask your previous employers to verify the dates of employment and indicate why you stopped working for that employer, however, you can already fill this out when you start to file for your TDIU claim. If you have only one service-connected condition, it must be rated at 60% or higher. If you have two or more service-connected conditions, you must have at least one condition rated 40% or higher, with a combined rating of 70% or higher. VA can still grant you TDIU benefits for outside factors called “extra-schedular requirements”. Additionally, if you file for TDIU it means that you legally cannot work, compared to 100% P&T that has no job activity restrictions.

BENEFIT:

VA compensates you at a 100% rate.

Great option for veterans who are unable to work but haven't received a 100% disability rating.

APPLY:

A) Online at va.gov: <https://www.va.gov/disability/file-disability-claim-form-21-526ez/introduction>

B) VA Form 21-8940:

PDF Form: <https://www.vba.va.gov/pubs/forms/vba-21-8940-are.pdf>

Extra info: <https://www.va.gov/find-forms/about-form-21-8940/>

C) Documents Needed: Request for Employment info:

PDF Form: <https://www.vba.va.gov/pubs/forms/VBA-21-4192-ARE.pdf>

Extra Info: <https://www.va.gov/find-forms/about-form-21-4192/>



9. VETERANS SERIOUSLY DISABLED CHILD - OVER 18

For veterans with older children who have disabilities you may be eligible.

QUICK REQUIREMENTS:

If a veteran has a service-connected disability, they also have an adult child with a mental or physical disability that renders them incapable of self-sufficiency. Children must be 18 of age or older, and be diagnosed with a mental/physical disability before the age of 18 with a permanent incapacity for self-support. Additionally, the child is currently disabled with a permanent incapacity for self-support.

BENEFIT:

Receive extra needed care for some children over 18 or 23. Children may qualify for health care benefits and services.

APPLY:

- A) Claim under 38 CFR 3.315(a)
- B) Contact your local VA office at [800-827-1000](tel:800-827-1000).



10. AUTOMOBILE ALLOWANCE/ADAPTIVE EQUIPMENT

You can receive up to \$22,355.72 toward the purchase of a specially adapted vehicle, alter your vehicle, or other transportation.

QUICK REQUIREMENTS:

If you are recognized by the VA as being unable to drive or if you have certain types of impairments. Example: loss of hands or feet, permanent decreased vision in both eyes, severe burn injury that limits motion, knee/hip joint immobility, ALS, etc. You must have been awarded service connection before buying the vehicle or installing adoptive equipment. Service length is not considered when VA determines eligibility, yet you need VA approval before purchase.

BENEFIT:

Receive compensation of up to \$22,355.72 if you are unable to drive or need special equipment. The purchase of a new or used automobile or other conveyance is a one time grant. Payments for adaptive equipment may be made multiple times during the veterans life.

APPLY:

- A) Automobile allowance Grant: <https://www.vba.va.gov/pubs/forms/VBA-21-4502-ARE.pdf>
- B) Adaptive equipment Grant: <https://www.va.gov/vaforms/medical/pdf/10-1394-fill.pdf>
- C) Extra info: <https://www.va.gov/find-forms/about-form-21-4502/>



11. SPECIAL MONTHLY COMPENSATION (SMC)

For those veterans who the regular 100% is not enough and are in need of extra compensation. The 100% disability's current rate is \$3,621.95 (with no dependents). Most of the SMC rates are awarded instead of the standard VA's 100%, instead of in addition to it, with the exception of SMC(K). Depending on your SMC level and dependents, your rate may be increased to \$10,365.53 (with no dependents) per month.

QUICK REQUIREMENTS:

Must be awarded 100% service connection disability. SMC is not based on earning potential like regular disability. SMC is meant to be awarded for personal inconvenience, social inadaptability, or the profound nature of a disability.

This breaks down into various SMC levels based on the veterans situation.

Including SMC-L SMC-L 1/2 SMC-M SMC-M 1/2 SMC-N SMC-N 1/2 SMC-O

SMC-R- Vets who need assistance from another person to fulfill basic daily needs.

SMC-S- Vets who are unable to leave their homes due to disabilities.

SMC-T- Vets who have chronic symptoms caused by traumatic brain injury (TBI)

See different levels here: <https://www.va.gov/disability/compensation-rates/special-monthly-compensation-rates/#how-we-assign-smc-levels-l-thr>

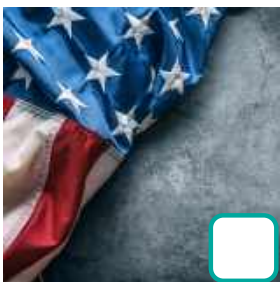
BENEFIT:

SMC is paid in addition to regular disability rating. Available for veterans who have serious disabilities or combinations of disabilities. ETC: housebound, in need of regular aid and attendance, immobile, unable to communicate, loss of senses, women veterans with loss of 25% or more tissue lost from a single breast or both breasts, radiation treatment of breast tissue, and other extremities. You may also add dependents. With a successful case, you may be entitled to back pay when your claim was pending.

APPLY:

A) Contact your local VA office at [800-827-1000](tel:800-827-1000).

B) Info: <https://www.benefits.va.gov/COMPENSATION/types-compensation.asp>



12. CHILDREN WITH BIRTH DEFECTS FROM VIETNAM / THAILAND/ KOREA DMZ VETS

For children of spouses who have "Spina Fifida" or certain other birth defects. Including permanent physical or mental disabilities in the children resulting from the veterans association with specific chemicals. For the biological children of veterans with qualifying service in Vietnam or Korea.

QUICK REQUIREMENTS:

The child was conceived after the date on which the veteran first served in the Republic of Vietnam/Thailand/or in the demilitarized zone (DMZ) in Korea. Need the child's birth certificate, and the document showing the biological relationship between child and veteran parent. Need medical records with the diagnosis of Spina Bifida or another covered birth defect.

Full criteria: <https://www.va.gov/disability/eligibility/special-claims/birth-defects/>

BENEFIT:

The veterans child can get health care, compensation payments, and job training or (VR&E benefits) including 24 months of educational training.

The covered birth defects include:

<https://www.publichealth.va.gov/exposures/agentorange/birth-defects/children-women-vietnam-vets.asp>

APPLY:

A) Form: <https://www.vba.va.gov/pubs/forms/VBA-21-0304-ARE.pdf#>



13. GERIATRICS/EXTENDED CARE - RESPITE CARE

Respite care is a program that pays for Veterans care when family caregivers need a break, need to run errands, or need to go out of town for a few days. Co-pays may be required based on income, assets, expenses, dependents, and health care. VA's extended care services form 10-10EC determines potential copayment rates.

QUICK REQUIREMENTS:

Veterans must meet the clinical criteria, and the care services available vary by location. Additionally, the veteran meets the community eligibility if the respite care is provided by a community agency.

Home Respite Care:

A service that pays for a home health aide to come to a veterans home while their family caregiver takes a break or runs errands. Or the veteran could attend an adult health care center or a nursing home for the day.

Nursing Home Respite Care:

Pays for a veteran to go to a nursing home or community living center while the family goes out of town (available for a maximum of 30 days each calendar year).

https://www.va.gov/GERIATRICS/pages/Respite_Care.asp



14. VA AID AND ATTENDANCE / NURSING HOME / FAMILY CAREGIVERS PROGRAM

If you need extra assistance or know a veteran who does. This benefit can also be used if you or a veteran are living in assisted care facilities. This unique compensation benefit can additionally be paid to sons, daughters, neighbors, or hired help that are acting as caregivers in the veterans home!

QUICK REQUIREMENTS:

<https://www.va.gov/pension/aid-attendance-housebound/>

BENEFIT:

You are not alone when you require help, aid, or attendance. Traveling and lodging costs may be covered when traveling with the veteran for healthcare purposes through the Beneficiary Travel Self Service System.

APPLY:

A) Compensation for Housebound Status or Need of Aid and Attendance {may only choose one}:

<https://www.vba.va.gov/pubs/forms/VBA-21-2680-ARE.pdf>

B) Caregivers of disabled vets can receive a monthly stipend (based on the locality pay on which the eligible veteran resides) for care with the PCAFC program.

<https://www.va.gov/family-member-benefits/comprehensive-assistance-for-family-caregivers/>

C) For the veteran to assign his/her caregivers to compensate them:

<https://www.va.gov/vaforms/medical/pdf/10-10CG.pdf>

D) If your a resident or know a veteran inside a nursing home:

<https://www.va.gov/find-forms/about-form-21-0779/>

E) Program for caregivers who want coaching and support on caring for a veteran:

https://www.caregiver.va.gov/Care_Caregivers.asp



15. VA PENSION BENEFITS (AVAILABLE TO SOME WARTIME VETERANS AND THEIR SURVIVORS)

If a wartime veteran who meets a certain age or disability requirements, and who has income and net worth within certain limits, they may be eligible for financial assistance.

QUICK REQUIREMENTS:

Low income and little assets. Discharged from service from other than dishonorable conditions. Served 90 days or more of Active-Duty with at least one day during a period of wartime, or; you are permanently and totally disabled or age 65 or older (see full eligibility requirements via the link below). 2023 net worth limit for VA pension is \$150,538. Possible other requirements.

BENEFIT:

For older veterans and their surviving spouses, or those who know them. They are able to be compensated by filing for a monthly tax-free stipend which helps them take care of themselves. Additionally, this can be for war veterans with low income and who may have a disability that is not service-related.

APPLY:

- A) Pension benefits: <https://www.va.gov/pension/application/527EZ/introduction>
- B) Info: <https://www.va.gov/pension/eligibility/>
- C) Rates: <https://www.va.gov/pension/veterans-pension-rates/>



16. HOME IMPROVEMENT AND STRUCTURAL ALTERATION (HISA) GRANT - #16-19 ARE ALL FOR HOME MODIFICATIONS

For entrances and exits in the home, lavatory and sanitary facilities, kitchen or bathroom, sinks and counters, paths and driveways. May improve plumbing and electrical systems for home medical equipment and more.

You may use this grant and the other ones listed (from #16-19) to help you buy a home to live in that's already adapted, remodel a home, or apply the grant to a mortgage balance of an adapted home not bought using VA grant funds.

QUICK REQUIREMENTS:

Must include a prescription approved by a VA physician that includes the specific improvements to the home required, plus the diagnosis and medical justification for the improvement or structural alteration. Must specify itemized costs of labor, materials, and permits, and a photographed area to be modified.

BENEFIT: The most appropriate for veterans because the HISA grant is not limited to individuals with service-connected disabilities. Max limit is \$2,000 without service-connected disabilities. With service-connected disabilities (at least 50%) the max limit is \$6,800. Plus, renters can use their HISA grant funds to alter rental properties (must be approved by landlord/property management company).

APPLY:

- A) HISA Grant: <https://www.va.gov/vaforms/medical/pdf/10-0103-fill.pdf>



17. SPECIAL HOME ADAPTION (SHA) GRANT

The VA provides up to \$22,036 for the SHA grant in 2023. However, the annual max grant amount adjusts based on the cost of construction.

QUICK REQUIREMENTS:

Must be blind in both eyes, lost the use of both hands, lost function due to a burn, or have a significant injury respiratory in nature.

BENEFIT:

Similar to the SAH Grant. It allows veterans to live independently despite their injuries.

APPLY:

A) SHA Grant: <https://www.vba.va.gov/pubs/forms/VBA-26-4555-ARE.pdf>

B) Info: <https://www.benefits.va.gov/BENEFITS/factsheets/homeloans/SAHFactsheet.pdf>

Veterans can apply for both SHA and SAH if eligible.



18. SPECIALLY ADAPTED HOUSING (SAH) GRANT (BARRIER-FREE LIVING)

According to the VA, the SAH grant provides up to \$109,986 to construct or modify a home to meet adaptive needs. Max grant amount adjusts annually. If and after you receive the SAH grant, you may receive up to \$200,000 in mortgage insurance, paid directly to the mortgage broker or lender that holds your mortgage.

QUICK REQUIREMENTS:

Loss or loss of use of both legs. Unable to move without the aid of braces, crutches, canes, or a wheelchair. Or loss of one leg and residuals or organic disease or injury. Or if you lost one arm and you are unable to move without aid. Loss or loss of use of both hands. Certain respiratory or breathing injuries. Blindness in both eyes with 20/200 visual acuity or less in better eye with use of a corrective lens. Have a severe burn injury.

BENEFIT:

For wheelchair accessible homes. Install ramps or widening doorways, handrails, roll in showers, and electrical outlets with this VA grant. Veterans can use the money up to six times throughout their lifetime, if they do not use all the funds right away.

APPLY:

A) SAH Grant: <https://www.vba.va.gov/pubs/forms/VBA-26-4555-ARE.pdf>

B) Info: <https://www.benefits.va.gov/BENEFITS/factsheets/homeloans/SAHFactsheet.pdf>

C) Contact an SHA staff member: [877-827-3702](tel:877-827-3702)

D) Mortgage Insurance info: <https://www.va.gov/life-insurance/options-eligibility/vmli/>



19. TEMPORARY RESIDENCE ADAPTION GRANT

Provides SAH (up to \$44,299) or SHA (up to \$7,910) grant – if you need to fix a temporary family residence.

QUICK REQUIREMENTS:

Must be the primary home of veteran even if it's their current temporary residence.

Must have blindness in both eyes, or loss or loss of use of both hands, severe burns, certain respiratory injuries.

BENEFIT:

Veterans who qualify but live with family members in a permanent home can apply for a TRA grant to still meet their needs. Modify doorways, kitchens, bathrooms, and other parts of the home.

TRA grant process is the same as filing for SAH or SHA.

APPLY:

A) VA.gov: <https://www.va.gov/housing-assistance/disability-housing-grants/>

B) Form: <https://www.vba.va.gov/pubs/forms/VBA-26-4555-ARE.pdf>



20. ADD OR REMOVE ANY DEPENDENTS ON YOUR DISABILITY

You may be able to get an added benefit rate by including your spouse, parents, children, adopted children, or stepchildren, who meets the eligibility requirements on your disability. Once your children turn 18, the VA will stop paying disability compensation unless you let the VA know they are enrolled in school full time or they became permanently disabled before they turned 18.

QUICK REQUIREMENTS:

You're eligible for VA disability compensation, and

You have a combined disability rating of at least 30%.

There are other specific requirements for dependents.

Additionally, if both spouses are both veterans with combined disability of at least 30%, both can receive the additional disability compensation for each other and for your children.

BENEFIT:

You can include your children or parents on top of your regular disability amount (also called a benefit rate.) Moreover, you may be paid back to the date of your marriage, or the birth or adoption of your child if you meet certain requirements.

APPLY:

A) Request to add/remove dependents online via va.gov or by mail using the respective forms: 21-686C, 21-674 and/or 21P-509

B) Info: <https://www.va.gov/view-change-dependents/>

VA FOLLOW UPS ON DISABILITY RATINGS - REEXAMINATIONS

Reexaminations If Your Rating is "Unprotected":

Unprotected disability ratings are those which are not deemed permanent and total or ratings that have existed for less than 5 years (however, the VA may still reevaluate your disability rating past the 5 year deadline if your condition has significantly improved, as shown by medical evidence). This means VA reexaminations can be scheduled to determine if your disability has improved, deteriorated, or has not changed. It is critical to attend or reschedule future VA examinations for them to "reevaluate" your disability rating, to make sure your benefits will not be automatically reduced or eliminated.

No Reexaminations If "Protected":

Your disability ratings are ruled permanent with no likelihood to improve. If your symptoms haven't shown improvement in over five years. You're over the age of 55 (except under unusual circumstances or where required by regulation). Your disability falls under a regulated scheduled minimum rating. If a combined disability evaluation (more than one condition) would not be affected even if one condition has improved. The only exception is if the VA can prove fraud, they can reexamine and possibly eliminate your benefits.

OTHER BENEFITS FOR RECEIVING DISABILITY

- Access a range of VR&E benefits (CH31) including an extra 12 months of Post-9/11 GI Bill. Requirements: 10%-20% disability rating and not dishonorably discharged.
- The VA Home Loan's funding fee is offset with 10% or greater disability. For example, it would save you a \$9,200 downpayment on a \$400,000 home (if your downpayment is less than 5%).
- Federal Hiring Preference: gives veterans a competitive edge over non-veterans both in hiring from competitive lists and in retention from reductions in force for federal jobs. Form SF15: https://www.opm.gov/forms/pdf_fill/sf15.pdf
- Rating dependent disability may save you money in your state on tolls, city parking, property taxes, tax write offs, or other programs and fees. Examples include: car registration, and sportsmanship licenses.
- Disabled Veterans pursuing higher education may receive accommodations through their universities disability office to help with their coursework such as: extended assignment deadlines, priority course enrollment, quiet locations for exams, extended test times, ability to miss class for doctors appointments, and peer note taking assistance.
- You may add dependents such as children and parents to receive extra compensation onto your current VA disability.
- Clothing allowance may be provided if you have a service connected disability that requires the use of a prosthetic or orthopedic appliance, or certain skin conditions. The current annual allowance for this benefit is \$968.52.
- If your symptoms appear within one year after discharge, even if they weren't there while you were serving, the VA will conclude that they're related to your service (known as presumptive service connection).
- When flying through civilian airports, the Veterans Expedited TSA Screening (VETS) Safe Travel Act allows wounded warriors: amputee, paralyzed, or blind veterans with their children under 12 years old to go through TSA Pre-Check free with less hassle. <https://www.tsa.gov/travel/special-procedures/military-travelers>

OTHER 100% DISABLED OVERVIEW:



SPACE A

100% P&T disabled veterans and their dependents can travel on SPACE A military flights around the continental U.S. with around a \$10 surcharge. Need to obtain a DD form 2765 (DoD/Uniformed Services Identification and Privilege Card (TAN) before taking the flight). You can review the flights for the Air Mobility Command's locations nearest you. Additionally, many military base's Space A terminals facebook groups outline flight schedules and seats available. You may even register for flights via email. <https://blogs.va.gov/VAntage/60642/eligibility-disabled-veterans-space-available-flights/>



STUDENT LOAN FORGIVENESS PROGRAM - PERMANENT AND TOTAL DISABILITY DISCHARGE

All federal loans may be paid off if you are a veteran with a 100% service-connected disability (with or without P&T) or if you are granted Total Disability Individual Unemployability (TDIU).

If you have loans from January 1st 2018 to December 25th 2025 there are no federal tax liabilities for the discharge. However, other loans taken out before or after this date will most likely be counted as "income taxes" and you may need to consult with a tax professional beforehand.

To cover all of your loans—only one application is required with all supporting documents and your lenders will be contacted. Great news: for veterans if they are approved for a total and permanent discharge (PTD) with VA documentation, there is no monitoring period. Extra info: for those submitting a PTD discharge based on SSA or a physicians certification, there is a post-monitoring period of three years where you have to submit annual earnings from employment where they verify you do not exceed the "Poverty Guideline Amount", as of 2023 it is \$19,720 (family of two). Previous loan payments may be repaid, according to the effective date of your disability rating.

Nearly all student loans (FFEL loans, Program loans, Perkins loans, or Direct loans) and TEACH grant service obligation may be discharged. Private loans with other lenders may be allowed and discharged (need to contact your lender). The discharge review process typically takes 30 days.

APPLY: <https://secure.disabilitydischarge.com/registration>
Or Call: [888-303-7818](tel:888-303-7818)



100% DISABLED DEPENDENTS EDUCATION ASSISTANCE PROGRAM

QUICK REQUIREMENTS:

100% service-connected disabled or if your the spouse or child of a veteran who has passed.

BENEFIT: The dependents education assistance (DEA) program can provide education benefits for spouses and children of permanently disabled veterans for up to three years and nine months. Along with free vocational and education counseling through the VA.

APPLY:

Dependents application for VA education benefits:

<https://www.vba.va.gov/pubs/forms/VBA-22-5490-ARE.pdf>

If your dependent is already in school, you also need to complete the VA Form 22-199C certificate of affirmation of enrollment agreement form and ask the school or job (if you have work training) to submit it along with VA form 22-1999 Enrollment Certification.

<https://www.vba.va.gov/pubs/forms/VBA-22-1999c-ARE.pdf>

THUMBNAIL SKETCH 100% OVERVIEW



QUICK LIST: Some requirements like p&t and type of disability may apply: Free health care with no copayments. Transportation reimbursements. Free dental care. Free life insurance. Home modification grants. Higher compensation payments. Base morale, welfare, and recreation access. State benefits. Space A flights. Educational loans discharge. CHAMPVA free health care and educational assistance (up to 45 months) for your dependents.

OTHER IMPORTANT INFO FOR ALL RATING LEVELS



Even if you receive a 0% non-compensable (no payment) disability rating from your claim, you can be entitled to other health care benefits.

<https://www.va.gov/resources/non-compensable-disability/>



50% disabled or higher is priority group 1 out of 8. If you are 50%+ disabled, you won't pay any copays for any care, tests, or medications.

<https://www.va.gov/health-care/about-va-health-benefits/cost-of-care/>



Qualified Veterans without internet access or a video device can receive a free Apple Tablet from VA for tele-health.

<https://www.va.gov/opa/pressrel/pressrelease.cfm?id=5521>

BASE BX, COMMISSARY, AND MWR FACILITIES ACCESS FOR 0-90% DISABLED VETERANS



Newly eligible veterans with a service-connected disability rated 0-90% and other than dishonorable discharge may now access the base's BX, Commissary, and Morale Welfare & Recreation (MWR) facilities with no higher costs except for a commissary credit card fee.

100% already have DoD access to base amenities. MWR includes recreational lodging and resorts, special interest activities, marinas, equipment check out, camping, vehicle storage and more. MWR can save you thousands compared to outside stores.

Depending on the installation, 0-90% veterans have to pass an initial background check at the visitor center and then may obtain recurring access to enter through the gates. Need a Veterans Health Identification Card (VHIC) with one of the required designations (service-connected, purple heart, etc, on the front). Approved family caregivers are also eligible.

<https://www.va.gov/resources/commissary-and-exchange-privileges-for-veterans/>

Commissary CLICK2GO: Features savings and discounts along with online shopping and curbside pickup service.

<https://shop.commissaries.com>

VOCATIONAL REHABILITATION & EMPLOYMENT BENEFITS (CH31) - GIVEN TO VETERANS WHO HAVE A 10% OR 20% DISABILITY OR GREATER

Covered in detail inside Education Chapter!

IF YOU'VE ALREADY FILED FOR DISABILITY, BEEN DENIED, OR GAVE UP



VA CLAIMS INSIDER

VA Claims Insider is an education-based coaching/consulting company for disabled veterans who are exploring eligibility for increased VA disability benefits. VACI has helped over 25,000 veterans win their claims and increase their ratings. VACI offers a suite of digital products and services inside their education-based membership programs. They also connect veterans with vetted medical professionals in an independent referral network for disability evaluations and credible medical nexus letters that speak the VA's language. VACI walks with you every step of the way as you build a fully-developed winning claim.

REQUIREMENTS: Veterans are eligible

APPLY: Schedule your free discovery call at vaclaims.help

CH2. "VA HEALTH CARE" ACTION CHECKLIST

CHECK THE MAIN COLUMNS

Apply for Health Care (Doing Disability 1st Helps)



Receive Veterans Health Identification Card



Navigate through your VA Care Options Available



Know VA's Portal, Copays, & Travel Reimbursements





VETERANS HEALTH CARE

CH2 HEALTH CARE

17



Veterans are entitled to receive healthcare benefits through the Veterans Health Administration (VHA). Veterans are able to receive health care at any one of 1,298 VA health care facilities.

1) Apply here:

<https://www.va.gov/health-care/how-to-apply/>

2) Get a Veteran Health Identification Card (VHIC):

<https://www.va.gov/health-care/get-health-id-card/>

3) VA's Health Portal:

<https://www.myhealth.va.gov/mhv-portal-web/home>

4) Update Your Health-Info:

<https://www.va.gov/health-care/update-health-information>

5) Basic Medical Benefits Package:

https://www.benefits.gov/benefit/303#Eligibility_Checker

APPLY FOR VA HEALTH CARE



You'll need this information:

https://www.benefits.gov/benefit/303#Eligibility_Checker

Social Security numbers for you, your spouse, and your qualified dependents. Your military discharge papers (DD214 or other separation documents). Insurance card information for all insurance companies that cover you, including any coverage provided through a spouse or significant other. This includes Medicare, private insurance, or insurance from your employer. Gross household income from the previous calendar year for you, your spouse, and your dependents. This includes income from a job and any other sources. Gross household income is your income before taxes and any other deductions. Your deductible expenses for the past year. These include certain health care and education costs.

A) <https://www.va.gov/health-care/how-to-apply/#main-content>

B) <https://www.va.gov/health-care/apply/application/>

OFFICIAL VA HEALTH CARE RATING SYSTEM

The VA has priority groups #1-8. A lower number means a higher priority group for health care. The VA assigns you to a group based on military history, disability rating, annual income, and more. Each one of the eight VA groups differs on your amount of free health care, benefits, etc.

VA CARE TEAM



FROM THE VA: After you sign up for VA health care and choose your main VA location, we'll assign you to a health care team called a Patient Aligned Care Team (or PACT). Your team will be made up of you, those who support you (like your family members and caregivers), and your health care providers.

Your team will include a:

- **Primary care provider** (your main doctor, nurse practitioner, or physician's assistant).
- **Clinical pharmacist** (a pharmacist who works with you and your primary care provider to make sure you're taking the medicines that are right for you and your overall health).
- **Registered nurse (RN) care manager** (a nurse who makes sure your care is coordinated across all providers and services, and meets your health goals and your plan for care).
- **Licensed practical nurse (LPN) or medical assistant and clerk** (team members who help to support you and the other health care providers on your team).

When you need other services to meet your goals and needs, your team may call other providers—like social workers or specialists—to help with your care.

MEDICAL COORDINATION — PRIMARY HEALTH CARE DOCTOR — FIRST



FROM THE VA: We'll assign you a health care team—including your primary care provider—based on the location you choose.

Primary Care now serves as the foundation of VHA health care and became the first point of contact with the health care system for Veterans enrolled in Veterans Health Administration (VHA).

Your primary care doctor will "refer" you to do consultations and other medical work. For example, you'll see your primary care doctor in person or message them (through the VA app) and then they will liaison your information to other clinics and departments. Then these other departments will call you or you will have to call them for an appointment. After you see these other departments, your test results or findings usually circle back to your primary care doctor.

EYE CARE THROUGH THE VA



VA health care covers routine eye exams, preventative, and rehabilitative vision care. Receive prescription frames, eyeglasses, sunglasses, medically necessary contact lenses. LASIK, RPK, and cataract surgery can be covered by VA benefits.

Some medications like antidepressants might increase the risk of eye health problems.

You can also receive one free pair of eyeglasses per year from VA if you have any service-connected disability.

<https://www.va.gov/health-care/about-va-health-benefits/vision-care/>

EYE CARE CIVILIAN ORGANIZATIONS



A) Glasses.com (ID ME Discounts) - 50% off lenses and free shipping for military.

<https://shop.id.me/stores/2316-glasses-com>

B) Eyemart Express - 20% off everyday veteran discount at any EyeMart Express for you and family members.

<https://www.eyemartexpress.com/lander/military>

C) LasikPlus - Veterans enjoy a 20% discount on LASIK at LASIKPLUS.

<https://www.lasikplus.com/lasik-for-veterans/>

DENTAL CARE THROUGH THE VA



SOME REQUIREMENTS: VA dental care is available to 100% disabled veterans or those which receive Total Disability based on Individual Unemployability. However, there are also other avenues. Furthermore, there are ten different classes that qualify you for treatment in the VA's system.

Additionally, dental Insurance is available at a reduced cost through the VA Dental Insurance Program (VADIP) if you meet certain requirements. VADIP requires veteran to be signed up for the Civilian Health and Medical Program (CHAMPVA) and signed up for VA Healthcare.

Coverage ranges from \$25-\$200 monthly depending on which VADIP plan you choose and how many dependents you enroll.

A) Apply: <https://www.va.gov/health-care/about-va-health-benefits/dental-care/>

B) VADIP program Info: <https://www.va.gov/healthbenefits/vadip/>

DENTAL CARE CIVILIAN ORGANIZATIONS



Donated Dental Services (provided 500 million in dental treatments for free to those who have disabilities, are elderly, or medically fragile).

A) <https://dentallifeline.org/our-state-programs/>

ASPEN DENTALS One day per year of free service! Free dental care all the way from cleanings and examinations, fillings, extractions, and basic denture repairs.

A) <https://www.aspendental.com/about/healthy-mouth-movement>

B) <https://www.prnewswire.com/news-releases/aspen-dental-to-provide-free-dental-care-to-military-veterans-nationwide-on-saturday-june-11-301540160.html>

HEARING CARE THROUGH THE VA



Once you're enrolled in VA's Health Care, you are eligible for comprehensive audiology diagnostic evaluations. You may also receive hearing aids and batteries, personal amplifiers, assistive technologies, and cochlear implants if your VA audiologist has prescribed these. Additionally, domes, wax guards, cleaning supplies, and drying products. Schedule an appointment through your primary care doctor for audiology.

A) VA has an online option to order hearing aid batteries and accessories once prescribed: <https://www.va.gov/health-care/order-hearing-aid-batteries-and-accessories>

PHYSICAL CARE THROUGH THE VA



1. DAILY INDEPENDENT LIVING

Receive prosthetic devices, orthotics (artificial limbs), automobile adaptive equipment, clothing allowance, durable medical equipment, home improvements/repairs, home oxygen, wheelchairs, service dog insurance, etc through the VA.

Rehabilitation and Prosthetics Department:

<https://www.rehab.va.gov/psas/index.asp>



2. PREVENTATIVE CARE

Health exams, gender specific exams, health education, nutrition counseling, necessary immunizations, etc.

Receive COVID-19 vaccines at VA:

<https://www.va.gov/health-care/covid-19-vaccine>

Free Flue Shots From VA or VA's partners:

<https://www.va.gov/communitycare/flushot.asp>



3. INPATIENT HOSPITAL SERVICES

Surgeries, medical treatments, kidney dialysis, acute care after surgery (short-term treatment).



4. MEDICAL AND SURGICAL SPECIALTY CARE

Neurology, oncology (cancer), organ transplants, intensive care for mental and physical conditions, and care for traumatic injuries.

<https://www.va.gov/ann-arbor-health-care/programs/vaaahs-surgical-services/>



5. URGENT AND EMERGENCY HEALTH CARE SERVICES

Splinting, casting, wound-care, sore-throats, ear care, etc.

https://www.va.gov/COMMUNITYCARE/programs/veterans/Urgent_Care.asp



6. ANCILLARY SERVICES TO SUPPORT YOUR TREATMENT

Blood work, x-rays, ultrasounds, physical therapy, vision therapy, traumatic brain injury therapy, etc.



7. ILLNESSES CARE

Parkinson's disease, multiple sclerosis, kidney disease (dialysis), HIV/AIDS, etc.

<https://www.va.gov/health-care/health-needs-conditions/>



8. PHARMACY CARE

Modify your prescriptions to best suit you by talking to your primary care doctor.

Refill your VA prescriptions, track their delivery, and create lists to organize your medicines online: <https://www.va.gov/health-care/refill-track-prescriptions/>



9. HOME HEALTH CARE

Covered in more detail in disability chapter for VA aid and attendance, nursing home, and family caregivers program.

https://www.va.gov/geriatrics/pages/Homemaker_and_Home_Health_Aide_Care.asp



10. CHIROPRACTIC CARE

Provides Chiropractic care to all veterans in the standard health care package. You'll need a referral from your primary care doctor.

Certain VA facilities offer:

<https://www.rehab.va.gov/PROSTHETICS/chiro/locations.asp>

If not, you can may the "Veterans Choice Program", in your community.



11. CHIROPRACTIC CARE THROUGH CIVILIAN ORGANIZATIONS

Patriot Project (Free of charge for veterans).

See if you qualify.

https://www.patriot-project.org/find_a_chiropractor



12. VIEW LAB AND TEST RESULTS

View your VA lab and test results online.

<https://www.va.gov/health-care/view-test-and-lab-results>



13. USE THIS LINK FOR A DROP DOWN MENU SHOWING THE VA FACILITIES NEAR YOU AND THEIR VARIOUS HEALTH SERVICES

Facility locator.

<https://www.va.gov/find-locations/?facilityType=health>

RECEIVE EMERGENCY HEALTH CARE OUTSIDE OF THE VA:



If you must be seen outside of the VA for a service-connected disability, VA may be able to pay for the care you receive. Additionally, check out the Veterans Choice Program underneath.

1. Care or services must be provided in a medical emergency.
2. VA or another federal facility were not feasibly available.
3. You must notify the VA within 72 hours of the admission for emergency services.

VA:

https://www.va.gov/COMMUNITYCARE/programs/veterans/Emergency_Care.asp

WOMEN'S HEALTH NEEDS THROUGH THE VA



Reproductive health services may be covered: birth control, menopausal support etc. Cancer prevention screenings may be covered from VA: cervical, breast, colon, skin, and lung. VA offers pap smears, mammography, contraception counseling, menopausal management services, and services for these procedures. VA has medical specialists to help deal with psychiatric problems brought on by physical, mental, or sexual trauma. Veterans who would not otherwise qualify for VA healthcare can still get these services without enrolling. Any harm, ailment, or psychological condition brought on by such trauma receives the proper care.

<https://www.va.gov/health-care/health-needs-conditions/womens-health-needs/>

VA Maternity Care:

Maternity care benefits:

https://www.va.gov/healthbenefits/resources/publications/IB10_1488_Copayments_for_Maternity_Benefit.pdf

VA MENTAL HEALTH CARE



Covers PTSD, MST, depression, anxiety, and substance abuse counseling, etc.

<https://www.va.gov/health-care/health-needs-conditions/mental-health/>

CIVILIAN ORGANIZATIONS MENTAL HEALTH CARE



RETREATS (SEE IN OUTDOORS CHAPTER 9)

Multiple retreats in this chapter are opportunities to help heal spiritually and mentally.

FOR VETS AND FAMILIES RECEIVING CARE AT VA/MILITARY MEDICAL CENTERS



FISHER HOUSE FREE STAYS

Criteria to stay is established locally by the hospital or installation command. There is never a charge to stay at any Fisher House. If you are looking to stay in a Fisher House contact your local house manager. Each Fisher House can accommodate 16 to 42 family members.

PROGRAM: <https://fisherhouse.org/programs/houses/>

CAMPAIGNS TO CHANGE DIRECTION/FIND HOPE/RESTORE YOUR LIFE



GIVE AN HOUR

Individual counseling for emotional improvement and well-being.

<https://giveanhour.org/military/>



HEROES CARE - PERMISSION TO START DREAMING

(Post 9/11 Combat Veterans) peer-to-peer community - transforming post traumatic stress into post traumatic growth.

<https://ptsdfoundation.org/warrior-path/>



BOOT CAMPAIGN

Individual treatment plan for health and wellness.

<https://bootcampaign.org/healthandwellness/>



COURAGE FOUNDATION

Helping veterans with Post-Traumatic Stress (PTS) restore camaraderie, break through barriers to develop resilience, and reach peak levels of performance. Founded by ex-Navy Seal.

<https://couragefoundationusa.org/about/>

VA SUICIDE PREVENTION



The military suicide rate is 50% higher than the national average and there are around 20-22 suicides a day.

The Veterans Crisis Line: Available 24/7 and free to confidentially Call ([1-800-273-8255](tel:1-800-273-8255)), Text ([83255](tel:83255)), or chat on their website with a caring, qualified responder who will listen and help. After the conversation, responders will support you and connect with resources.

<https://www.veteranscrisisline.net>

CIVILIAN ORGANIZATIONS SUICIDE PREVENTION



STOP SOLDIER SUICIDE

Stop Soldier Suicide: Provides 1-on-1 assessment, veteran-centered action plan, individualized tools and solutions, follow-up care and long term assistance.

<https://stopsoldiersuicide.org/how-we-help>



HEAL OUR HEROES

Provides veterans with the resources and private support services necessary to facilitate their transition "all the way home".

<https://www.operationhoh.com/mission>

VA'S OTHER REHABILITATION/TREATMENT PROGRAMS



VA'S DOMICILIARY CARE FOR VETERANS

Free state-of-the-art, high-quality residential rehabilitation and treatment services for Veterans with multiple and severe medical conditions, mental illnesses, addictions, or psychosocial deficits. The Mental Health Residential Rehabilitation and Treatment Programs (MH RRTPs's) identifies and addresses goals of rehabilitation, recovery, health maintenance, improved quality of life, and community integration.

<https://www.va.gov/homeless/dchv.asp>



VA'S SPECIFIC SUBSTANCE ABUSE COUNSELING

VA offers medically managed detoxification options, including drug substitution therapies and new medicines to reduce cravings, and nicotine replacement. Marriage and family counseling. Self-help groups. Residential live in care. Continuing care and relapse prevention.

<https://www.va.gov/health-care/health-needs-conditions/substance-use-problems/>



VA'S TOBACCO CESSATION TREATMENT, COUNSELING, AND MEDICATIONS

Local VA's have resources, options, and approaches that could help you quit if desired. "An estimated 7 out of 10 Veterans who smoke would like to quit - for both the physical benefits and their mental health".

<https://www.mentalhealth.va.gov/quit-tobacco/>

INFERTILITY



VA INFERTILITY CARE (IVF)

Veterans with service-connected conditions that result in infertility may be eligible for in vitro fertilization (IVF), or another form of assisted reproductive technology (ART) and other fertility services. There are a few requirements.

<https://www.va.gov/COMMUNITYCARE/programs/veterans/ivf.asp>



VETERANS IN VITRO INITIATIVE (VIVA)

To help Veterans with service-connected infertility, but who are ineligible for IVF through the VA. Helps wounded veterans struggling with infertility to achieve their dreams of growing their families by connecting them with resources, and in many cases providing them with financial support.

<https://bobwoodrufffoundation.org/viva/>

HAZARDOUS MATERIALS EXPOSURE CARE



Covered in detail in Recent AD and Foreign War Veterans (CH7), including all of the possible free exposure tests.

FREE TRANSPORTATION SERVICE THROUGH THE VA FOR APPOINTMENTS



VA'S FREE VETERANS TRANSPORTATION SERVICE

Participating VA medical centers (VAMCs) offer VTS to assist Veterans in accessing transportation to VA medical facilities or authorized non-VA appointments to receive the care they have earned.

VTS provides qualifying Veterans with free transportation services to and/or from participating VA medical centers (VAMCs) in a multi-passenger van. REQUIREMENTS: Based on the availability and guidelines near you. LOCAL OFFICES: <https://www.va.gov/healthbenefits/vtp/map.asp>

BENEFICIARY TRAVEL SELF-SERVICE SYSTEM (BTSSS) REIMBURSEMENT



Claim general health care travel reimbursements through the VA Travel Claim portal.

Eligibility is a 30% disability rating. Yet, there are a few other ways to gain this benefit.

Receive reimbursement for lodging, meals, and fare expenses (car, plane, train, bus, taxi, and even tolls), to make it to your VA appointments. Current mileage rate for 2023 is 41.5 cents per mile. Must file within 30 days of care. Need to furnish all receipts for all transportation, meals, and lodging.

File online:

<https://www.va.gov/health-care/get-reimbursed-for-travel-pay/>

Form you may submit at your local VA hospital for reimbursement:

<https://www.va.gov/find-forms/about-form-10-3542/>

Call BTSSS's toll-free # [855-574-7292](tel:855-574-7292).

Talk to your VA facilities beneficiary travel contact:

https://www.va.gov/HEALTHBENEFITS/vtp/beneficiary_travel_pocs.asp

Veterans transportation service, beneficiary travel and highly rural transportation (fewer than 7 people per sq. mile) grants:

<https://www.va.gov/healthbenefits/vtp/>

VA'S COMMUNITY CARE PROGRAM (OUTSIDE CARE)



Allows eligible veterans to receive health care in their communities rather than waiting for their VA appointments. VA provides care to Veterans through community providers when VA cannot provide the care needed. Community care is based on specific eligibility requirements, availability of VA care, and the needs and circumstances of individual Veterans.

<https://www.va.gov/COMMUNITYCARE/programs/veterans/index.asp>

HEALTH CARE PROGRAMS FOR SPOUSES, DEPENDENTS, AND FAMILY CAREGIVERS

If you're the spouse, surviving spouse, dependent child, or family caregiver of a veteran or service member, you may qualify for health care benefits. In certain cases, you may also qualify for health care benefits due to a disability related to your veteran's service.

<https://www.va.gov/health-care/family-caregiver-benefits/>



1. THE CIVILIAN HEALTH AND MEDICAL PROGRAM OF THE DEPARTMENT OF VETERANS AFFAIRS (CHAMPVA)

<https://www.benefits.gov/benefit/318>



2. THE PROGRAM OF COMPREHENSIVE ASSISTANCE FOR FAMILY CAREGIVERS

<https://www.va.gov/family-member-benefits/comprehensive-assistance-for-family-caregivers>



3. THE CAMP LEJEUNE FAMILY MEMBER PROGRAM

<https://www.va.gov/disability/eligibility/hazardous-materials-exposure/camp-lejeune-water-contamination#familymembers>



4. THE SPINA BIFIDA HEALTH CARE BENEFITS PROGRAM

<https://www.va.gov/COMMUNITYCARE/programs/dependents/spinabifida/index.asp>



5. THE CHILDREN OF WOMEN VIETNAM VETERANS HEALTH CARE BENEFITS PROGRAM

<https://www.benefits.gov/benefit/569>

VA FEES/COPAYS



Copayment Rates (Based on your Rating & Condition):

<https://www.va.gov/health-care/copay-rates/>

For veterans, there are co-pay fees for health care and prescriptions. They can be paid online, in person, by mail, or phone). Rates depend on the situation and care needed for your condition. Some veterans are exempt from all copays (those rated 50% disability or greater, etc).

Pay your VA Copay:

Online: <https://www.va.gov/health-care/pay-copay-bill>

Calling VA at [888-827-4817](tel:888-827-4817).

In Person: through the agent cashiers office at the VA health facility that sent the bill.

Dispute your VA Copay Charges:

<https://www.va.gov/health-care/pay-copay-bill/dispute-charges/>

VA copayments hardship / set up a repayment plan / request debt relief waiver:

<https://www.va.gov/health-care/pay-copay-bill/financial-hardship/>

VA MOBILE APPS




VA LAUNCH PAD FOR VETERANS

Helps Veterans and caregivers find and use VA apps. This is one place to achieve your health goals, improve your mental health, connect with your care team, and manage your care.

<https://mobile.va.gov/app/va-launchpad-veterans>

CH3. "EDUCATION" ACTION CHECKLIST

CHECK THE MAIN COLUMNS

Know Gi Bill Compensation + Yellow Ribbon Program 

Know Other Gi Bill Uses + VR&E Benefits + STEM Grant 

Academic Prep + Make it into USAs Top Universities 

Compare In-Person + Online + Foreign Schools 





CH3 EDUCATION

28

EDUCATION BENEFITS

Veterans, service members, and their qualified family members can receive assistance from the VA's Education and Training Benefits. This includes paying for college tuition, choosing the best school or training program, and receiving career guidance.

POST 9/11 GI BILL (CH33)



Over the course of a four year degree, the Post 9/11 GI Bill will pay over \$100,000. For 2023, it pays up to \$26,381.37 per year for tuition and then added benefits.

Apply here: <https://www.va.gov/education/how-to-apply/>

After applying online: the VA will send you a Certificate of Eligibility (COE) that spells out what you are eligible to receive in payments, then you present this document to your university. Depending on your service, the Post 9/11 GI Bill usually gives 36 months of benefits, equaling four years of schooling benefits total. One year in college is nine months, because three months count toward semester breaks.

POST 9/11 GI BILL CONSIDERATIONS



If your service ended before Jan 1, 2013 - your benefits will expire 15 years after your date of separation (DOS).

If your service ended after Jan 1, 2013 - your benefits won't expire due to the new Forever GI Bill.

Education claims take around 30 days.

Current policy: you can transfer your unused GI bill to family members if you have served an overall 10 years total. Or for those who served at least six years in the military and who agree to serve at least another four years.

With specifications: the VA may possibly back-pay you (by taking adequate months from your GI Bill Benefits) for a trade school or course you have taken by sending in a receipt to the VA.

POST 9/11 GI BILL COMPENSATION



Receive an annual stipend allowance of \$1,000 a year for books and supplies based on your credit hours (this equals \$41.67 per credit certified in 2023).



Where applicable, a possible one time \$500 rural relocation travel allowance payment to move to your university.

Apply here: <https://www.vba.va.gov/pubs/forms/VBA-22-0848-ARE.pdf>



Post 9/11 Gi Bill Basic Allowance For Housing (BAH, also known as MHA): Receive BAH allowance if are considered a "Full Time Student" based on the campus's zip code where you take the most classes. VA pays BAH for the days you attended class, so if your term starts in the middle of January, the payment you receive in the beginning of February will be pro-rated accordingly. For part time



Tutorial Assistance: If you're using VA education assistance, VA may help pay for a tutor. VA specifies that they'll pay \$100 per month for tutoring equaling \$1,200 in total per year.

Apply here: <https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/tutor-assistance/>



Gi Bill can cover test fees (SAT, ACT, CLEPS) or licensing/certification fees. The GI bill can pay up to \$2,000 for qualifying tests and certifications.

Locate more info here: <https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/test-fees/>



You could possibly do a work-study program- allowing you to work at minimum wage part time in school.

<https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/work-study/>

POST 9/11 GI BILL COMPARISON TOOL - ANALYZE DIFFERENT UNIVERSITIES



Find out your ideal university's estimated term benefits. Including: Tuition payments/ Yellow Ribbon Amounts/ Basic Allowance for Housing Rates/ Population of Currently enrolled GI bill students/and possible out of pocket expenses.

<https://www.va.gov/education/gi-bill-comparison-tool/>

ONLINE UNIVERSITIES



Those who are taking 100% online classes are eligible for a monthly housing stipend equal to half of the national average stipend, which is currently \$950.75.

THE YELLOW RIBBON PROGRAM



The Yellow Ribbon Program can help you pay for higher out-of-state private schools, foreign schools, or graduate schools tuition and fees that the Post-9/11 GI Bill doesn't cover. Many great universities offer this so you don't have out of pocket expenses! You can check if yours does on the GI-Bill comparison tool below:

<https://www.va.gov/education/about-gi-bill-benefits/post-9-11/yellow-ribbon-program/>

POST 9/11 POLICIES (SHOWING UP TO CLASS, WITHDRAWING, FAILING, ETC)



Classes must count toward your degree. If you stop attending, the VA will stop your GI Bill payments. If you drop to part-time student status, you might have to pay your GI Bill benefits back. If you failed but regardless finished the class, you won't have to pay back the GI Bill benefits used.

<https://www.va.gov/education/about-gi-bill-benefits/post-9-11/>
<https://www.va.gov/resources/how-your-reason-for-withdrawing-from-a-class-affects-your-va-debt/>

GI BILL FOR CAREERS, TRADES, TRAINING. NON-COLLEGE DEGREE PROGRAMS.



TRAINING SPECIFIC PROGRAMS

Receive compensation for HVAC schools, airframe and power plant license schools, CDL truck driving schools, emergency medical technician schools, barber or beautician schools.

<https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/non-college-degree-programs/>



ON THE JOB TRAINING/APPRENTICESHIPS

An industry or job can be covered which has OJT like plumbing, hotel management, or firefighting.

<https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/on-the-job-training-apprenticeships/>



VETERANS TECHNOLOGY EDUCATION COURSES

You can receive tuition for a full-time high tech training program & money for housing.

Fields include: computer software, computer programming, data processing, information science, and media applications.

<https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/vetec-high-tech-program/>



FLIGHT TRAINING

Requirements: must have private pilots license first and correct medical certificates.

Can receive your "Rotary Wing, B747-400, Dual Engine, and Flight Engineer" qualifications.

Locate info here: <https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/flight-training/>



CO-OP TRAINING

If your college or university has a co-op training program that lets you get full-time work experience in between periods of going to school full time, you may be able to get help paying for some of your costs.

Locate info here: <https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/co-op-training/>

VA'S STEM EDITH NOURSE ROGERS SCHOLARSHIP (OR THE GI BILL EXTENSION).



For those in programs or degrees in the following areas:

Agricultural science/natural resources science program. Biological or biomedical science. Computer and information science and support services. Engineering, engineering technologies, or an engineering-related field, health care or related program, mathematics or statistics, medical residency, physical science, science technologies or technicians, and more.

Receive up to \$30,000 or nine more months of educational benefits. Few requirements: only for undergraduate, teaching certification, or covered training program for health care professionals. Other requirements.

<https://www.va.gov/education/other-va-education-benefits/stem-scholarship/>

MONTGOMERY GI BILL



The Montgomery GI Bill Active Duty (MGIB-AD) can help you pay for education and training programs.

VA says you must choose between the Post-9/11 GI Bill and the Montgomery GI Bill. You can only use one education benefit and the other will be relinquished.

<https://www.va.gov/education/about-gi-bill-benefits/montgomery-active-duty/>

FOREIGN UNIVERSITIES



If your program is approved and accredited, you can use your GI Bill as a passport to certain foreign universities overseas. Tuition is paid up to the annual maximum reimbursement rate. For overseas universities, BAH is a flat-rate monthly stipend updated yearly.

<https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/study-at-foreign-schools/>

VA'S FREE EDUCATIONAL AND CAREER COUNSELING (CHAPTER 36)



Offers "benefits coaching" for the effective use of your VA benefits. Offers "career choices" counseling based on interests, capabilities, and to establish career objectives. Offers "educational" counseling to help you find a training program or field of study. Offers "personalized support" including academic and adjustment counseling to remove barriers to success. Offers resume building and goal planning along with coaching for interview success.

<https://www.va.gov/careers-employment/education-and-career-counseling/>

CIVILIAN ORGANIZATIONS TO HELP YOU GET INTO AMERICA'S TOP SCHOOLS



SERVICE 2 SCHOOL

Prepare transitioning service-members for their next chapter by helping them gain admission to the best college or graduate school possible. Personalized application counseling and application writing help.

<https://service2school.org>



THE POSSE FOUNDATION VETERANS PROGRAM

Identifies, trains, supports veterans pursuing undergraduate degrees at our Nations top colleges.

<https://www.possefoundation.org/shaping-the-future/posse-veterans-program>



NEXT STEP INBOUND

"From the enlisted ranks, to our Nations top colleges, here's how we did it".

<https://nextstep-inbound.org>

CIVILIAN ORGANIZATIONS ACADEMIC PREPARATION



WARRIOR SCHOLAR PROJECT

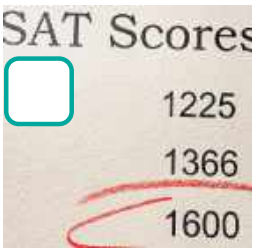
Empowers enlisted student veterans and transitioning service members to succeed in higher education. Hosts intensive, one and two week college-preparatory academic boot camps in three disciplines: business and entrepreneurship, humanities, and STEM.

<https://www.warrior-scholar.org>



Connecting student veterans with the necessary resources, network support, and advocacy to ensure student veterans can effectively connect, expand their skills, and ultimately achieve their greatest potential.

<https://studentveterans.org/about/>



EKNOWLEDGE

EKnowledge SAT/ACT study programs: \$19.99 for \$350 value and other options.

<https://eknowledge.com/NewLookAff/Home.php?coupon=FBEC67159>

SCHOLARSHIPS AND GRANTS



Check your university's scholarships, specific branch's scholarships, or disability scholarships.

Thousands of preferred grants (or loans) available for aid and assistance. Example: Veterans of Foreign Wars scholarship: \$5,000 for e-5's and below.

<https://www.vfw.org/assistance/student-veterans-support>

Veterans or their family's service may qualify them for up to \$10 million in scholarships based on this 5 minute personal questionnaire:

<http://search.militaryscholar.org>

Higher education scholarships:

<https://www.stemvetsusa.org/scholarships>

Federal aid "Pell Grant" for undergrad: you can still receive the Pell grant along with your Gi Bill! For 2023, the the maximum financial grant award per student yearly was \$6,895.

<https://studentaid.gov/understand-aid/types/grants/pell>

File your FASFA here:

<https://studentaid.gov/h/apply-for-aid/fafsa>

OTHER IMPORTANT INFO



1. Most Universities Waive the usual \$75 application fee for veterans.
2. Many universities allow service dogs.
3. Still File for your PELL GRANT.
4. If you are Active-Duty, Guard, Reserves, or Inactive Ready Reserves, you can drop off papers or receive LIVE feedback from professional tutors on Tutor.com, for free.

ORGANIZATIONS SUPPORTING VET'S HIGHER EDUCATION ORGANIZATIONS



Veterans Education Success: to advance higher education success for veterans, service members, and military families. Furthermore, to protect the integrity and promise of the GI Bill and other federal education programs.

<https://vetsedsuccess.org>

STUDENT DEBT



For those 100% disabled or in TDIU status, your student debt may be completely eliminated. See the disability chapter (#2) and the 100% overview section for details.

VA'S VOCATIONAL REHABILITATION & EMPLOYMENT BENEFITS (VR&E CH3 1) (VOC REHAB)

Given to veterans other than dishonorably discharged with a 10% or 20% disability or greater. Goal: to achieve maximum independence in daily living.

VR&E's 5 tracks to employment:



1. RE-EMPLOYMENT TRACK

Helps you return to your former job and support your employer in meeting your needs. May involve accommodation and/or modifying the workplace to make it more accessible. VA provides reemployment rights, advice, work adjustment services, adaptive equipment, and specialized consultations necessary for a successful return to work.



2. RAPID ACCESS TO EMPLOYMENT TRACK

For individuals who are seeking employment and already have the necessary skillsets. VA provides expert career-placement assistance, referrals, and other specialized assistance. Additional services include: career readiness, job accommodations, short term certificate training, resume service, and post employment follow up.



3. SELF-EMPLOYMENT TRACK

For individuals who have the skills to start their own business. Also for those who have limited access to employment or need flexible work schedules. VR&E services may include: developing a viable business plan, training in the operation of a small business, marketing and financial assistance, guidance on implementing a viable business plan, tuition for training and licensing fees. VA may also assist with some business start-up costs.



4. EMPLOYMENT THROUGH LONG-TERM SERVICE TRACK

To help individuals receive the education or training to find work in a different field. VR&E provides for the cost of all tuition, books, fees, equipment, and provides a monthly subsistence allowance during training. Services may include: training and/or education for college or certification programs, on the job training, non-paid work experience, job sharing, work monitoring, work study, public-private job partnering, apprenticeships, and internships.



5. INDEPENDENT LIVING TRACK

If you can't return to work right away, you may qualify for services that can help you live as independently as possible. VR&E services may include help in obtaining a volunteer position, connecting with community-based support services, providing assistive devices, increasing access within the home or community, and help in becoming more independent in daily living activities. VA will provide the services or equipment needed to reach independent living goals.

<https://www.va.gov/careers-employment/vocational-rehabilitation/programs/>



Ask your VR&E Counselor about Reimbursements:

VR&E benefits may authorize travel expenses that are beyond your daily commute.

Including lodging, subsistence, tolls, or allowance based on mileage (2023's 41.5c a mile). Situations include: to reach a VR&E office, reporting to a training school, returning home, and/or to start a pre-arranged suitable employment. The form to file is VAF 10-3542. It needs your signature and an authorized VR&E staff member's. Must be filed within 30 days and with all furnished receipts.

Info: https://www.benefits.va.gov/WARMS/docs/admin28/M28R/Part_V/V_B_6.pdf

Reimbursement form VAF 10-3542: <https://www.va.gov/find-forms/about-form-10-3542/>

OTHER VR&E BENEFITS

Receive a monthly subsistence allowance to up to \$3,061.47.

ENTREPRENEURSHIP TRAINING THROUGH VA BENEFITS



SMALL BUSINESS DEVELOPMENT CHAPTERS

You can use your VA educational benefits to take various individual courses you desire, offered by the Small Business Development Centers (SBDC's). More information included in Business and Entrepreneurship chapter.

https://www.benefits.va.gov/GIBILL/docs/factsheets/Entrepreneurship_Training.pdf

IDEAS



You may be able to receive certificates and continue education onward in real estate, strategic management, franchise management, or other professions etc.

VR&E benefits add an additional 12 months of school, for 48 months of education benefits total, on top of the 36 months for Post-911 GI Bill if you qualify upon speaking to your advisor.

RECEIVING COLLEGE CREDITS FOR MILITARY SERVICE



As a Veteran, you'll need to request your transcript from your branch of service and share it with schools. Each school then decides how many credits they'll accept. Your transcript shows how many credits the American Council on Education (ACE) recommends for each experience, including: your military occupation specialty (MOS) training, army advanced individual training (AIT), military jobs, and completed courses.

Your transcript may also list courses or jobs not evaluated by ACE. Additionally, if you have taken CLEP or DSST exams funded by DANTES when in the military, these can count as college credit. We've included the the links below on how to retrieve them through Parchment.

For the Army, Navy, Marines, or Coast Guard: <https://jst.doded.mil/jst/>

For the Air Force:

<https://www.airuniversity.af.edu/Barnes/CCAF/Display/Article/803247/community-college-of-the-air-force-transcripts/>

Info: <https://www.va.gov/resources/how-do-i-get-college-credits-for-my-military-service/>

CLEP EXAMS: <https://clep.collegeboard.org/scores/military-request-a-transcript>

DSST EXAMS: <https://www.dantes.doded.mil/EducationPrograms/get-credit/creditem.html#dsst-tab&dsst-tab-transcript>

CH4. "CAREER DEVELOPMENT" ACTION CHECKLIST

CHECK THE MAIN COLUMNS

Strategize + Change Careers with These Benefits



Mentorship Opportunities + Free Industry Training



Career Paths Which Leverage Military Experience



Dress For Success: Free Suits + Professional Attire





CH4 CAREER DEVELOPMENT

36

CAREER

MILITARY-TO-CIVILIAN MENTORSHIP / CAREER GUIDANCE:



1. AMERICAN CORPORATE PARTNERS

Helps veterans and spouses find their next career:

You are hand selected for a 1-on-1 mentor to receive year-long mentorship. ACP mentors come from America's top companies. Typical mentorship topics include: leadership and professional communication, resume review and interview preparation, career exploration, work-life balance, networking, and small business development.

<https://www.acp-usa.org>



2. THE COMMIT FOUNDATION

Created to ensure high-performing veterans have purpose both personally and professionally. They feature workshops for those selected to assess their values and strengths, then work with coaches and facilitators for solutions creating their purposeful life. The Commit Foundation also has a growing digital library featuring successful and genuine people who speak about transferable skills, networking, leadership and more.

<https://www.commitfoundation.org>



3. VETERATI FOUNDATION

Veteran mentorship platform.

Veterati is a knowledge community for collective wisdom. Receive free and on-demand unlimited mentorship to volunteer mentors: CEO's, recruiters, entrepreneurs, managers, veterans, and civilians alike. Choose as many as you would like. Most members choose four mentors, some have 25+. "Mentors introduce you to the 80% of job opportunities that exist only in personal networks". Their mission is to create connections between veterans and successful professionals.

<https://www.veterati.com>



4. FOURBLOCK FOUNDATION

To prepare you for your next mission — your career after your military service. Fourblock bridges the divide between military service and the business community. Their support includes learning career transition practices, exploring career opportunities, and building up your professional networks. "To give you the tools to transition to a meaningful career after the military". Fourblock is partnered with top companies across the Nation and Columbia University.

<https://fourblock.org>



5. COMBINED ARMS

Combined Arms is a new veteran service model, focusing on collective impact — reinventing what it means to serve veterans by creating pathways for them to access resources based on exactly what they asked for. Combined Arms brings together veteran-focused nonprofits committed to serving those who served. These "200+ best-in-class organizations provide 1,000+ resources that empower veterans to lead the successful civilian lives they want".

<https://www.combinedarms.us>



6. STAND BESIDE THEM

Their mission is to coach and empower America's veterans and their spouses to achieve success at home, work, and in their community. Topics include: career success, executive leadership, health and wellness, life and relationships, and small business development.

<https://www.standbesidethem.org>

VA CAREER GUIDANCE



Receive career guidance, training, and employment opportunities. Navigate your transition after service with goals, plans, and success.

<https://benefits.va.gov/vow/>

CIVILIAN CAREER HELP



BOOTS2BOOKS

Providing competitive and innovative assistance to veterans, for them to attain competitive educational and employment opportunities. Partnered with the U.S. Army Reserve.

<https://www.boots2books.com/#services>

MY NEXT MOVE FOR VETS

A toolkit for veterans to discover their dream career, find career options, and locate civilian careers similar to their military jobs.

<https://www.mynextmove.org/vets/>

VETERANS FREE SALES TRAINING



SALESFORCE MILITARY

Land a dream job in tech. No cost, no commitment, no experience needed, no degree required. Flexible schedule, 100% remote, guaranteed interviews. Certifications in one to six months - with 18 total certifications possible. The path to success is laid out for you. Over 40,000 veterans are learning Salesforce skills. Explore career opportunities within salesforce administration, salesforce development, sales cloud, salesforce architecture, business analysis, salesforce consulting, and salesforce designing. They promote an \$87,000 average starting salary.

<https://veterans.force.com/s/>

TECH BASED CAREERS/TRAINING



NPOWER

A 23-week intensive IT training program. For those interested in tech fundamentals, cybersecurity, cloud computing, and information technology. Receive access to COMPTIA, A+ and other certifications, long with post-graduation job placement. Join an elite and supportive alumni network.

Discover here:

<https://www.npower.org/apply/>



APPRENTI

Apprenti trains veterans and military spouses to join the tech sector and places them into a fully paid one year apprenticeship position. Apprenti places their trainees into top-tier companies such as Amazon, Microsoft, and JP Morgan Chase.

Discover here:

<https://apprenticareers.org/apprenti-veteran-services/>



NS2 SERVES

NS2 Serves provides eight to 12 weeks of free training, and then employs veterans in high-tech careers. As of 2023, 368 veterans have went through the program and their current classes are virtual only.

Discover here:

<https://ns2serves.org/about/the-program/>

MECHANICAL OR MACHINING TRAINING AND CAREERS FOR VETERANS



WORKSHOPS FOR WARRIORS

Four-month machining and welding course with certifications in San Diego, CA. As of 2023, 1,101 veterans have graduated and 94% of WFW students get hired.

<https://wfw.org/>



HEROES MAKE AMERICA

Training Program for Veterans interested in a lucrative career in the manufacturing industry. 90% placement rate of HMA graduates.

<https://www.themanufacturinginstitute.org/veterans/heroes-make-america/>

AVIATION AND AEROSPACE CAREERS FOR VETERANS

Federal Aviation Administration's airframe and power plant license information: there are traditional two year schools and community colleges to receive your A&P license to work on civilian aircraft. Or you can use your military experience to take a three week fast-track course for around \$3,000-\$5,000. Some companies will still accept you without your A&P although getting it opens more doors. Pay ranges around \$25-\$65 an hour based on experience and certifications. Training workshops in person vary by state and city.



BASIC AVIATION/AEROSPACE CAREERS LOCALLY

A popular aviation and aerospace job search website (for avionics technicians, mechanics, pilots, etc). <https://www.jsfirm.com>



STS AVIATION SERVICES RECRUITMENT CONTRACTOR NETWORK

For military veterans looking for contract or direct hire work in aviation.

<https://www.stsaviationgroup.com/committed-to-hiring-veterans/>

MAJOR AIRLINES HIRING VETERANS

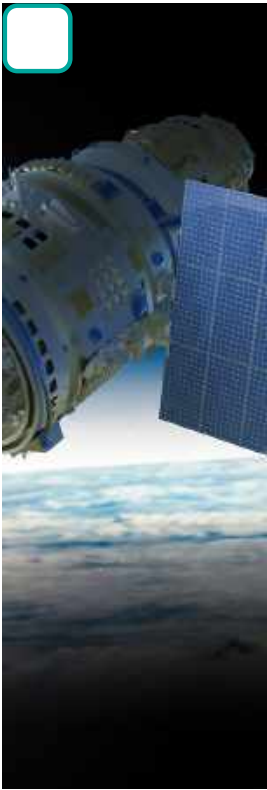


American Airlines: <https://jobs.aa.com/go/Military/8179900/>

United Airlines: <https://united-veterans.jobs>

Delta Airlines: <https://news.delta.com/deltas-fourblock-sponsorship-aimed-veteran-recruitment>

CIVILIAN DEFENSE CONTRACTORS



Civilian Careers leveraging military service averaging around \$100K a year. Including but not limited to:

Lockheed Martin:

https://www.lockheedmartinjobs.com/military_

Northrop Grumman:

<https://www.northropgrumman.com/careers/veterans-transitioning-to-civilian-careers-job-search-and-networking-strategies/>

Parsons Corporation:

<https://www.parsons.com/military/>

Boeing:

<https://jobs.boeing.com/veterans>

General Dynamics:

<https://www.gd.com/careers/veterans>

CORPORATE PATHWAYS AND CAREERS FOR VETERANS



1. LEAVE NO VETERAN BEHIND

Provides soft skills training, mentorship, and service internship opportunities to veterans whose skillsets lead them into a corporate track. They have significant relationships across all sectors (corporate, government, and nonprofit).

<https://www.leavenoveteranbehind.org/executive-leadership-program>



2. VETERANS ROUND TABLE MENTORSHIP PROGRAM

For those without business education or preparatory classes after the military. A highly skilled team of mentors provide participants with the training needed to excel in business. Each mentoring step is a training tool and building block that is carefully calibrated for maximum effectiveness.

<https://veteranroundtable.org/mentorship-program/>



3. VETERANS ON WALL STREET (VOWS)

"Through career development, support, and retention, VOWS focuses on promoting successful relationships between veterans and their employers. VOWS is dedicated to honoring former military personnel by facilitating career and business opportunities in the financial services industry".

<https://veteransonwallstreet.com>



4. SHARP DECISIONS V.E.T.S PROGRAM

Provides a six-week team-based technology training course without touching your VA funds. You gain capabilities such as project management, business analysis, cyber security, network assessments, application development, quality assurance, technology strategy, and infrastructure support transformation. Since 2013, over 800 vets have participated and are compensated throughout the process. Then VETS helps place veterans with companies that in turn pay Sharp Decisions for the training and referrals.

<https://sharpdecisions.com/vets/>

FEDERAL CAREERS



1. FEDS HIRE VETS

Strategic partnerships with the DoD, Department of Labor, Veteran Affairs, Homeland Security, and the U.S. Office of Personal Management. This is a single site for federal employment information for veterans.

<https://www.fedshirevets.gov>



2. USA JOBS

Federal hire opportunities with thousands of searchable job postings. The federal Government offers unique hiring paths to help hire individuals.

<https://www.usajobs.gov/Help/working-in-government/unique-hiring-paths/veterans/>



3. VA JOBS

For Veteran Affairs careers. Their website includes veteran employment opportunities with full and part-time options, including internships.

<https://www.va.gov/jobs/>

RETIREMENT OPPORTUNITIES OUT OF THE MILITARY - YET STILL COUNT YOUR TIME IN SERVICE



OPPORTUNITIES FOR PENSIONS - COUNTING MILITARY TIME

To receive the benefits of a 20 year retirement pension and to "buy back your military time". Inquire about applying your military service. If you have already served in the military you could count your years toward these other career options.

These include but are not limited to:

The Guard or Reserves. The Federal Civil Service. Government agencies. Homeland Security, etc. Opportunities vary by location - many state, city, county, and municipal jobs offer retirement counting your military service. Certain county and city jobs. Some teaching organizations and college careers. Some first responder organizations, such as police departments, sheriff's offices, or fire departments.

DRESS FOR SUCCESS FREE ATTIRE FOR VETERANS



1. PROVIDING HOPE VA

Free professional attire. Their Dress for Success program is designed to help get veterans who are re-entering the professional workforce into interview-worthy and on-the-job appropriate attire at no charge. Fill out their websites form and someone will be in touch with you.

REQUIREMENTS: Veterans are eligible

APPLY FOR PROFESSIONAL ATTIRE: <https://providinghopeva.com/dressforsuccess>



2. SUITING WARRIORS

Provides veterans at no charge with upscale professional clothing needed to compete in the civilian workforce. Past events have been held in DE, PA, NJ, NYC, MD, DC, VA, OH, and TX.

REQUIREMENTS: Veterans are eligible

APPLY FOR PROFESSIONAL ATTIRE: <https://suitingwarriors.org>

EMAIL: info@suitingwarriors.org



3. SAVE A SUIT

Provides veterans with business suits, professional attire, and other clothing resources they need to achieve job security. Request a free suit and it will arrive by mail. Over 5,000 veterans have been "suited up" since 2010.

REQUIREMENTS: Veterans are eligible

APPLY FOR PROFESSIONAL ATTIRE: <https://www.saveasuit.org>



4. BOOTS TO SUITS

Provides clothing to male and female Virginia veterans. Provides two complimentary career outfits. Military spouses and primary household providers are also eligible.

REQUIREMENTS: Veterans are eligible

APPLY FOR PROFESSIONAL ATTIRE: <https://bootstosuits.org/appointments>



5. DRESS FOR SUCCESS (WOMEN VETERANS)

Referenced for women veterans specifically. Empower women to achieve economic independence by providing a network of support, free professional attire and suits, and the development tools to help women thrive in work and in life. See if there is a center in your area (also international).

REQUIREMENTS: Women veterans are eligible

APPLY FOR PROFESSIONAL ATTIRE: <https://dressforsuccess.org>

Locations: <https://dressforsuccess.org/affiliate-list/>



6. BOOTS TO SUITS

Provides package deals starting from \$297 to \$1,549. Deals are comprised of different suits.

REQUIREMENTS: Veterans are eligible

PURCHASE PROFESSIONAL ATTIRE: <https://salute2suit.com>

CH5. "ENTREPRENEURSHIP AND BUSINESS" ACTION CHECKLIST

CHECK THE MAIN COLUMNS

Register your Veteran Business with the VA



See Partnership Firms + Entrepreneurial Support



Entrepreneurial training for Various Business Levels



Veterans access to Funding and Capital to Grow





CH5

44

BUSINESS

ENTREPRENEURSHIP AND BUSINESS

ENTREPRENEURSHIP AND BUSINESS



1. “MOTHER-TREE” PORTAL: VETERANS ENTREPRENEUR PORTAL (VEP)

The Office of Small and Disadvantaged Business Utilization (OSDBU). Start a business. Access financing. Grow your business. Find opportunities. Resources for veterans. Do business with federal agencies. Do business with the VA. Vets first verification program. VA’s direct access program. Strategic outreach and communications. Corporate connections. Franchising opportunities. Training and employment programs.

KNOWLEDGE/APPLY: <https://www.va.gov/OSDBU/entrepreneur/index.asp>



2. OFFICE OF VETERANS BUSINESS DEVELOPMENT (OVBD)

Support for veterans as they enter the world of business ownership. OVBD can provide veterans access to capital and preparation for small business opportunities. They can connect small business owning veterans with federal procurement and commercial supply chains.

KNOWLEDGE/APPLY: <https://www.sba.gov/business-guide/grow-your-business/veteran-owned-businesses#section-header-0>



3. VETERANS BUSINESS LOCAL OUTREACH CENTERS (VBOC PROGRAM)

Resources for veterans interested in starting/growing a small business. VBOC's can provide entrepreneurial development services, business plan workshops, concept assessments, mentorship, and training for eligible veterans. They can help you navigate SBA's extensive resource partner network and refer you to a community partner, lender, or SBA program.

KNOWLEDGE/APPLY: <https://www.sba.gov/local-assistance/resource-partners/veterans-business-outreach-center-vboc-program#section-header-0>

SEARCH YOUR AREA: <https://www.sba.gov/local-assistance/find?type=Veteran's%20Business%20Outreach%20Center&pageNumber=1>



4. PROCUREMENT TECHNICAL ASSISTANCE CENTER (PTAC)

For veterans desiring to sell their services and products to the federal government. Advantages: contracting assistance for veterans to help them navigate the government marketplace.

In 2019, PTAC clients were awarded 24 billion in contracts, with over 57,000 businesses receiving assistance.

KNOWLEDGE/APPLY: <https://www.aptac-us.org>



5. VETERANS INSTITUTE FOR PROCUREMENT

Accelerate your success in the federal marketplace. Join the ranks of the most procurement ready veteran-owned small businesses in the nation! Training is offered at NO COST. (...) VIP teaches you "how to specifically grow and win a part of the \$4 trillion worth of government business."

The 2022 INC 5000 list features 36 VIP graduate companies
83% said the VIP GROW program changed the way they do business.
\$17 billion awarded in federal prime contracts to VIP grads since 2010

KNOWLEDGE/APPLY: <https://nationalvip.org>

VET'S REGISTERING YOUR BUSINESS *FIRST STEP: *****



1. OFFICIALLY REGISTER AS A VETERAN OWNED SMALL BUSINESS (NUMBER #2 OR #3)

Known as: the Vets First Verification Program. Register as a VOSB or SDVOSB. You'll have the ability to do business with the VA. You'll receive priority when you bid on contracts for federal or state government agencies. You'll receive tax relief. You'll gain better access to capital. You'll gain extra support if your startup or small business is poised for high growth and innovation. You'll find support in finding VA procurements, contract awards, and acquisition resources. There are resources, education, and training to help you learn how to do business with VA. This includes building business partnerships and connecting with decision-makers about government procurement and large private-sector firms.

Resources to guide you through every step of becoming an entrepreneur.

<https://www.va.gov/careers-employment/veteran-owned-business-support/>



2. VETERAN OWNED SMALL BUSINESS (VOSB)

There is a detailed process which would take a lot of room to explain on:

<https://www.vetbiz.va.gov>

(If you've never filed for disability and don't have a current disability rating of 0%.)

Epic benefits are above in #1 and may vary according to your disability status.

More information: <https://www.va.gov/osdbu/verification/>



3. SERVICE-DISABLED VETERAN OWNED SMALL BUSINESS (SDVOSB)

There is a detailed process which would take a lot of room to explain on:

<https://www.vetbiz.va.gov>

(If you have a current disability rating of at least 0% or higher.)

Epic benefits are above in #1 and may vary according to your disability status.

More information: <https://www.va.gov/osdbu/verification/>

SMALL BUSINESS ADMINISTRATION FOR VETERANS SEEKING SMALL BUSINESS FUNDING



1. LENDER MATCH

Small Business Administrations' online tool that can help veterans match with potential lenders in their community for funding.

<https://www.sba.gov/funding-programs/loans/lender-match>



2. S.B.A VETERAN'S ENTREPRENEURSHIP ACT OF 2015

Signed by President Barack Obama:

Reduces the upfront borrower fee to zero dollars for eligible veterans and military spouses for SBA express loans up to \$350,000.

<https://www.sba.gov/document/information-notice-5000-1356-veterans-entrepreneurship-act-2015-fee-relief-veterans-and-credit-elsewhere>



3. S.B.A. MILITARY RESERVIST ECONOMIC INJURY LOAN PROGRAM (MREIDL)

If your business loses an essential employee due to service, this program may loan your company up to \$2 million to cover costs. The "MREIDL interest rate is 4% and has loan repayment terms up to 30 years".

<https://disasterloanassistance.sba.gov/ela/s/article/Military-Reservists-Economic-Injury-Loans>

CIVILIAN ORGANIZATIONS OFFER VET PARTNER SUPPORT ---> MENTORSHIP AND CAPITAL



1. VETERAN VENTURES

Growth-equity investment fund fuses resources, mentoring, and years of fiscal and operational experience of an investment fund and consulting firm that strategically supports businesses with veterans in leadership. Their team invests in post-revenue, growth-minded, veteran-led businesses. The fund typically invests \$250K-\$1M at the early stage, where investors are actively involved with the founders to help them build successful companies.

<https://www.veteranventures.us>



2. VET-TECH

Silicon-Valley military veteran startup accelerator. Helps veteran-led and dual use startups launch, fund and scale through their unmatched reach into the global startup ecosystem. Vet-tech can help turn your ideas into startups, help startups build their technology, and secure Small Business Technology Transfer (SSTR) funding, along with helping growing companies raise investment capital. Since 2012, they have helped hundreds of veteran-led and dual use startups launch, fund and scale their businesses.

<https://www.vet-tech.us/about>

FRANCHISING FOR VETERANS



FEDERAL GOVERNMENT

Browse a growing list of franchising opportunities available to veterans. Over 50 blog articles covering franchise research, tips, and best practices are also available from the SBA.

<https://www.va.gov/osdbu/entrepreneur/franchising.asp>



VET FRAN

Lead a team again, executive a blueprint for success, achieve purpose and a mission-driven career. Over 600 franchise companies are members of VetFran. The directory lists members who offer franchise fee discounts, and clean audit reports.

<https://www.vetfran.org>

RECEIVE SURPLUS PERSONAL PROPERTY FROM THE GOVERNMENT



U.S. SBA DONATION PROGRAM

Eligible veteran-owned small businesses can obtain and access federally-owned surplus personal property through the Veterans Small Business Enhancement Act (VSBEA). Acquire equipment, personal property, unused items, and resources (office building laptops, generators etc), effectively free of charge.

Locate state representatives: <https://www.gsa.gov/buying-selling/government-property-for-sale-or-disposal/personal-property-for-reuse-sale/for-state-agencies-and-public-orgs/state-agencies-for-surplus-property-sasp-contacts>

More information: <https://www.sba.gov/document/information-notice-veterans-small-business-enhancement-act-2018-faq>

OTHER ENTREPRENEURIAL TRAINING ORGANIZATIONS FOR VETERANS



1. ENTREPRENEURSHIP BOOTCAMP FOR VETERANS (EBV)

Open the door to economic opportunity, and experience world-class entrepreneurship training with fellow veterans (or family members). The entire EBV experience, including travel and lodging, is offered without cost to veterans. The program has expanded to more than seven schools around the Nation.

REQUIREMENTS: "Post 9/11 vets with honorable discharge."

Grads reported an annual average of \$480 million in revenue.

<https://ivmf.syracuse.edu/programs/entrepreneurship/start-up/ebv/>



2. BUNKER LABS

Various entrepreneurship and business training programs with no fees created to help you hit your business goals faster.

Including: Veterans in Residence (early-stage startups).

The CEO circle (bringing in 1M+ in revenue).

The Ambassador Program (servant-leaders who community build).

<https://bunkerlabs.org/programs/>



3. DAV / PATRIOT BOOT CAMP

Provides veterans and their spouses with access to mentors, educational programs, and a robust community of experts and peers to help them innovate and build impactful businesses.

Four alumni appeared on shark tank. One received an offer of \$1.5 million by Mark Cuban. PBC alumni have raised \$150 million in capital and are employing over 1,900 people.

<https://patriotbootcamp.org/programs>

PREVIOUSLY IN EDUCATION - ENTREPRENEURSHIP TRAINING



USING VA BENEFITS FOR S.B.A COURSES

You can use your VA education benefits to take various individual courses you desire, offered by the Small Business Development Centers (SBDC's).

https://www.benefits.va.gov/GIBILL/docs/factsheets/Entrepreneurship_Training.pdf

POTENTIAL PARTNERS FOR VETERAN BUSINESSES



1. VETERANS AFFAIRS

The VA has corporate connections with commercial companies that promote veteran-owned business concerns for mutual benefit. Including but not limited to: AT&T, General Dynamics, Northrop Grumman, and more. Find support to help you search for and bid on contract opportunities. Search and compete for contracting opportunities within the military. Expand your business by selling to federal, state, and local government levels. Reach out to county, city, and town governments to learn about contracting opportunities.

<https://www.va.gov/osdbu/entrepreneur/partnersCorporate.asp>

<https://www.usa.gov/government-contracting-for-beginners>

<https://www.usa.gov/expand-business>



2. GOV X

For retailers and manufacturers – market your brand through GovX channels. Reach more than five million members who shop on GovX.

<https://govxinc.com/partner-with-govx/>



3. RALLY POINT

Engage the military community, advertise your products & services, run recruitment marketing campaigns, post jobs, and search veteran talent.

<http://solutions.rallypoint.com>

ENTREPRENEURSHIP/BUSINESS OTHER



Free first year of LinkedIn Premium and their educational courses:

<https://socialimpact.linkedin.com/programs/veterans/premiumform>

Free six month website hosting for veterans:

<https://www.netsonic.net/veterans-server-discount.php>

Google's "Career Forward – Hiring Our Heroes" program: veterans receive Google career certificates for free, and may apply for paid fellowships.

<https://www.hiringourheroes.org/career-services/education-networking/career-forward/>

Stand out with a "Veteran-Led" business designation and attribute through Google My Business.

CH6. "HOME OWNERSHIP" ACTION CHECKLIST

CHECK THE MAIN COLUMNS

11 Things you can do with your VA Home Loan



Funding + Closing Fees + Refinancing + Selling



Energy Improvements + Furniture Store Discounts



Grants & Aid for Physically Handicapped Veterans





HOMES

CH6 HOME OWNERSHIP

TYPES OF HOME LOANS



1. VA HOME LOAN

The purpose of VA home loan guarantees is to "assist qualified military members, veterans, reservists, and unmarried surviving spouses in purchasing homes, condominiums, mobile homes, residential cooperative housing units, and refinancing loans".

The VA home loans purpose: for veterans personal primary residence.

Receive a VA home loan certificate of eligibility (COE):

<https://www.va.gov/housing-assistance/home-loans/how-to-request-coe/>

VA's outline for the home buying process:

<https://www.va.gov/housing-assistance/home-loans/home-buying-process/>



2. VA'S JUMBO LOAN

When buying luxury homes, jumbo loans still may still consist of the flagship \$0 down payment. They are typically used when you're buying in high-cost areas and your loan amount exceeds the county-specific VA loan limit of around \$726,200, or around \$1,089,300 in high-cost areas.

There is no maximum VA loan amount set by the government; however, you still must qualify with adequate income, credit score, etc.

More information: multiple mortgage lender websites.

VA HOME LOAN CAN COVER

In the event that the borrower defaults on the loan, a VA guarantee helps lenders avoid financial loss. You can use it to apply for a loan to:



1. NEW BUILDS ON NEW LAND

Simultaneously purchase a lot of land and complete a new build. Stipulations include: "no more than four units on one property and you must live in one".



2. RENOVATE FIXER UPPERS

Purchase a fixer upper to renovate! Borrow the amount you need and the money for renovations.



3. WORKING FARMS

You can use VA loan to buy a working farm with no acre limit if you intend to live there. Few requirements:

<https://www.benefits.va.gov/BENEFITS/factsheets/homeloans/FarmLoans.pdf>



4. HOME REPAIRS AND IMPROVEMENTS

Make home repairs or improvements to a veteran owned residence.



5. REFINANCE AN EXISTING LOAN AND MORTGAGE

Refinance an existing home loan / current mortgage.



6. HOME CONDOMINIUM

Purchase a home condominium.



7. CO-OP HOUSING DEVELOPMENTS

Invest in a home in a cooperative housing development.



8. MOBILE HOMES (WITH OR WITHOUT A LOT)

Purchase a mobile house, either with or without a lot.



9. MANUFACTURED HOMES

Purchase and upgrade a lot for manufactured homes.



10. WEATHER UPGRADES

Construct weather upgrades or a solar, heating, or cooling system.



11. ENERGY SAVING UPGRADES

Purchase a home and make energy-saving upgrades.

HOME BUYING PROCESS



VA HOME LOAN FUNDING FEE

If you have no disability rating, you can still push back the funding fee into your loan, instead of paying it upfront. The VA's "funding fee" will be waived if you have a 10% or more service-connected disability.



VA CLOSING COSTS

VA limits closing costs.



VA'S FINE PRINT OF "SPECIAL CONSIDERATIONS" LOANS

VA's official detailed pamphlet 26-7 describes loans requiring special underwriting, guaranty and other considerations.

https://www.energystar.gov/sites/default/files/asset/document/VA_Pamphlet_26-7Revised.pdf

More info: https://www.benefits.va.gov/warms/pam26_7.asp



CREDIT SCORE

Depends on credit score for your home's interest rate.



INTEREST RATE

The current average rate of a 30-year fixed VA loan is 6.11%. Since the Federal government backs the VA home loans, lenders can charge competitively lower interest rates.

FARMS & THE DEPARTMENT OF AGRICULTURE



USDA

The United States Department of Agriculture can help veterans transition into farming, ranching, and other agricultural opportunities by connecting you with financial, educational and training resources, and business planning support.

<https://www.usda.gov/our-agency/initiatives/veterans/veterans-and-entrepreneurship>

ENERGY EFFICIENT IMPROVEMENTS LIKE SOLAR



VA EEM PROGRAM

The Energy Efficient Mortgage (EEM) Loan program lets you finance money to permanently improve your home's energy consumption. You may choose to add solar panels, heating and cooling systems, foundational repairs, weatherproofing additions, storm protection, etc. 2023's current spending limit is around \$6,000.

https://www.energystar.gov/sites/default/files/asset/document/VA_Pamphlet_26-7Revised.pdf

REFINANCING / EQUITY RETRIEVAL



INTEREST RATE REDUCTION REFINANCE LOAN

An IRRRL lets you replace your current loan with a new one under different terms.

<https://www.va.gov/housing-assistance/home-loans/loan-types/interest-rate-reduction-loan/>



VA CASH-OUT REFINANCE LOAN

A VA-backed cash-out refinance loan may help you to retrieve cash out of your home equity.

<https://www.va.gov/housing-assistance/home-loans/loan-types/cash-out-loan/>

MORTGAGE HELP



AVOID FORECLOSURE THROUGH THE VA

If your loan is VA backed, the VA can provide a technician who can intervene with your servicer and help you explore options to avoid foreclosure.

<https://www.va.gov/housing-assistance/home-loans/trouble-making-payments/>

CIVILIAN ORGANIZATIONS WHICH OFFER HOME HELP



HEROES WAREHOUSE

To provide previously homeless veterans and their families with furniture and home essentials for their permanent homes at no cost to them. As of 2023, they've assisted more than 5,600 veteran families.

<https://www.heroeswarehouse.org>

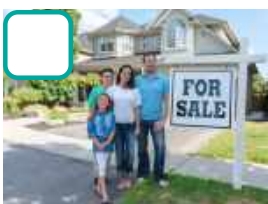


HABITAT TO HUMANITY VETERANS BUILD

To improve Veterans housing and introduce home stability. More than 6,636 veterans partnered with since 2013.

<https://www.habitat.org/volunteer/near-you/veterans-build>

SELLING YOUR HOME



Married homeowners can sell a house for up to \$500,000 tax free if they live in it for two years. Singles \$250,000 with the same tax break. No pre-payment penalty (no time-line or restrictions on when you sell your home).

VETERANS CIVILIAN FURNITURE FURNISHING DISCOUNTS



Bassett Furniture: 30% off one item of furniture and 10% off accessories.

<https://www.bassettfurniture.com/customer-service/military-first-responders-discount.asp>

All Form: 25% off one-time discount code on home furniture.

<https://allform.com/pages/discount-military>

Brooklyn Bedding: 25% off and free shipping on mattresses, pillows, sheets, and foundations.

<https://brooklynbedding.com/pages/military-discount>

Leesa: \$50 off on mattresses, bases, and bedding.

<https://www.leesa.com/pages/military-discount>

GelPro Comfort Floor Mats: 25% off gel comfort mats and cushions.

<https://www.gelpro.com/military-discounts?irgwc=1>

Wellness Mats: 25% off your purchase for standing solutions.

<https://www.wellnessmats.com/pages/wellnessmats-promos-offers>

iRobot: 15% off on selected robot vacuums and mops.

https://www.irobot.com/en_US/irobot-military-discount.html

MORTGAGE-FREE HOMES FOR DISABLED VETS



HOMES FOR OUR TROOPS

To build and donate specially adapted custom homes nationwide for severely injured Post-9/11 Veterans, to enable them to rebuild their lives. \$0 cost for the veteran—65 projects underway nationwide. 330 homes built for severely injured veterans since 2004.

Requirements: <https://www.hfotusa.org/help/#ways>

2,800 sq ft. homes: <https://www.hfotusa.org/building-homes/homes/>



MILITARY WARRIORS HOMES4WOUNDEDHEROES

Are you a Veteran wounded in combat or combat training? Are you a Gold Star Spouse of a Veteran KIA or in training? Currently 900+ families have received mortgage-free homes.

<https://militarywarriors.org/h4wh/>



BUILDING HOMES FOR HEROES

Awarded to some qualifiable veterans who have been injured after September 11th, 2001. Homes are available in multiple states and one home is gifted nearly every 11 days. The organization builds or modifies homes, and gifts them, mortgage-free, to injured veterans and their families.

Homes: <https://www.buildinghomesforheroes.org>

Apply: <https://www.buildinghomesforheroes.org/for-veterans/>



PURPLE HEART HOMES USA

There are two different programs that might be able to help. A Purple Heart is not required for either program.

Veterans Home Opportunity Program: for service-connected disabled veterans. Matches a qualified veteran with a home that will meet their needs. The VHOP program is limited by homes available and inventory constantly changes.

Veterans Aging in Place: for service-connected disabled veterans who currently own their own home and who need help with renovations or repairs to make their home safe and accessible.

<https://purplehearthomesusa.org/apply/>



OPERATION FINALLY HOME

Operation Finally Home provides mortgage-free homes and home modifications to wounded, ill, and injured military veterans. Right when you apply, you are being screened for suitability to receive a substantial gift. They've completed over 300 home projects in more than 31 states since 2005.

<https://www.operationfinallyhome.org/apply>

INCLUDED: SAME INFO PREVIOUSLY IN DISABILITY CHAPTER, FOR VETERANS HOMES

100% or Other Qualifiable Disabled Veterans Can Qualify For:

Specially Adapted Housing (SAH) Grant: up to \$109,986

Special Home Adaption (SHA) Grant: up to \$22,036

Temporary Residence Adaption: Provides SAH (up to \$44,299) or SHA (up to \$7,910) grant to fix a temporary family residence.

HISA GRANT: Provides for home improvements necessary for the continuation of treatment.



HISA GRANT

For entrances and exits in the home, lavatory and sanitary facilities, kitchen or bathroom, sinks and counters, paths and driveways. May improve plumbing and electrical systems for home medical equipment and more.

You may use this grant and the other ones listed (from #16-19) to help you buy a home to live in that's already adapted, remodel a home, or apply the grant to a mortgage balance of an adapted home not bought using VA grant funds.

QUICK REQUIREMENTS:

Must include a prescription approved by a VA physician that includes the specific improvements to the home required, plus the diagnosis and medical justification for the improvement or structural alteration. Must specify itemized costs of labor, materials, and permits, and a photographed area to be modified.

BENEFIT: The most appropriate for veterans because the HISA grant is not limited to individuals with service-connected disabilities. Max limit is \$2,000 without service-connected disabilities. With service-connected disabilities (at least 50%) the max limit is \$6,800. Plus, renters can use their HISA grant funds to alter rental properties (must be approved by landlord/property management company).

APPLY:

A) HISA Grant: <https://www.va.gov/vaforms/medical/pdf/10-0103-fill.pdf>



SPECIAL HOME ADAPTION (SHA) GRANT

The VA provides up to \$22,036 for the SHA grant in 2023. However, the annual max grant amount adjusts based on the cost of construction.

QUICK REQUIREMENTS:

Must be blind in both eyes, lost the use of both hands, lost function due to a burn, or have a significant injury respiratory in nature.

BENEFIT:

Similar to the SAH Grant. It allows veterans to live independently despite their injuries.

APPLY:

A) SHA Grant: <https://www.vba.va.gov/pubs/forms/VBA-26-4555-ARE.pdf>

B) Info: <https://www.benefits.va.gov/BENEFITS/factsheets/homeloans/SAHFactsheet.pdf>

Veterans can apply for both SHA and SAH if eligible.



SPECIALLY ADAPTED HOUSING (SAH) GRANT (BARRIER-FREE LIVING)

According to the VA, the SAH grant provides up to \$109,986 to construct or modify a home to meet adaptive needs. Max grant amount adjusts annually. If and after you receive the SAH grant, you may receive up to \$200,000 in mortgage insurance, paid directly to the mortgage broker or lender that holds your mortgage.

QUICK REQUIREMENTS:

Loss or loss of use of both legs. Unable to move without the aid of braces, crutches, canes, or a wheelchair. Or loss of one leg and residuals or organic disease or injury. Or if you lost one arm and you are unable to move without aid. Loss or loss of use of both hands. Certain respiratory or breathing injuries. Blindness in both eyes with 20/200 visual acuity or less in better eye with use of a corrective lens. Have a severe burn injury.

BENEFIT:

For wheelchair accessible homes. Install ramps or widening doorways, handrails, roll in showers, and electrical outlets with this VA grant. Veterans can use the money up to six times throughout their lifetime, if they do not use all the funds right away.

APPLY:

- A) SAH Grant: <https://www.vba.va.gov/pubs/forms/VBA-26-4555-ARE.pdf>
- B) Info: <https://www.benefits.va.gov/BENEFITS/factsheets/homeloans/SAHFactsheet.pdf>
- C) Contact an SHA staff member: [877-827-3702](tel:877-827-3702)
- D) Mortgage Insurance info: <https://www.va.gov/life-insurance/options-eligibility/vmli/>



TEMPORARY RESIDENCE ADAPTION GRANT

Provides SAH (up to \$44,299) or SHA (up to \$7,910) grant - if you need to fix a temporary family residence.

QUICK REQUIREMENTS:

Must be the primary home of veteran even if it's their current temporary residence. Must have blindness in both eyes, or loss or loss of use of both hands, severe burns, certain respiratory injuries.

BENEFIT:

Veterans who qualify but live with family members in a permanent home can apply for a TRA grant to still meet their needs. Modify doorways, kitchens, bathrooms, and other parts of the home. TRA grant process is the same as filing for SAH or SHA.

APPLY:

- A) VA.gov: <https://www.va.gov/housing-assistance/disability-housing-grants/>
- B) Form: <https://www.vba.va.gov/pubs/forms/VBA-26-4555-ARE.pdf>

CH7. "FOREIGN WAR + RECENTLY AD VETS" ACTION CHECKLIST

CHECK THE MAIN COLUMNS

Recently Separated Veterans Resources



Reserve and National Guard Benefits



Various War Veterans Health Hazards



Free Hazardous Exposure Tests | Care and Disability





CH7 FOREIGN WAR VETERANS + RECENT ACTIVE- DUTY VETERANS

60

FW VETS

ACTIVE-DUTY RECENTLY TRANSITIONED: ADJUSTING TO LIFE AFTER THE MILITARY:



MAKE THE CONNECTION

800+ inspirational Youtube videos that contain hopeful advice on a variety of topics given by other veterans for the things hard to talk about. "Connecting Veterans with information, resources, and solutions to issues affecting their health, well-being, and everyday lives." Find the stories most relevant to you. YOU ARE NOT ALONE.

<https://www.maketheconnection.net>



PSYCH ARMOR

For the things veterans want non-veterans to know about them. Powerful ideas, videos and information designed for families and the military-connected community. They're "on a mission to train a grateful nation".

<https://psycharmor.org>

RESERVE AND NATIONAL GUARD:



Depending on the length of active military service and a discharge or release from active duty under circumstances other than dishonorable, reservists who served on active duty acquire veteran status and may be eligible for the entire spectrum of VA benefits.

<https://www.va.gov/service-member-benefits/>

AFGANISTAN AND IRAQ VETERANS



To seamlessly assist badly injured service members returning from Operation Enduring Freedom (OEF) and Operation Iraqi Freedom (OIF) as they transition from the military to civilian life, the VA has stationed employees at significant military hospitals.

FREE HAZARDOUS EXPOSURE TESTS

Exposure Related Health Concerns from Hazards and Harmful Substances. Including Chemicals, Radiation, Air Pollutants, Occupational Hazards, and Warfare agents.

FREE TESTING FOR VETERANS.

Contact your local VA's Environmental Health Coordinator. These tests are free and require no co-payment, or enrollment in VA's Health Care. However, it may result in increased Health Care and Disability Compensation benefits. It is based on your recollection of service to register. For disability, exposure is verified. The VA has six main registries—yet we've included other hazards vets are exposed to. The "Environmental Health Registries" screening categories, tests, and exams of hazardous exposure: <https://www.publichealth.va.gov/exposures/benefits/registry-evaluation.asp>

*This link below is the same for all of the cases of exposure to anything listed. This is the list of local VA "Environmental Exposure Coordinators" to call, email, and schedule any exams with:

<https://www.publichealth.va.gov/exposures/coordinators.asp>

CHEMICALS CATEGORY PAGE 1 OF 2



AGENT ORANGE OR OTHER HERBICIDES

If you served in Vietnam/Korea/Thailand. This includes Blue Water Navy Veterans who came within 12 miles of the coast of Vietnam. Or if you have worked on C123 aircraft. Or if you possible herbicide exposure due to DoD herbicide tests and storage at military locations.

Eligible or pre-supposed veterans:

<https://www.publichealth.va.gov/exposures/agentorange/benefits/registry-exam.asp>

Exposure locations:

<https://www.publichealth.va.gov/exposures/agentorange/locations/index.asp>

Presumptive diseases from Agent Orange (see if you have any of these diseases or illnesses now)

<https://www.publichealth.va.gov/exposures/agentorange/conditions/index.asp>



INSECTICIDES AND PESTICIDES (DEET & LINDANE)

If you served in the Gulf-War (Aug 2 1990-PRESENT). Southwest Asia areas: Iraq, Kuwait, Saudi Arabia, the neutral zone between Iraq and Saudi Arabia, Bahrain, Qatar, (U.A.E), Oman, Gulf of Aden, Gulf of Oman, waters of the Persian Gulf, the Arabian Sea, the Red Sea, and the airspace above these locations. Pesticides used in the Gulf-War include: lindane to treat uniforms, DEET used on the skin as an insect repellent, and others.

Eligible or pre-supposed veterans:

<https://www.publichealth.va.gov/exposures/gulfwar/benefits/registry-exam.asp>

Exposure locations:

<https://www.publichealth.va.gov/exposures/gulfwar/military-service.asp>

Presumptive diseases from insecticides/pesticides (see if you have any of these diseases or illnesses now)

<https://www.publichealth.va.gov/exposures/gulfwar/medically-unexplained-illness.asp>

CHEMICALS CATEGORY PAGE 2 OF 2



INDUSTRIAL SOLVENTS (PAINTS, CLEANERS, VAPORS)

Many service members use industrial solvents (usually liquids) for cleaning, degreasing, paint stripping, and thinning with oil-based paints. Exposure to solvents may be dangerous to your health. Exposure includes: inhaled vapors, direct eye contact, skin contact, or ingestion. Common products with solvents: fuel, adhesives and glues, resin, primers, hardeners, and paint.

Eligible or pre-supposed veterans:

<https://www.publichealth.va.gov/exposures/solvents/index.asp>



PFAS SUBSTANCES (FIREFIGHTING FOAM ETC)

For military firefighters who were exposed to the industrial chemicals in fire-fighting foam known as PFAS. New "VET PFAS Act" introduced in 2022, recognizes that firefighters who developed related diseases are eligible for VA's PFAS compensation.

Eligible or pre-supposed veterans and related health problems that may be associated:

<https://www.publichealth.va.gov/exposures/pfas.asp>



DEPLETED URANIUM (BURNING VEHICLES)

If you served in the Gulf War, Bosnia, Operation Enduring Freedom (OEF), Operation Iraqi Freedom (OIF), or Operation New Dawn (OND). Veterans may have been exposed to depleted uranium if they were on, in, or near vehicles hit with friendly or hostile fire, if they entered or were near burning vehicles, if they salvaged damaged vehicles, or if they were near fires involving depleted uranium munitions.

Eligible or pre-supposed veterans:

https://www.publichealth.va.gov/exposures/depleted_uranium/followup_program.asp

Exposure locations:

https://www.publichealth.va.gov/exposures/depleted_uranium/followup_program.asp

Presumptive diseases from depleted uranium:

No health problems found thus far, except those from imbedded fragments.

AIRBORNE POLLUTANTS CATEGORY PAGE 1 OF 1



AIRBORNE HAZARDS AND OPEN-AIR BURN PIT EXPOSURES

If you were deployed in multiple countries including the Southwest Asia Theatre of Operations. Operations and campaigns include: Desert Shield and Desert Storm, Iraqi Freedom, Enduring Freedom, and New Dawn. Airborne hazards include: smoke and fumes from burn pits, sand, dust, particles, and general air pollution. Fuel fumes, aircraft exhaust, and other mechanical fumes are included as well as smoke from oil well fires.

Eligible or pre-supposed veterans and exposure locations:

<https://www.publichealth.va.gov/exposures/burnpits/registry.asp>

Presumptive diseases from airborne and burn pit exposures:

<https://www.publichealth.va.gov/exposures/burnpits/index.asp>



SAND, DUST, AND PARTICULATES FROM DUSTY ENVIRONMENTS

For veterans deployed to the Persian Gulf, Afghanistan, and other dusty environments. Exposure sources to very fine particulate matter from air pollution during deployments include: windblown dusts, fires, construction activities, power plants, incinerators, and automobiles. Serious respiratory problems may emerge since small particulates can be inhaled deep into the lungs and airways.

Eligible or pre-supposed veterans:

<https://www.publichealth.va.gov/exposures/sand-dust-particulates/index.asp>

Registry (due to technical constraints, choose "Request Eligibility Review" if it says you are ineligible).

<https://veteran.mobilehealth.va.gov/AHBurnPitRegistry/#page/home>

RADIATION CATEGORY PAGE 1 OF 1



RADIATION EXPOSURE (NUKES/X-RAY TECHS/DENTAL TECHS)

For veterans who participated in a radiation-risk activity during service—including "Atomic Veterans"; the VA assumes that certain cancers are related to their exposure. Radiation exposure includes site accidents or clean up missions. Occupational exposure includes those veterans who served on nuclear submarines and other nuclear ships or in shipyards. Or veterans involved in nuclear weapons handling and maintenance. Or veterans who served as X-ray or dental technicians.

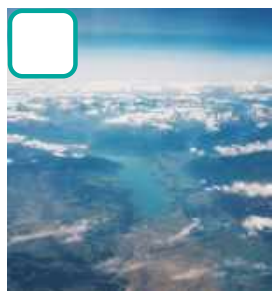
Eligible or pre-supposed veterans:

<https://www.publichealth.va.gov/exposures/radiation/sources/occupational.asp>

Radiation registry health exam:

<https://www.publichealth.va.gov/exposures/radiation/benefits/registry-exam.asp>

WARFARE AGENTS CATEGORY PAGE 1 OF 1



CHEMICAL AND BIOLOGICAL WEAPONS

The DoD concluded about 100,000 Gulf War Veterans could have been exposed to low-levels of nerve agents in the atmosphere, following a 1991 demolition of munitions storage in Iraq.

Eligible or pre-supposed veterans and exposure locations:

<https://www.publichealth.va.gov/exposures/gulfwar/sources/chem-bio-weapons.asp>



CHEMICAL WARFARE AGENTS (OIF) AND NERVE AGENTS

Service members who demolished or handled explosive ordinance may have been exposed to warfare agents such as mustard agents, sarin, tabun, soman, and VX. Long-term health effects are not expected after low levels of exposures with minimal to no symptoms. Some veterans may have been exposed to nerve agents during a combat or terrorist situation. The nerve agent may be in gas, aerosol or liquid form.

Eligible or pre-supposed veterans who may of contacted chemical warfare agents:

<https://www.publichealth.va.gov/exposures/chemical-warfare-agents-oif.asp>

Nerve agents and symptoms:

<https://www.publichealth.va.gov/exposures/nerve-agents/index.asp>

If you were exposed and have not been contacted VA asks that you call the DoD's hotline:

[1-800-497-6261](tel:1-800-497-6261)

OCCUPATIONAL HAZARDS CATEGORY PAGE 1 OF 3



NOISE

For veterans who have been exposed to harmful noise during military service in combat, training, and general job duties. Noise can come from gunfire, explosives, rockets, heavy weapons, jets, other aircraft, and machinery. High-intensity noise and vibration can contribute to hearing loss and tinnitus (ringing in the ears).

Eligible or pre-supposed veterans and exposure locations:

<https://www.publichealth.va.gov/exposures/noise/index.asp>

OCCUPATIONAL HAZARDS CATEGORY PAGE 2 OF 3



VIBRATION

Veterans who worked with machinery on a regular basis during military service may have been exposed to: hand-arm vibration from using power hand tools and whole-body vibration from operating heavy equipment such as trucks, helicopters, and ships. Continuous vibration exposure may cause serious damage to the body, including tingling, numbness, pain, etc.

Eligible or pre-supposed veterans and exposure locations:

<https://www.publichealth.va.gov/exposures/vibration/index.asp>



FUELS (PETROLEUM, OILS, AND LUBRICANTS)

For veterans who have been exposed to fuels, such as diesel and JP8, through operating machinery or jet exhaust blast. Possible health effects depend upon how they were exposed (skin, oral, or breathing), length of time exposed, and personal factors. If an individual is exposed to fuel at very high levels over a long period of time, lung and heart problems may develop.

Eligible or pre-supposed veterans:

<https://www.publichealth.va.gov/exposures/fuels/index.asp>

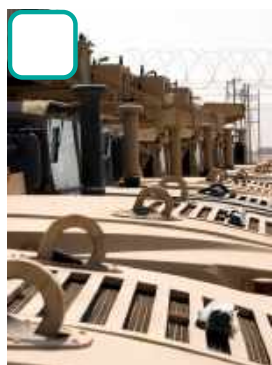


LEAD

Veterans may be at risk for elevated lead levels if they have spent many days at indoor firing ranges—such as in a special operations unit. Or they've had contact with lead-based paints that were deteriorating, or through drinking water from old lead pipes. Veterans could have had contact with elevated lead levels in the air, dust, soil, water, and some other commercial products.

Eligible or pre-supposed veterans and exposure locations:

<https://www.publichealth.va.gov/exposures/lead/index.asp>



CARC PAINT

Chemical agent resistant coating is a paint used on military vehicles to make metal surfaces highly resistant to corrosion and penetration of chemical agents. Gulf War Veterans who painted, welded, sanded, or helped dry combat vehicles and equipment during their military service may have been exposed to CARC paint or fumes without adequate respiratory protection. Other veterans who painted tanks, armored personnel carriers, and other motor pool equipment may have been exposed.

Eligible or pre-supposed veterans:

<https://www.publichealth.va.gov/exposures/carc-paint/index.asp>

OCCUPATIONAL HAZARDS CATEGORY PAGE 3 OF 3



ASBESTOS

Veterans who served in any of the following occupations may have been exposed to asbestos: mining, milling, shipyard work, carpentry and construction, insulation work, and old building demolition. Also, veterans who served in Iraq and other countries in that region could have been exposed to asbestos when older buildings were damaged and contaminant released into the air.

Symptoms of asbestos-related diseases, such as shortness of breath, coughing, and chest pain often do not appear until 20 to 50 years after the exposure.

Eligible or pre-supposed veterans and exposure locations:

<https://www.publichealth.va.gov/exposures/asbestos/index.asp>

INJURIES AND DISEASES PAGE 1 OF 2



TRAUMATIC BRAIN INJURIES - TBI

The VA suggests a veteran should be screened for a TBI if they experienced the below incidents during their military service. If they've been in close proximity to a blast or explosion (IED's, artillery, rocket or mortal shells, traps, aerial bombs, or grenades). Or, if they've received a fragment wound or bullet above the shoulders, a blow to the head, a motor vehicle accident or crash, a fall, or any incident involving a sudden blow or jolt to the head. Even mild TBI's (concussions) can affect a persons physical functioning and mental health.

Eligible or pre-supposed veterans, symptoms, and exposure locations:

<https://www.publichealth.va.gov/exposures/traumatic-brain-injury.asp>



VACCINATIONS AND MEDICINES DURING SERVICE

For veterans who are concerned about or received certain side effects or reactions from certain vaccines and medications while in the military. These vaccinations include: the Gulf War vaccinations (anthrax and botulinum toxoid) for biological warfare protection, the pretreatment drug (Pyridostigmine bromide) taken by veterans in Operations Desert Shield and Desert Storm to protect against nerve agent attacks, the malaria prevention vaccine (known as: mefloquine or lariam), and the smallpox vaccine.

Eligible or pre-supposed veterans and exposure locations:

<https://www.publichealth.va.gov/exposures/vaccinations-medications.asp>

INJURIES AND DISEASES PAGE 2 OF 2



COLD INJURIES

Veterans who may have been exposed to extreme cold in combat and military training missions. Cold injuries may result in long-term health problems. This includes the following symptoms at the exposure site: changes in muscle, skin, nails, ligaments, and bones. Skin cancer in frostbite scars. Neurologic injury with symptoms such as bouts of pain in the extremities, hot or cold tingling sensations, and numbness. Or extremities becoming painful and white, or discolored when cold.

Eligible or pre-supposed veterans and exposure locations:

<https://www.publichealth.va.gov/exposures/cold-injuries/index.asp>



HEAT INJURIES

Veterans who served in hot desert climates, such as in Iraq and Afghanistan, may have suffered from heat injuries. These heat injuries include heat stroke, heat exhaustion, and sunburn. Veterans who have suffered from heat injuries during military service may be more susceptible to heat and more serious heat injuries in the future.

Eligible or pre-supposed veterans and exposure locations:

<https://www.publichealth.va.gov/exposures/heat-injuries/index.asp>



HAZARDOUS EXPOSURE FOR DISABILITY

This is for awareness to see if you qualify for VA disability compensation for illnesses or conditions related to these exposures.

- You were exposed to toxic chemicals during your service.
- You have a diagnosis of a disabling medical condition.
- A definitive link exists between your exposure and your diagnosis.

CH8. "COMBAT RELATED" ACTION CHECKLIST

CHECK THE MAIN COLUMNS

VA's Combat Healing Solutions



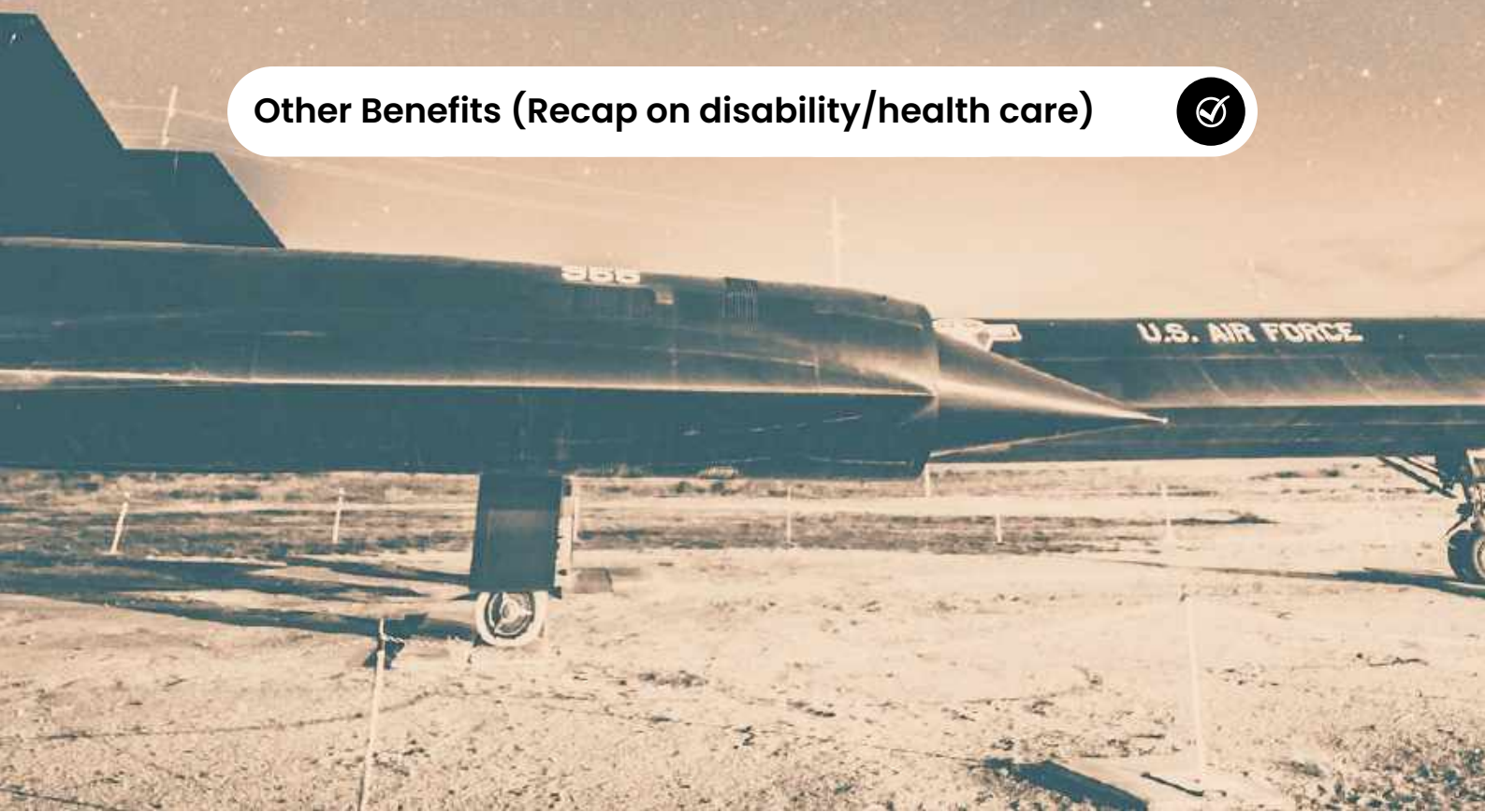
Civilian Organizations Combat Healing Solutions



For Injured Vets and Families



Other Benefits (Recap on disability/health care)





CH8 COMBAT RELATED HEALING:

68

COMBAT

CIVILIAN ORGANIZATIONS COMBAT HEALING



OPERATION HEAL OUR PATRIOTS IN ALASKA

Alaska marks a new start for wounded veterans and their spouses. Samaritan Purse offers a free and planned one-week marriage strengthening program "operation heal our patriots" to bring them rest and a new start with God and each other. More than 1,500 couples have come to Samaritan Lodge in Alaska, and over 700 baptized. Married and wounded U.S. veterans from combat related activities are encouraged to apply.

APPLY: <https://www.samaritanpurse.org/education-2/operation-heal-our-patriots/>



K9'S FOR WARRIORS

K9's for Warriors is a three-week no-cost bonding experience where a disabled warrior and a service dog are matched together. More detail in chapter 10 on pets and service animals.

APPLY: <https://apply.k9sforwarriors.org>



EXTREME SPORTS FOR VETS

Free extreme sports adventures for combat veterans to help "take the edge out of civilian life". Xsports helps create outdoor experiences including: river boarding, rock climbing, trike flying, skydiving, rafting, archery, and more. Eligible veterans include: those who've served during the Global War On Terrorism, Operation Iraqi Freedom and Operation Enduring Freedom eras.

APPLY: <https://www.usvetconnect.com/xsports4vets>

FOR VETS AND FAMILIES RECEIVING CARE AT VA/MILITARY MEDICAL CENTERS



PREVIOUSLY CITED. NOTE: FREE FISHER HOUSE RESPITE CARE

Criteria to stay at the Fisher House is established locally by the hospital or installation command. There is never a charge to stay. If you are looking to stay contact your local house manager. Each Fisher House can accommodate 16 to 42 family members.

PROGRAM: <https://fisherhouse.org/programs/houses/>

COMING HOME FROM DEPLOYMENT



BUILD A SIGN (FREE WELCOME HOME BANNERS)

Since 2008, over 337,000 "Welcome Home" banners and signs, worth more than \$10 million, have been given to military friends and families for their loved ones returning home from a deployment.

APPLY: <https://www.buildasign.com/troops>

OTHER BENEFITS FOR COMBAT VETERANS

Disabilities "Combat Related Special Compensation" CRSC benefits.

Full access to VA's medical benefits package. Free health care and medications.

Enrollment in priority group 6 or higher. Travel reimbursements.

The VA has an around the clock call center for combat vets:

[877-927-8387](tel:877-927-8387) known as [877-WAR-VETS](tel:877-WAR-VETS)

CH9. "SPORTS/OUTDOORS/RETREATS" ACTION CHECKLIST

CHECK THE MAIN COLUMNS

Free Outdoor Workshops For Veterans



Recreational Outdoor Discounts



Gyms + Fitness



Your State's Outdoors Licenses + National Park ID





CH9

70

OUTDOORS

SPORTS/OUTDOORS/RETREATS

MAINLY FREE OUTDOOR WORKSHOPS FOR QUALIFIED VETERANS



WARRIORS AND QUIET WATERS

Learn to fly fish on the waters of Montana. Or achieve purpose by working alongside fellow warriors and loved ones through archery elk hunting.

WHO CAN APPLY: Post 9/11 combat veterans and loved ones.

OPPORTUNITY: All of their programs include paid-for-air travel to Montana, comfortable lodging and home cooked meals, professional instruction, and gear for the trips activities. Everything from clothing to gear is yours to keep, to continue to tap into your new independent skills.

<https://warriorsandquietwaters.org/participate/participate-in-a-program>



OUTWARD BOUND

Fully funded powerful wilderness courses (rafting, mountaineering, sailing, backpacking, canoeing) – over 600 veterans served a year.

WHO CAN APPLY: active-duty servicemen, servicewomen, and the veterans of all conflicts who have deployed as a part their service (a verification of their service with the DD-214 for veterans, or deployment documentations for active-duty military members is required).

OPPORTUNITY: this expedition will help the veteran leave their emptiness at the destination(s) and build back their confidence to fit back to regular life easier than it sounds. Many veterans who have participated in this program have left their compliments and blessings saying that it has given them a "reason to start living again".

<https://www.outwardbound.org/expeditions/-outward-bound-for-veterans/>



HEROES ON THE WATER

Paddle, fish, kayak, and heal. Heroes On The Water acts on creating a welcoming and stress-free environment to help veterans reduce symptoms of post-traumatic stress and traumatic brain injury. Free for participants and also includes family at no cost.

WHO CAN APPLY: military veterans and active-duty participants who are in need and find themselves in a position necessary to seek peace of mind. Their chapter events are local—see if you are near one on their website.

OPPORTUNITY: events are not limited to the respective participant, it also includes their family at no cost.
<https://heroesonthewater.org/veterans/>



PROJECT SANCTUARY

Project sanctuary hosts 28–30 week-long therapeutic retreats in five states across the U.S.; they're staffed and designed by Certified Therapeutic Recreation Specialists, licensed counselors and social workers. Their motto is that they believe every military family has the right and ability to heal. Current locations include: Washington, Colorado, Texas, Georgia, and Maryland.

WHO CAN APPLY: open to active-duty service members and veterans of all branches of the military of all eras.

OPPORTUNITY: main advantage is that this organization focuses on not only the participant but also their spouses, caregivers, and children as a family unit. Project Sanctuary provides lodging, meals, activities, equipment, and family portraits taken by a professional photographer. They exclude transportation to and from the locations. Each family is provided their own cabin, lodge room, or duplex.

<https://projectsanctuary.us/therapeutic-retreats/>



WARFIGHTER SCUBA

The program focuses to provide a new life experience to combat wounded veteran service members to take their minds off the negative and depressing past traumas and build their confidence back up.

WHO CAN APPLY: combat wounded veterans, purple heart recipients.

OPPORTUNITY: Warfighter Scuba offers custom training and worldwide recognized certifications at the programs completion. Roundtrip airfare is provided to the wounded veteran along with lodging in a five-star resort for six nights, and three meals for seven days. 100% free training for your scuba certification and unlimited dives.

<https://www.warfighterscuba.org>



DIVE PIRATES FOUNDATION

This foundation combines resources and communities with physically disabled people to celebrate and enjoy their lives after injury through adaptive scuba diving.

WHO CAN APPLY: people with mobility disabilities, including amputations, spinal cord injuries, and those with hearing loss or vision impairment are the most common candidates for this program.

OPPORTUNITY: Dive Pirates helps to change the lives of injured veterans and other medically qualified and physically disabled persons for the better. Dive Pirates trains and equips them to scuba dive as well as their adaptive buddy (spouse, sibling, friend, parent) while taking them on a trip of a lifetime.

<https://divepirates.org>



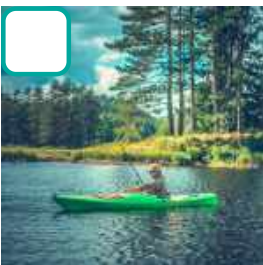
WOUNDED WARRIOR PROJECT ADAPTIVE SPORTS | RECREATION

To empower warriors to reach their highest potential through modified athletic opportunities. They help connect disabled veterans to adaptive sports athletes and local resources. "To continue improving veterans physical fitness while connecting with other veterans and their community through sport".

WHO CAN APPLY: registered warriors with spinal cord injuries, orthopedic amputations, limb salvage, visual impairments, MS, traumatic brain injuries, and more.

OPPORTUNITY: "the Wounded Warrior Project® (WWP) Adaptive Sports program empowers warriors to unleash their highest potential by participating in modified athletic opportunities designed for their individual abilities. Through single-day and multi-day clinics, warriors learn to use adaptive sports equipment and develop athletic skills".

<https://www.woundedwarriorproject.org/programs/adaptive-sports>



ALL SECURE FOUNDATION

This foundation focuses their aim on combat warriors and their spouses to reconnect and rebuild their relationship after post-deployment or post-service with proper care taken of the pair and allowing them to have unforgettable new memories.

WHO CAN APPLY: special operations combat warriors with their spouse.

OPPORTUNITY: free to attend, however excludes travel costs. Four-day interactive course with expert trauma and marriage therapist facilitator. A specially sponsored date night is provided for the couple to attend allowing them to make new memories. There's experience based learning through outdoor activities and events throughout the course.

<https://allsecurefoundation.org/projects/special-operations-warrior-couples-workshop-retreats/>



WARRIORS OUTFITTERS AND VETERANS BACK 40 ADVENTURES

Warfighter Outfitters and Veterans Back 40 adventures provide a supportive and healthy outlet for veterans seeking to reconnect the camaraderie they knew during their military service. This foundation seeks to achieve this through outdoor fishing and hunting trips, campouts, and motorcycle adventures.

WHO CAN APPLY: war veterans seeking to get back with their fellow comrades.

OPPORTUNITY: they say "after participation, you will realize the importance of reconnecting with other veterans who have had similar life experiences".

<https://warfighteroutfitters.org>



MIGHTY OAKS FOUNDATION

Mighty Oaks aims to challenge warriors to overcome their past experiences and move forward in life with a new purpose. This faith-based organization teaches combat veterans who are struggling with post-traumatic stress to get back into civil life and reconnect with their families to find a new life purpose. Legacy programs will be carried out in order to cultivate spiritual strength of an individual.

WHO CAN APPLY: active-duty, veterans, and first responders.

OPPORTUNITY: no cost experience, and free stay at first-class handicap lodges located in California, Texas, Virginia, and Ohio. Meals are provided during programs. Legacy programs are available for both men and women.

<https://www.mightyoaksprograms.org/veteran-programs/>



BOB WOODRUFF FOUNDATION

This program can be introduced as providing fertility assistance or an organization addressing emerging and long-term needs such as food insecurity, education and employment, mental health, or caregiver support for veterans and active-duty heroes.

WHO CAN APPLY: military veterans or active-duty personnel who need professional guidance.

OPPORTUNITY: "the Bob Woodruff Foundation helps to make a difference with their professional guidance and consultation in every way required for war heroes to get their lives on the right path and adjust to the new normal."

<https://bobwoodrufffoundation.org/get-support/>



TRAVIS MILLS FOUNDATION

Support recalibrated veterans and their families through various programs to overcome mental and physical obstacles.

WHO CAN APPLY: recalibrated veterans (those who lost limbs due to I.E.D.'s).

OPPORTUNITY: veteran families can attend to the retreat for an all-expenses paid, barrier free experience and bond with other veteran families.

<https://travismillsfoundation.org/about-us-1#mission>



CAMP BLISS

Camp Bliss is a year-round wheelchair accessible retreat and vacation destination where you can experience fishing on three scenic lakes.

WHO CAN APPLY: veterans and active-duty heroes with disabilities.

OPPORTUNITY: veterans can experience and witness the thrill of canoeing, paddle boarding, fishing, snowshoeing, kayaking, boating, biking, hiking, and more. Private rentals support low, or no cost specialty R&R retreats and getaways for veterans and people with disabilities.

<https://campbliss.org>



TRINITY OAKS

Trinity Oaks was founded in 2007 in order to allow people to participate in hunting, fishing and outdoor activities that make a difference in the lives of others – all expenses paid.

WHO CAN APPLY: combat veterans, purple heart recipients.

OPPORTUNITY: programs are conducted free of charge thanks to the generous support by the donors. Special occasions are celebrated with great devotion to the real heroes of the nation.

<https://www.trinityoaks.org/>



TROUT UNLIMITED SERVICE PARTNERSHIP

Initiated with the aim to conserve, protect, and restore North America's trout and salmon fisheries and their wetlands. Trout Unlimited has over 400 nationwide chapters and offers a free introductory membership for veterans.

WHO CAN APPLY: all veterans

OPPORTUNITY: free one-year introductory membership for new veterans and first responders to try out unlimited and all the benefits of a paid membership.

<https://www.tu.org/conservation/outreach-education/trout-unlimited-service-partnership/>



PROJECT HEALING WATERS FLY FISHING

Committed to the physical and emotional rehabilitation of disabled veterans through fly-fishing, fly-tying classes, and attend exciting fishing outings year-round. You can participate in over 200 locations nationwide—easily see which ones are closest to you on their websites map.

WHO CAN APPLY: disabled veterans

OPPORTUNITY: educational, equipment, transportation, and related needs provided to participants.

<https://projecthealingwaters.org/>



IRREVERENT WARRIORS

To improve the veterans outlook with the help of humor and camaraderie. Use creative engagements events, and strong veteran-based support networks to heal. Available in over 125 cities and have had over 50,000 hike attendees.

WHO CAN APPLY: all veterans

OPPORTUNITY: to make lifetime friends and to restart your life with a new purpose and joy.

<https://irreverentwarriors.com>



NATIONAL PARKS

The new national park lifetime entrance waiver:

These new lifetime passes that started on November 11, 2022 provide veterans and Gold Star families free lifetime access to more than 2,000 federal recreation areas, including national parks, wildlife refuges, and forests. The pass admits the veteran and "all the occupants of a single, private non-commercial vehicle" (i.e.: those traveling with you).

<https://www.nps.gov/planyourvisit/veterans-and-gold-star-families-free-access.htm>



GYMS

Anytime Fitness: veteran discounts vary depending on participating locations. Average price without discount is \$41 monthly.

Cross Fit: veteran discounts vary depending on participating locations. Average price without discount is \$186 monthly.

RECREATIONAL OUTDOORS DISCOUNTS

CAMPING • OUTDOORS • BOATING • FISHING • HUNTING • HIKING



1. Online and in-person base exchange service.

Inclusive discounts, tax-free items, other stores price-match, and free shipping with star card on all items, or without it if purchase is over \$49.

<https://www.shopmyexchange.com/veterans?cid=dsp1900548>

2. GuideFitter: Offers hunting, fishing, camping, outdoor recreational equipment and more for veterans. Contains insider discounts on 300+ of your favorite brands.

<https://www.guidefitter.com/gear-discounts-for-us-military?step=documents>

3. E-Z UP: Save up to 30% on instant shelter products and accessories (canopies/camping gear etc). Can only be applied to full priced items.

<https://www.ezup.com/serve>

4. Big 5 Sporting Goods: 10% off valid in stores.

<https://www.big5sportinggoods.com/store/ways+to+save/military+discount>

5. Cabelas and Bass Pro Shops: 5% off year-round, some merchandise is exempt.

<https://www.cabelas.com/shop/en/legendary-salute>

6. FishUSA: 10% off kayaks, fishing tackle, accessories, etc.

<https://www.fishusa.com/sales-security/>

7. Lund Boats: \$100-\$1500 off.

<https://www.lundboats.com/promotions/military-discounts.html>

8. QuikSilver: 15% hero discount online only.

<https://quiksilver.sheerid.com>

RECREATIONAL OUTDOORS DISCOUNTS P2

OTHER RECREATIONAL SPORTS



1. Approval Power Sports: Receive \$500 off if you purchase a new or used motorcycle, ATV, or snowmobile, priced over \$5,000. As well as a 10% discount on top of the additionally discounted online parts, accessories, or apparel.

<https://www.approvalpowersports.com/--military-motorcycle-discounts>

2. MotorcycleId: 10% off motorcycle parts, accessories, riding gear, and more.

<https://www.motorcycleid.com/military-discount.html>

3. Evolve Skateboards: Receive a \$100 discount on an electric skateboard.

<https://evolveskateboardsusa.com/pages/discount-military>

4. NFL Shop: 15% off online orders.

<https://www.nflshop.com/military-fr-faq/x-130486+z-96888856-1923288078>

5. PGA HOPE (Healing our Patriots everywhere):

PGA Hope introduces a six to eight-week adaptive program, introducing veterans with disabilities to golf. Recreational therapists with the VA can refer veterans to this program as therapy.

<https://www.pgareach.org/services/military>

6. Callaway Golf: Receive 15% discounts off of purchases.

<https://www.callawaygolf.com/military-discount-program/>

7. Military Tee Times: Save 15% off every online tee time.

<https://www.militaryteetimes.com/premium-partners/>

8. Taylor Made Golf: Save 15% off your entire purchase.

<https://www.taylormadegolf.com/idme>

9. Throwback Sports: Save 15% on every bag you buy.

<https://www.retailsalute.com/coupons/throwback-sports-veteran-discount/>

10. Top Golf: 10% off gameplay. 20% discount on select monthly memberships.

<https://topgolf.com/us/promo/heroes-program/>

CHECK YOUR STATE LICENSES ± REGISTRATIONS.

Covered in detail in State Benefits Chapter 14!

CH10. "PETS AND SERVICE DOGS" ACTION CHECKLIST

CHECK THE MAIN COLUMNS

Free Service Dogs through the VA



Free Civilian Organization Service Dogs



Outlined Process On How To Apply + Requirements



Cats + Horses + Stable Supply Discounts





CH10 PETS AND SERVICE DOGS

SERVICE DOGS THROUGH THE VA

The VA refers approved PTSD, mobility disorder, and other disabled veterans to accredited agencies for service dogs. There should be no charge for the dog or the associated training. The VA additionally pays for the veterinary care and the equipment required for the optimal use of the service. Some services are not covered.

https://www.va.gov/MS/Veterans/benefits/Guide_and_Service_Dogs.asp

CIVILIAN ORGANIZATIONS SERVICE DOGS



PAVE USA

Provides the service dog, the training, and ongoing support at no charge, along with the initial supply of equipment and supplies valued at over \$1,500.

REQUIREMENTS: Live in California, Idaho, Oregon, or Washington. Able to attend training camp in Portland Oregon, and provide for your own transportation and accommodation. Honorably discharged. Currently in treatment with supportive provider. Clinical diagnosis of PTSD, MST, TBI, or need for certain physical help.

APPLY HERE: <https://www.paveusa.org>



MK9 SERVICE DOGS

MK9s seeks to provide highly skilled service dogs designed to meet the specific needs of veterans at no cost to qualified and deserving veterans. Costs are minimized thanks to a dedicated volunteer force that raises and trains puppies for free. Therefore, the expenses are limited to purchasing the puppies, food and veterinary care during the training period.

REQUIREMENTS: Eligible candidates are veterans who have served honorably in the military and became disabled during or after leaving the military. Veterans must live in the continental United States to ensure MK9 can support the veteran and his post-service dog placement.

APPLY HERE: <https://mk9servicedogs.org>



GUARDIAN ANGELS MEDICAL SERVICE DOGS

Responsible for rescuing, breeding, training and then pairing these individually trained medical service dogs to make a difference in veterans' lives. No cost required.

REQUIREMENTS: Veterans struggling with a disability such as PTSD, head injuries, motor disability, diabetic imbalance and/or seizure disorder may qualify for the program. Those who are eligible for a service dog will need to travel to Williston FL to be paired with your dog.

APPLY: <https://www.medicalservicedogs.org>



NEADS WORLD CLASS SERVICE DOGS

Offers fully-trained service dogs for U.S. veterans with a permanent physical disability, hearing loss, multiple sclerosis, or other progressive conditions. "Service dogs are given free of charge to veterans eligible for our program."

REQUIREMENTS: Veterans living anywhere in the United States can apply for the NEADS service dog and service dog for hearing programs. Veterans applying to the PTSD program must live within a 3-hour drive of the NEADS campus in Princeton, MA.

APPLY: <https://neads.org>



SOUTHEASTERN GUIDE DOGS

Provides benefits like free guide dogs to the visually impaired and veterans with disabilities.

REQUIREMENTS: Pass an in-home interview with a certified service dog trainer. Complete a rigorous training course and reside in the dorm on our campus in Palmetto, Florida, for 12 days. Be able to maintain a relationship and communication with Southeastern Guide Dogs for the duration of the dog/guide partnerships.

APPLY: <https://www.guidedogs.org>



K9'S FOR WARRIORS

The Nations largest provider of service dogs for veterans— Determining to end veteran suicide, K9's for Warriors provides highly-trained service dogs to military veterans suffering from PTSD, TBI, or MST.

REQUIREMENTS: Honorable discharge or current honorable service. Verifiable diagnosis of PTSD, TBI, and/or MST which must be service-related. Stable environment and no pending criminal charges. Ability to participate fully for 21 days without a caregiver or assistance in activities of daily living.

APPLY: [K9sforWarriors.com](https://k9sforwarriors.com)



K9 PARTNERS FOR PATRIOTS

They provide certified dog trainers to teach the veteran how to train the dog to become their personal service animal. The entire 24-week service dog training program, dog, and all necessary equipment are provided to the veteran at no cost.

REQUIREMENTS: You must be a veteran. Verifiable diagnosis of service-related PTSD (post-traumatic stress) and you are medically, mentally, and physically capable of handling the responsibilities of owning and training a dog.

APPLY: <https://k9partnersforpatriots.com/>

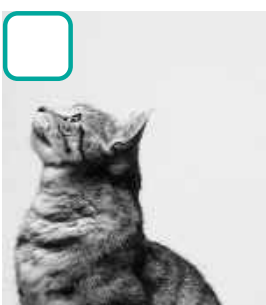


PETS FOR VETS - BOTH DOGS AND CATS

Matches veterans and pets around the nation. "Together they share a super bond that provides them both with a whole new leash on life."

REQUIREMENTS: DD-214 and a letter from your health-care provider.

APPLY: <https://petsforvets.com>



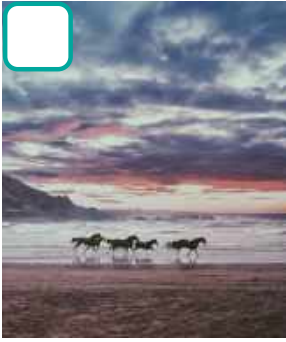
PETS FOR PATRIOTS - BOTH DOGS AND CATS

Veterans must live within 40 driving miles of a shelter or rescue partner. Additionally, receive a one time \$150 "welcome home" gift-card discount to assist with pet supplies along with discounted adoption fees and veterinary services.

REQUIREMENTS: DD-214 and a letter from your health-care provider.

APPLY: <https://www.petsforpatriots.org>

HORSE THERAPY



HEROES AND HORSES

A 41 day outdoor adventure featuring horsemanship and mountaineering for male veterans (although the majority are combat veterans) in Montana. There are 24 slots available with hundreds of applicants. To offer combat veterans an alternative solution for defining and approaching their physical and mental scars. Learn, grow, restore, and evolve. This program helps you take ownership on your life and closes the door of the past.

REQUIREMENTS: Male Veterans and other application requirements.

APPLY: <https://www.heroesandhorses.org/application>



NATIONAL CENTER FOR EQUINE FACILITATED THERAPY (NCEFT)

They provide and incorporate the dynamic movement of a horse into the veteran patient treatment plan (also known as Hippotherapy). Sessions are delivered by licensed mental health physicians and are designed to complement the treatment of PTSD, trauma, anxiety, depression, fears and isolation, anger management, relationship struggles, grief and loss, and more. All sessions are free. They operate a 12 acre facility in Woodside, California. Financial assistance is available.

REQUIREMENTS: A signed prescription from a licensed physician, and other application requirements.

APPLY: <https://nceft.org/services/veterans/>



EMOTIONAL SUPPORT ANIMAL

If you don't need, qualify, or have the time to find or train a service-dog, there's other avenues to receive an emotional support animal to improve your mental health right now. Dogs can be theurapeutically effective to heal PTSD, depression, and other phobias. As a veteran, nothing should get in your way from any support you require. This section is mentioned because if you are renting some places don't allow pets. For veterans, a free note written by your mental health provider can allow you to move forward with more housing choices if desired. Note that the legal ESA protections afforded traditional service animals vary by states.

LOW INCOME OR HOMELESS VETERANS

Feeding Pets of The Homeless: keeping pets and humans together. Provides pet food and emergency veterinary care to pets that belong to homeless people. They've partnered with pet food providers across the nation including food banks, pantries, soup kitchens and shelters. You can search the resources map for a pet food provider near you and call to see if they have supplies on hand.

<https://www.petsofthehomeless.org>

STABLE SUPPLY DISCOUNTS

State Line Tack - 25% off for veterans online on Stable supplies.

<https://www.retailsalute.com/coupons/25-off-state-line-tack/>

PET INSURANCE

Fetch by the Dodo - Save up to 10% every month for the life of your pets insurance policy.

<https://www.fetchpet.com/faqs/pet-insurance-military-discount>

Geico Pet Insurance - 15% off premiums for cat and dog health insurance online.

<https://www.geico.com/save/discounts/military-discounts/>

VA provides service-dog veterinary care and insurance if you go this route.

<https://www.rehab.va.gov/PROSTHETICS/factsheet/PSAS-FactSheet-ServiceDogs.pdf>

CH11. "TRANSPORTATION" ACTION CHECKLIST

CHECK THE MAIN COLUMNS

Apply For New Cars if Need / Apply For Flights if Need 

Airplanes + Hotels + Automotive + Moving Vet Deals 

Military Bases Recreational Lodging + Lower Rates 

3rd Party Marketplaces For Vets + Lower Rates 





VETERANS APPLY FOR FREE NEW CARS



CARS 4 HEROES

Provides free basic transportation to veterans, spouses, or children under 18 that are unable to obtain it on their own. Every year, Cars 4 Heroes awards hundreds of donated vehicles to those in need.

REQUIREMENTS: DD214 and an essay describing how a vehicle would change the recipients life, and why the recipient needs a vehicle.

APPLY: <https://cars4heroes.org>



MILITARY WARRIORS TRANSPORTATION FOR HEROES

Payment-free vehicles for combat veterans and unmarried gold-star spouses. Apply for a vehicle to suit your needs. Over 130 vehicles awarded.

REQUIREMENTS: Honorably discharged and combat-wounded, or an unmarried gold-star spouse. You must live within the special travel radius of the vehicle to qualify (Google Map in link). Must be able to obtain vehicle insurance, and must not have more than one vehicle loan per household.

APPLY: <https://militarywarriors.org/vehicles/>

RENTAL CARS DISCOUNTS



Avis Car Rental's: up to 25% off.

Requirements: Need to be a part of Veterans Advantage.

<https://www.avis.com/en/offers/partners/veterans-advantage>

Budget Car Rentals: up to 25% off.

Requirements: Need to be a part of Veterans Advantage.

<https://www.budget.com/en/offers/partner-offers/25-off-car-rentals-for-military-veterans>

FLY PRIVATE POST 9/11 COMBAT WOUNDED AND THEIR FAMILIES ACROSS U.S.



VETERANS AIRLIFT COMMAND (VAC)

The VAC provides free air transportation flights to combat wounded veterans or service-members and their families for medical and other compassionate purposes through a national network of volunteer aircraft owners and pilots.

REQUIREMENTS: Any veteran or active duty military service member undergoing continuing medical care is eligible for transportation between the medical facility and his or her home. A medical release from a physician may be required for travel.

TRIP REQUEST: <https://www.veteransairlift.org>

AIRPLANE DEALS



Allegiant Airlines

Veteran benefits include up to two pieces of free checked baggage (each bag under 100 lbs), one free carry on bag, and one free personal item. Also, no oversize charge for bags, and one free pet is allowed in the cabin. Spouses and dependents may qualify for same benefits if traveling with military traveler. <https://www.allegiantair.com/military-discount>

HOTEL DEALS



Red-Roof Inns: need to be a part of Veterans Advantage. Save up to 20% off your room rate at any Red Roof Inn nationwide, and no pet fees.

<https://www.veteransadvantage.com/offers/red-roof-inn-honors-you-20>

Super 8 Hotels: veterans and their families receive 15% off the best available rates along with preferred parking, an upgrade to GOLD rewards instantly, and 1,000 bonus points after the first qualifying stay.

<https://www.wyndhamhotels.com/super-8/hotel-deals/military>

Wyndham Hotels: veterans and their families receive 15% off their best available rates.

<https://www.wyndhamhotels.com/tryp/hotel-deals/military-discount>

CRUISES



Princess Cruises: active, retired, or disabled veterans may receive \$50, \$100, or \$250 (depending on voyage length) of free onboard spending money on any Princess Cruise any time of the year.

https://www.princess.com/military_benefit_program/

Carnival Cruise Lines: discounts for Veterans Advantage members only.

<https://www.veteransadvantage.com/offers/carnival-cruise-lines-everyday-discounts-vetrewards-members>

MOVING



PODS: 10% OFF.

https://www.pods.com/resource-center/military_

PENSKE: 10% OFF.

https://www.pensketruckrental.com/discounts/military_

UShip: Save up to 61% off on moving and transportation services along with no transaction fees.

<https://www.uship.com/military/>

AUTOMOTIVE DISCOUNTS



Advance Auto Parts: Receive 10% off regularly priced items for in-store purchases.

<https://help-desk.advanceautoparts.com/s/article/Does-Advance-Auto-Parts-offer-a-Military-discount-for-service-men-and-women>

Take 5 Oil Change: Receive 25% off for your 10 minute oil change.

<https://www.take5oilchange.com/coupons/?q=53913>

O'Reilly Auto Parts: Receive 10% off (some item exceptions apply).

<https://www.oreillyauto.com/military-discount>

PepBoys: Receive 10% off.

<https://www.pepboys.com/military-commitment>

GAS STATION DISCOUNTS



BP and Amaco Gas Stations: offering 15 cents off every gallon for first 2 months.

https://www.bp.com/en_us/united-states/home/products-and-services/bpme-rewards/supporting-our-community.html

3RD PARTY MARKETPLACES FOR VETERANS



AMERICAN FORCES TRAVEL

Free sign up for veterans to save money. Best price guaranteed for flights, hotels (up to 50% off), rental cars (averaging \$10-18 per day, vacation packages, and cruises (up to 80% savings). No-fee tickets for concerts, sporting, and theater events through the secondary ticket marketplace. They state on average customers save 35-40% compared to commercial travel.

REQUIREMENTS: Veterans are eligible.

APPLY: <https://www.americanforcestravel.com/>



ARMED FORCES VACATION CLUB

AFFORDABLE WORLD-TRAVEL HOTELS, RESORTS, AND VACATIONS FOR VETERANS. Weeklong R&R luxury vacation stays to travel all over the world for just \$319 a week—equaling only \$45 a night! Free membership for all current military, veterans, and retired members of the U.S. military, including Gold Star families and civilian DoD employees. Immediate family members can also join AFVC. They have over 600,000 hotel accommodations in over 100 countries with a wide range of unit sizes from a studio to one, two, or even three bedrooms. Vacation rentals are priced per unit, not per person, and typically sleep 2-8. Tip from customer service: once you find the resort before you book, scroll down the page under reviews to the "current news" section to see if they charge extra fees like housekeeping—some do, yet some don't and are truly only \$40-\$100+ a night! (Deals change from time to time.)

REQUIREMENTS: Veterans are eligible and their immediate families.

APPLY: <https://www.afvclub.com/>



VETERANS ADVANTAGE

Free monthly trial, \$9.99 month, or \$60.00 for 12 months. Veterans discounted marketplace. Includes travel, insurance, and daily shopping discounts. You can add family members to your plan.

REQUIREMENTS: Veterans are eligible and their immediate families.

APPLY: <https://www.veteransadvantage.com>

CH12. "DAILY DISCOUNTS" ACTION CHECKLIST

CHECK THE MAIN COLUMNS

Retail + Electronics + Romance + Prescription Deals



Education + Learning + Streaming + Tickets Deals



Other Items Discounts + 3rd Party Marketplaces



Search Browser Resources Local To You





OTHER ITEMS

CH12 DAILY DISCOUNTS

87

CLOTHES / ATTIRE



Adidas: 30% discount online and in-store | 20% off at factory outlets.

<https://www.adidas.com/us/discount-programs>

Carhartt: 25% off (not valid on sale or clearance items).

<https://www.carhartt.com/discount-program>

Columbia Sportswear: 10% off.

<https://shop.id.me/stores/506-columbia-sportswear>

Mountain Khakis: 40% off (on full-priced apparel purchases yearlong).

<https://www.mountainkhakis.com/pages/military-discount>

Under Armour: 20% off.

<https://www.underarmour.com/en-us/t/troop-id-instructions.html>

Nike: 10% off.

<https://www.nike.com/help/a/military-discount>

Northface: 10% off.

<https://www.thenorthface.com/help/the-north-face-military-discount-program.html>

Timberland: 10% off.

<https://www.timberland.com/military-discount.html>

Champs Sports: 10% off.

<https://help.champssports.com/hc/en-us/categories/360002217493-Military-Discount>

FootLocker: 10% off.

<https://help.footlocker.com/hc/en-us/categories/360002167454-Military-Discount>

COMPUTERS / ELECTRONICS / PHONES



APPLE: 10% off.

https://www.apple.com/shop/browse/home/veterans_military

Dell: 10% off (PC's and electronics).

<https://www.dell.com/en-us/lp/dellmilitary>

Microsoft: 10% off (on select products and services).

<https://www.microsoft.com/en-us/store/b/military>

Motorola: 10% off nationwide.

<https://www.motorola.com/us/military-discount>

Samsung: Up to 30% off phones, electronics, and more.

<https://www.samsung.com/us/shop/offer-program/military/>

Targus Tech Protection: 25% off laptop and tablet accessories.

<https://us.targus.com/pages/military-discount>

Hewlett Packard (HP) Technology Products: up to 40% off + free shipping.

<https://www.hp.com/us-en/shop/cv/hp-frontline-heroes>

T-Mobile Plans: 50% off unlimited family plan + 5G access.

<https://www.t-mobile.com/cell-phone-plans/military-discount-plans>

Verizon Plans: \$10-\$20 off per account depending on the plans chosen, and \$150 in gaming perks.

<https://www.verizon.com/military/>

MARRIAGE/ENGAGEMENT/JEWELRY/ROMANCE



Alpine Rings: 15% off.

<https://alpinerings.com/pages/military-and-first-responder-discounts>

Tiffany and Co: 10% off (engagement rings and wedding bands).

<https://www.tiffany.com/faq/love-engagement-faq/is-there-a-special-discount-for-members-of-the-us-armed-forces/>

Rogers and Hollands: 10% off (\$200 max limit).

<https://rogersandhollands.com/military-discount>

Helzberg Diamonds: 10% off.

<https://www.helzberg.com/special-discounts>

1-800 Flowers: 30% off (Veterans Advantage only).

<https://www.1800flowers.com/veteransadvantage>

CIVILIAN PRESCRIPTIONS



VeteranRX: Prescriptions up to 80% off through their free discount card:
<http://www.veteranrx.com>

Veterans Advantage: Up to 80% off generic drugs and up to 40% off brand-name medications:

<https://www.veteransadvantage.com/prescription-drug-discount>

TICKETS



Vettix.com: Free Tickets for yourself and family members with a small delivery fee (usually only \$15 or less for two tickets to major events)! Note that "the cost for the average football game or concert is over \$500 for a family of four". Hundreds of donors including Live Nation provide these tickets, which Vettix distributes to veterans. They've currently donated 15M+ tickets. You can also request tickets to your favorite events. Seat arrangements vary, yet you could be front-row.
<https://www.vettix.org>

Ticket Club: Usually \$49.99 for lifetime access—FREE. Ticket Club grants veterans access to thousands of concerts, sporting and theatre events with no additional service fees. They save users 30% off the same seats listed on other resell sites.
<https://www.ticketclub.com/blog/veterans-discount-ticket-club-membership/>

STREAMING



Kanopy: Free streaming access. Enjoy ad-free critically-acclaimed movies, inspiring documentaries, award-winning foreign films and more.
<https://www.kanopy.com/en/dodmwr/>

Pandora Music: (60-day free trial) – then 20% off per month after. Ad-free music. Enjoy favorite podcasts. Unlimited skips. Unlimited offline listening.
<https://www.pandora.com/upgrade/premium/military>

SiriusXM: 25% off full-priced subscription every month (or \$13.49 total for plan).
<https://www.siriusxm.com/offers/military>

ENTERTAINMENT



Caesars Entertainment: up to 30% off participating hotel stays year-round to veterans. Furthermore, the Caesars Rewards® SaluteCard (veterans must apply in person at one of the 40+ locations) automatically upgrades veterans to platinum status, which offers even more deals including: complimentary self and valet parking at many destinations, a 10% all year hotel discount, and more.

<https://www.caesars.com/deals/military-discounts>

FREE GAMES / GAMING



GameStop: 10% off for all new and pre-owned video game software and accessories.

<https://www.gamestop.com/military-discount>

Chairs4Gaming: 15% off.

<https://chairs4gaming.com/pages/military-discount>

MOVIE THEATERS



AMC Movie Theaters: Veterans Advantage members only. (Tickets up to 40% off/Popcorn 25%/Drinks 25%)

<https://www.veteransadvantage.com/offers/save-40-movie-tickets-refreshments>

Veterans Canteen Services:

(Requires veteran to be a VCS member, must be enrolled in VA health care and honorably discharged). Usually 25%-40% discount on tickets, popcorn, and drinks.

AMC Cinemas: <https://memberdeals.com/vcs/packages.php?sub=packages&action=view&id=98>

Regal Cinemas: <https://memberdeals.com/vcs/packages.php?sub=packages&action=view&id=96>

Cinemark Cinemas: <https://memberdeals.com/vcs/packages.php?sub=packages&action=view&id=197>

Showcase Cinemas: <https://memberdeals.com/vcs/packages.php?sub=packages&action=view&id=199>

LIBRARY, EDUCATION, & LEARNING



The DoD Morale, Welfare and Recreation (MWR) Libraries. Free access inside their online library containing ebooks, audiobooks, and music services. Receive free digital access to the Wall Street Journal for example.

Requirements: active-duty, retired veterans, or 100% disabled veterans.

https://www.dodmwrlibraries.org_

One Year access to LinkedInPremium For Job Seekers. Additionally, receive unlimited access to 10,000+ courses on LinkedIn Learning.

<https://socialimpact.linkedin.com/programs/veterans/premiumform>

Amazon AWS Educate: FREE Membership. Classroom-based skills development program for "careers in the cloud" through Amazon's career program for veterans. Learn about software development, solutions architecture, big data, data engineering, operations support, and more.

Intrigued veterans can find job and apprenticeship opportunities at Amazon.

<https://aws.amazon.com/blogs/publicsector/supporting-veterans-through-training-workforce-development-hiring/>

FOOD AND RESTAURANTS



Thrive Market: Organic food company. The typical membership fee is \$5 or \$12 monthly for an annual membership. This membership is offered free for active duty military and veterans.

<https://thrivemarket.com/c/military>

Outback Steakhouse: 10% off every day.

<https://www.outback.com/offers/military-mates>

Logans Roadhouse: 10% off every day.

<https://logansroadhouse.com/news-press-releases/logans-roadhouse-honors-military-members-with-free-meals-on-veterans-day/>

VETERANS FIREARMS



Glocks "Blue Label Program": most pricing will be \$75-\$100+ off retail price.

<https://us.glock.com/en/buy/blue-label-program>

Springfield Armory's: "FIRSTLINE Program" (discounted pricing, varies by model).

<https://www.springfield-armory.com/intel/firstline/>

Smith and Wessons: "American Guardians Program" (discounted pricing, varies by model).

<https://www.smith-wesson.com/american-guardians>

OTHER DISCOUNTS



CoveSmart Home Security: \$475 (retail price) and six month 24/7 monitoring for \$150.

<https://www.covesmart.com/military/>

CVS: 20% off online and free shipping.

Veterans Advantage members only.

<https://www.cvs.com/content/veterans-advantage-NONmember>

Sword and Plough: 20% off bags, jewelry, and accessories.

<https://www.swordandplough.com/pages/military-discount>

Z Gallerie (home decor store): 25% off regular priced items, all the time, in-store only.

<https://www.zgallerie.com/t-military-discount>

Tactical Gear: 10% off online.

<https://tacticalgear.com/promotions-policy>

HARDWARE STORES



Home Depot: 10% off every purchase everyday.

<https://www.homedepot.com/c/military>

Lowe's: 10% off everyday on eligible items.

<https://www.lowes.com/military/validation>

Sherwin Williams: 15% off everyday on paints, stains, and painting supplies.

<https://www.sherwin-williams.com/homeowners/special-offers/military>

ONLINE MEMBER MARKETPLACES - VETERAN DISCOUNTS



USAA veterans perks and products page: free for USAA members. Includes ranges of veteran benefits.

https://www.usaa.com/inet/wc/ent_member_benefits_landing_mkt

Veterans Advantage: free 30-day trial, \$59.99 for one year membership. Includes ranges of veteran benefits.

<https://www.veteransadvantage.com/>

Veterans Canteen Service: free for those enrolled in VA health care and honorably discharged.

Includes ranges of veteran benefits.

<https://memberdeals.com/vcs/?login=1>

ID Me: free for members.

"The central hub for exploring the latest discounts and deals from 4,000+ brands. Browse exclusive group discounts".

<https://shop.id.me/welcome>

VETERANS SEARCH BROWSERS

FIND LOCAL RESOURCES AND SERVICES IN YOUR COMMUNITY



PATRIOT link for veterans:

Search browser that offers potentially hundreds of cost-free resources in your area. It shows categories you may find valuable services in. Including but not limited to: community care, health and wellness, support networks, education, employment and training, financial, housing and homelessness support, goods and services, legal, and transit are some of the sections of benefits.

<https://patriotlink.org>

National Resource Directory (NRD) for veterans:

Search browser resource website that connects veterans to programs and services that supports them. It provides access to information on a variety of topics that supply an abundance of vetted resources.

<https://nrd.gov>

CH13. "HOMELESS PREVENTION" ACTION CHECKLIST

CHECK THE MAIN COLUMNS

VA's Housing Solutions For Homeless Vets



Health, Dental, + Justice System Solutions and Care



Civilian Organizations To Contact If Homeless



Dress For Success For Homeless Vets – New Clothes.





HOMELESSNESS

CH13 HOMELESSNESS PREVENTION

94

VA'S HOUSING SOLUTIONS FOR HOMELESS VETS



VA'S DOMICILIARY CARE FOR HOMELESS VETERANS (DCHV)

Short term rehabilitation and long-term maintenance care through a structured setting to foster veterans' independence and mutual support. Includes state-of-the-art, high-quality residential rehabilitation and treatment services for veterans with multiple and severe medical conditions, mental illnesses, addiction, or psychosocial deficits. The Mental Health Residential Rehabilitation and Treatment Programs (MH RRTPs's) identifies and address goals of rehabilitation, recovery, health maintenance, improved quality of life, and community integration.

REQUIREMENTS: Veterans are eligible

APPLY: <https://www.va.gov/homeless/dchv.asp>



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT AND VA SUPPORTIVE HOUSING (HUD-VASH)

Through public housing authorities, HUD provides rental assistance vouchers for privately owned housing to veterans who are experiencing homelessness. HUD-VASH enrolls the largest number and largest percentage of veterans who have experienced long-term or repeated homelessness.

REQUIREMENTS: Veterans are eligible

APPLY: https://www.va.gov/homeless/for_homeless_veterans.asp



SUPPORTIVE SERVICES FOR VETERAN FAMILIES (SSVF)

For low-income veterans, SSVF provides case management and supportive services to prevent the imminent loss of a veteran's home or identify a new, more suitable housing situation for the individual and his or her family; or to rapidly re-house veterans and their families who are homeless and might remain homeless without this assistance. During 2019: the SSVF program assisted over 70,500 veterans and 82% of the veterans discharged from the SSVF program obtained permanent housing.

REQUIREMENTS: Veterans are eligible

APPLY: <https://www.va.gov/homeless/ssvf/index.html>

CIVILIAN ORGANIZATIONS HOUSING SOLUTIONS ± OTHER FOR HOMELESS VETS



U.S. VETS

Housing programs offer both temporary and permanent solutions to uplift at-risk, low-income, and homeless veterans and families. Contact today if you need shelter or help: [\(877\) 548-7838](tel:8775487838).

Locations include Phoenix, AZ, Prescott, AZ, Inglewood, CA, Inland Empire, CA, Long Beach, CA, Patriotic Hall, CA, Barber's Point, HI, Wai'anae, HI, Las Vegas, NV, Houston, Tx, and Washington D.C.

REQUIREMENTS: Veterans are eligible

APPLY: <https://usvets.org/how-we-serve/housing/>



OPERATION HOMEFRONT

Since 2012, more than 700 veterans have entered the Permanent Homes For Veterans program. The PHV program provides veterans with the opportunity to move into an Operation Homefront home and work directly with caseworkers and other financial counselors to learn and plan for home ownership. They also provide one to two years mortgage free housing assistance for veterans. Inventory changes constantly and homes may or may not be available.

REQUIREMENTS: Honorably discharged veterans are eligible

APPLY: <https://operationhomefront.org/permanent-homes-for-veterans/>

VA'S HEALTH CARE SOLUTIONS FOR HOMELESS VETERANS



HEALTH CARE FOR HOMELESS VETERANS PROGRAM (HCHV)

Bridges the gap for homeless veterans with housing, health care, and case management services that promote safe and stable living arrangements. The average number of veterans served through HCHV programs annually is 150,000.

REQUIREMENTS: Veterans are eligible

APPLY: <https://www.va.gov/homeless/hchv.asp>



HOMELESS PATIENT ALIGNED CARE TEAMS (HPACTS) PROGRAM

Fights veteran homelessness. Provides veterans with comprehensive, individualized care, including services that lead to permanent housing (located on the campuses of VA medical centers). Veterans can walk into HPACT clinics without an appointment and receive medical care, case management services, housing placement supports, substance abuse and mental health treatment, community referrals, triage services, benefits counseling and even hot showers and clean clothes. It is estimated that over 22,000 veterans are served by HPACT's annually. Designed to reach veterans living on the streets—or in cars, shelters, or other unstable situations—and assist them with finding the housing of their choice, even if they use alcohol or drugs or have chronic health issues.

REQUIREMENTS: Veterans are eligible

APPLY: <https://www.va.gov/HOMELESS/HPACT.asp>

DENTAL CARE SOLUTIONS FOR HOMELESS VETS



HOMELESS VETERANS DENTAL PROGRAM (HVDP)

To honor America's veterans, particularly those who are facing homelessness, by facilitating improvements in access to oral health that contribute to their overall well being and to their success in VA sponsored homeless rehabilitation programs. Find one in your area by contacting the nearest VA hospital and ask for the homeless coordinator's office, and then ask them about the homeless veterans dental program.

REQUIREMENTS: Veterans are eligible

APPLY: <https://www.va.gov/homeless/dental.asp>

JUSTICE SYSTEM SOLUTIONS FOR VETS



VETERANS JUSTICE OUTREACH

Their mission is to identify and provide outreach to justice-involved veterans in order for them to facilitate access to VA's services at the earliest possible point. Veteran justice specialists are located in every state. They can provide support to prisoners like a reentry plan, mental health and substance services, and more. No veteran is forgotten.

REQUIREMENTS: Veterans are eligible

APPLY: <https://www.va.gov/homeless/vjo.asp>



VETERANS TREATMENT COURTS

41 states have at least one established veterans treatment court since the Veterans Treatment Court program started in 2009. Instead of "having all veterans appear before random judges", certain states have specific departments or divisions within existing courthouses for certain qualifiable veterans with judges and representatives who are familiar with veterans situations. Instead of a veteran facing prison time, there could be a monitoring program instead with the VA. VA's 2015 study estimates there are "to be 181,500 incarcerated Veterans" in federal prisons, and state jails.

REQUIREMENTS: Certain veterans are eligible (service-related disorders), and more requirements.

https://www.va.gov/HEALTHEQUITY/Justice_Involved_Veterans_and_Treatment_Court.asp

RE-ENTRY VETS ACCESS TO SERVICES



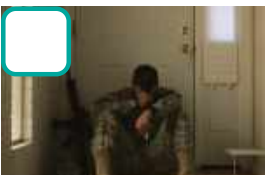
HEALTH CARE FOR RE-ENTRY VETERANS

Designed to promote success and prevent homelessness among veterans returning home after incarceration. HCRV specialists work with veterans to ease their transition from prison back into the community. HCRV specialists meet with incarcerated veterans before they're released and assist them in planning for reintegration into the community by accessing VA and community services as well as housing and employment opportunities.

REQUIREMENTS: Veterans are eligible

APPLY: <https://www.va.gov/homeless/reentry.asp>

VA'S EMERGENCY ASSISTANCE FOR HOMELESS VETS



If a veteran you know is homeless, at imminent risk of becoming homeless, or in crisis, refer him or her to VA. Make the call the [877-4AID-VET \(877-424-3838\)](tel:877-4AID-VET) or chat online at [va.gov/homeless](https://www.va.gov/homeless). Trained, supportive professional are available 24/7.

CIVILIAN ORGANIZATION ASSISTANCE FOR HOMELESS VETS



PROVIDING HOPE VA

Helps veterans with the first step of getting off the street to the necessary treatment. Additionally, dresses veterans for success, offers them resume building help, and pairs them with potential employers for interviews.

REQUIREMENTS: Veterans are eligible

APPLY: <https://providinghopeva.com/gethelp>

PROFESSIONAL ATTIRE: <https://providinghopeva.com/dressforsuccess>



BACKPACKS FOR LIFE

To give engineered backpacks with tools and resources as a gateway to reach and sustain veterans, while they reintegrate into civilian life. Includes sleep mat, locking cable, whistle clip, reflective tape, and a detachable toiletry kit. Over 10,000 backpacks distributed in over 27 states.

REQUIREMENTS: Veterans are eligible

APPLY: <https://www.backpacksforlife.org/get-in-touch>

EMERGENCY FINANCIAL ASSISTANCE IN SOME SITUATIONS MORTGAGE | UTILITIES | SHELTER | FOOD | CHILD CARE

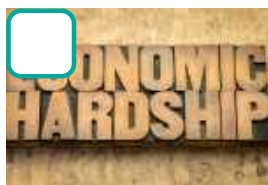


WOUNDED WARRIOR FOUNDATION

Requests for assistance can usually be fulfilled in two business days. May cover with stipulations: past-due rent or mortgage, past-due utilities with shut-off notice, hotel for shelter purposes, food, child care, and needs not listed above to help.

REQUIREMENTS: Approved and registered wounded warriors and households.

APPLY: <https://www.woundedwarriorproject.org/programs/wwp-resource-center/emergency-financial-assistance>



OPERATION FIRST RESPONSE

Currently served over 25,000+ heroes with emergency financial aid. Requests for financial aid must come from the request of a case worker, veterans administrative representative, or chain of command.

REQUIREMENTS: 50% or higher disability rating from the VA and at least six months of active-duty service.

APPLY: <https://www.operationfirstresponse.org/assistance-request/>



SALUTE AMERICA'S HEROES

Emergency financial aid available to cover urgent expenses if you are experiencing financial hardships.

REQUIREMENTS: 30% or higher disability rating from the VA, and an injury in hostile environments, or those who've served in OIF or OEF.

APPLY: <https://csah.webauthor.com/go/apply.cfm>

FREE COUNSELING TO FILE A DISABILITY CLAIM TO RECEIVE COMPENSATION



DISABLED AMERICAN VETERANS

DAV can counsel homeless veterans on the many VA benefits for which they may be entitled to help them develop supportive housing and self-sufficiency. All services provided by DAV are free of charge. No veteran should have to go at the process alone.

REQUIREMENTS: Veterans are eligible

Local offices: <https://www.dav.org/veterans/find-your-local-office/>



AMERICAN LEGION

Accredited American Legion service officers are specially trained to provide expert assistance, free of charge, to veterans and their families. While the majority of a service officer's work involves application for VA disability benefits, these compassionate professionals also provide information, referrals and resources on education, employment and business, death benefits and other important topics.

REQUIREMENTS: Veterans are eligible

Local offices: <https://mylegion.org/PersonifyEbusiness/Find-a-Service-Officer>



VETERANS AFFAIRS REPRESENTATIVES

The Department of Veterans Affairs (VA) accredits three types of representatives—Veterans Service Organization (VSO) representatives, attorneys, and agents—to help ensure that claimants have access to responsible and qualified representation on their VA benefits claims. It is important to know that VA-recognized VSOs, and their representatives, always provide their services on benefit claims free-of-charge.

REQUIREMENTS: Veterans are eligible

Find a representative here: <https://www.benefits.va.gov/vso/>

DRESS FOR SUCCESS. NEW WARDROBE FOR HOMELESS VETS



PROVIDING HOPE VA

Free professional attire. Their Dress for Success program is designed to help get veterans who are re-entering the professional workforce into interview-worthy and on-the-job appropriate attire at no charge. Fill out their websites form and someone will be in touch with you.

REQUIREMENTS: Veterans are eligible

APPLY FOR PROFESSIONAL ATTIRE: <https://providinghopeva.com/dressforsuccess>



SUITING WARRIORS

Provide Veterans at no charge with upscale professional clothing needed to compete in the civilian workforce. Past events have been held in DE, PA, NJ, NYC, MD, DC, VA, OH, and TX.

REQUIREMENTS: Veterans are eligible

APPLY FOR PROFESSIONAL ATTIRE: <https://suitingwarriors.org>

EMAIL: info@suitingwarriors.org

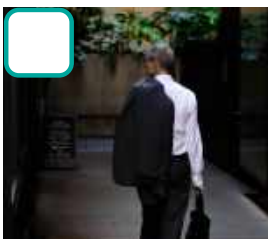


SAVE A SUIT

Provides veterans with business suits, professional attire, and other clothing resources they need to achieve job security. Request a free suit and it will arrive by mail. Over 5,000 veterans have been "suited up" since 2010.

REQUIREMENTS: Veterans are eligible

APPLY FOR PROFESSIONAL ATTIRE: <https://www.saveasuit.org>



BOOTS TO SUITS

Provides clothing to male and female Virginia veterans. Provides two complimentary career outfits. Military spouses and primary household providers are also eligible.

REQUIREMENTS: Veterans are eligible

APPLY FOR PROFESSIONAL ATTIRE: <https://bootstosuits.org/appointments>

CH14. "STATE BENEFITS" ACTION CHECKLIST

CHECK THE MAIN COLUMNS

State benefits and examples of what to look for



I.e.: property tax exemptions, land procurement



I.e.: employment and education resources



I.e.: registration and transportation discounts





FIND YOUR STATE BENEFITS HERE

All 50 states offer the veterans designation on state-issued drivers license ID and plate. Quick requirements: discharge papers like DD214. Some offices require more documents. If you are 100% disabled you may receive a “disabled veteran” or a “women disabled veteran” license plate.

Since the list would be magnificent, here below is a link to identify, understand, and apply your particular state benefits through this official U.S. Department of Veteran Affairs page. It contains telephone numbers of your state representatives, the states online website, and the addresses of in-person offices.

<https://www.va.gov/files/2020-11/state-benefits-quick-start-guide.pdf>

EXAMPLES OF WHAT TO LOOK FOR



1. PROPERTY TAX EXEMPTIONS / HOMESTEAD EXEMPTIONS

Check your state benefits to see if you may be exempt from property taxes and homestead exemptions.



2. EMPLOYMENT RESOURCES

Check your state benefits to see if you may have employment resources you're able to tap into.



3. LAND

Check your state benefits to see if there is land you may be able to procure at a discounted rate.



4. EDUCATION ASSISTANCE (FREE TUITION)

Check your state benefits to see if you or your dependents may qualify for free tuition at your states schools or universities.



5. EMERGENCY FAMILY ASSISTANCE FUNDS

Check your state benefits to see if you may apply for emergency family assistance funds.



6. HUNTING AND FISHING LICENSES

Check your state benefits to see if you may qualify for discounted or free hunting, fishing, or sportsmanship licenses.



7. DRIVERS LICENSE/AUTOMOBILE/WATERCRAFT REGISTRATION

Check your state benefits to see if you may qualify for waived drivers license fees, along with automobile and watercraft registration fees.



8. VETERANS HOMES/NURSING HOMES

Check your state benefits to see if you may have free or discounted veteran or state run nursing homes.



9. STATE, CITY, COUNTY, AND MUNICIPAL PARKS

Check your state benefits to see if you may qualify for free visitor or camping access to your state, city, county, and municipal parks.



10. BONUS PROGRAM FUNDS OR STIPENDS

Check your state benefits to see if you may qualify for special bonus program stipends: this may apply to some foreign war veterans.



11. HOME LOANS

Check your state benefits to see if you may qualify for discounted home loan rates.



12. INJURY RELIEF FUNDS

Check your state benefits to see if you may qualify for injury relief funds or grants.



13. BURIAL / CEMETARY

Check your state benefits to see if you may qualify for burial and cemetery benefits.



14. PUBLIC TRANSPORTATION DISCOUNTS

Check your state benefits to see if you may qualify for transportation discounts such as on the railroad, train, etc.



15. JOB PREFERENCE

Check your state benefits to see if you may have added job preference.

CH15. "MILITARY RECORDS" ACTION CHECKLIST

CHECK THE MAIN COLUMNS

Retrieve Military Records DD214 + Veterans I.D. Card



See Portal To Check Your Claims and Appeal Status



Know Burial Benefits + Survivor Dependent Benefits



Find Military Education Credits / Training Records





MILITARY RECORDS/RECORDS



RECEIVE 2023 STANDARD VETERAN IDENTIFICATION CARD FROM VA

Not the same as a Veterans Health Identification Card for health care (VHIC). However, this official VA card shows your proof of service. You can apply online and it usually arrives in the mail in less than three weeks.

<https://www.va.gov/records/get-veteran-id-cards/vic/>



RECEIVE 2023 VETERAN HEALTH CARE IDENTIFICATION CARD

A Veteran Health Identification Card (VHIC) is a photo ID card you'll use to check in at your VA health care appointments (or by using your social security number). Learn how to get a VHIC in person or online—and how to replace a lost or stolen card.

<https://www.va.gov/health-care/get-health-id-card/>



GET YOUR VA MEDICAL RECORDS ONLINE

VA's online tools to help your review, organize, and share your VA medical records and personal health information. Manage your health records with this technology. It includes building your personal health record and sharing it with VA and non-VA providers.

<https://www.myhealth.va.gov/mhv-portal-web/web/myhealthvet/download-your-own-va-medical-records>



AUTHORIZE THE RELEASE OF MEDICAL RECORDS FOR VA SEARCH

Form 21-4142 will authorize the release of your medical records to VA for disability and health care. This gives VA the permission to obtain your personal information from a non-VA source like a private doctor or hospital.

<https://www.va.gov/find-forms/about-form-21-4142/>



MAIN WAY TO RETRIEVE VARIOUS DOCUMENTS

You can request documents from your Official Military Personnel File. You can review and download through the milConnect website.

Or you may also request through mail, in person, or by contacting your state or county veterans agency.

Documents include: DD-214, DD-215, report of separation, and other release papers. Locate your past military orders and endorsements, performance reports, awards, decorations, qualifications, licenses, certificates, and security clearance.

Instructions for requesting records on behalf of another veteran is additionally in the link:

<https://www.va.gov/records/get-military-service-records/>



RECONSTRUCT OLDER MILITARY RECORDS BEFORE 1970

Find out if your records may have been destroyed in the 1973 fire at the National Personnel Records Center and how to reconstruct your records to support various claims:

<https://www.va.gov/records/get-military-service-records/reconstruct-records/>



UPGRADE YOUR DISCHARGE IF NEEDED

Instructions for applying to upgrade your military discharge:

<https://www.va.gov/discharge-upgrade-instructions/>



CHECK YOUR CLAIMS, APPEALS, AND OTHER BENEFITS STATUSES

Track your disability benefits.

Veterans or Survivor Pension benefits.

Special Monthly Compensation (such as Aid and Attendance).

Dependency and Indemnity Compensation (DIC).

Burial Allowance For Veterans burial and funeral expenses.

VA health care.

GI Bill or other education benefits.

Veteran Readiness and Employment (VR&E).

A Home Loan Certificate of Eligibility (COE).

Life Insurance.

A Specially Adapted Housing (SAH) or Special Housing Adaptation (SHA) grant.

Pre-need determination of eligibility to be buried in a VA national cemetery.

<https://www.va.gov/claim-or-appeal-status/>



CHECK BURIAL AND MEMORIAL BENEFITS

Veterans who were released from active duty under circumstances other than dishonorable, service members who pass away while serving, as well as their spouses and dependent children, may be eligible for VA burial and memorial benefits. For qualified veterans, their spouses, and dependents, burial in a VA national cemetery is available at no cost to the family and consists of the gravesite, grave liner, opening and shutting of the grave, a monument or marker, and permanent care as part of a national shrine. Military funeral honors are additional advantages for veterans. Veterans' loved ones may request Presidential Memorial Certificates from their families.

Regardless of their date of death, the Department of Veterans Affairs (VA) provides, upon request and at no cost to the applicant, a government headstone or marker for any deceased qualified veteran's unmarked grave in any cemetery anywhere in the globe.

<https://www.benefits.gov/benefit/276>



DEPENDENCY AND INDEMNITY COMPENSATION FOR SURVIVING DEPENDENTS | SPOUSES | CHILDREN | PARENTS

In the worst case scenario of a veteran spouse who passes away from a service connected disability or in action, there are bereavement counseling at VA centers. Additionally, there is a "Dependency and Indemnity (D&I) or survivors pension" which is compensation for surviving dependents and spouses.

Certain requirements:

<https://www.va.gov/disability/dependency-indemnity-compensation/>

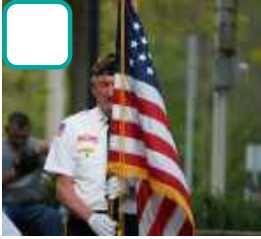
File using this form: <https://www.vba.va.gov/pubs/forms/VBA-21P-534EZ-ARE.pdf>



SURVIVORS' AND DEPENDENTS' EDUCATIONAL ASSISTANCE (DEA)

If you're the child or spouse of a veteran or service member who has died, is captured or missing, or has disabilities, you may be able to get help paying for school or job training through the DEA program—also called Chapter 35.

Locate here: <https://www.va.gov/education/survivor-dependent-benefits/dependents-education-assistance/>



VA SURVIVORS PENSION (KNOWN BEFORE AS: DEATH PENSION)

Offers monthly payments to qualified surviving spouses and unmarried dependent children of wartime veterans who meet certain income and net worth limits set by Congress.

<https://www.va.gov/pension/survivors-pension/>



VA BENEFIT LETTERS

To receive some benefits, Veterans need a letter proving their status. Access and download your VA Benefit Summary Letter (sometimes called a VA award letter) and other benefit letters and documents online.

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



TOGETHER WE SERVED

The largest U.S. military veteran directory.

2,214,607 veteran members as of 2023.

This website is for all those who served in the U.S. military. You can reconnect with your former brothers and sisters-in-arms, share in the camaraderie of other veterans, and preserve a record of your military service that will live on for future generations. Powerful military veteran locator to re-connect with those you've served with, or to find witnesses to events that occurred during their military service for medical claims purposes. View U.S. military units, with detailed history, unit patches, historic photos, and more for over 152,539 military units.

<https://www.togetherweserved.com>



RALLY POINT

898,000 veteran members as of 2023.

The social network by, for, and about service members and veterans. Peer counseling. Job placement. Mentorship. The largest social network from the military helping you lead your best life.

<https://www.rallypoint.com>

