

Servicemembers and Veterans

This fact sheet, a companion to our [Financial Empowerment Resource Sheet](#) for the general public, provides information and resources to help military servicemembers and veterans during difficult times. It details government and non-profit resources and programs that you might qualify for to help make ends meet. Where noted, refer to the companion Financial Empowerment Resource Sheet for additional information about important programs and resources that might be useful to you but are available to the public.

A website link is provided for all resources. A phone number is provided for those programs that accept calls. However, it pays to visit the agency or organization’s website first to find out if it provides the services you need and to determine if you might be eligible.

If you don’t have a Web-enabled device (computer, smartphone or tablet), check your local public library—many offer computers with Internet access. If you do have a Web-enabled device but don’t have home Internet service, you can use public wireless (wi-fi) hotspots to get on the Internet. Visit OpenWiFiSpots.com to find free Internet access near you.



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Government-sponsored veterans benefits directories

Federal

Veterans Benefits Administration (VBA)

www.vba.va.gov/VBA

800-827-1000

The VBA administers the various benefits offered by the Department of Veterans Affairs (VA), including disability compensation, housing assistance and vocational rehabilitation. Fact sheets provide basic information about benefit programs by category www.vba.va.gov/VBA/benefits/factsheets/index.asp. A section of the site presents benefits specifically for veterans of Enduring Freedom and Iraqi Freedom www.oefoif.va.gov.

Federal Benefits for Veterans, Dependents and Survivors (VA, 2012 edition)

This comprehensive guide is available in both English and Spanish:

www1.va.gov/opa/publications/benefits_book/2012_Federal_benefits_ebook_final.pdf (English)

www1.va.gov/opa/publications/benefits_book/2012_IS1_Spanish.pdf
(Spanish)

VA eBenefits portal

www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal

An online gateway to information about veterans benefits offered by federal agencies. Users can apply for benefits, view claim status and access their documents online.

National Resource Directory

www.nrd.gov

This directory connects servicemembers and veterans with every category of supportive services, from scholarships and unemployment benefits to transportation assistance and financial counseling.

State

State Veterans Affairs Offices

www.va.gov/statedva.htm

Each state has its own Department of Veterans Affairs, which provides state-specific assistance to veteran residents.

Veterans benefits by state

www.military.com/benefits/veteran-state-benefits/state-veterans-benefits-directory.html

State-sponsored veterans benefits can range from tuition waivers, housing assistance and financial aid to veterans homes, free vehicle registration and reduced fees for hunting and fishing licenses.



Government-sponsored veterans benefits directories

County

County Veterans Service Officers (CVSOs)

www.nacvso.org/modules.php?name=Content&pa=showpage&pid=10

CVSOs work with veterans one-on-one to identify the types of VA assistance they are eligible for and then process their benefits claims. CVSOs also routinely refer veterans to nonprofit organizations, local government agencies and community services. Approximately 30 states have CVSOs.

General public benefits directories

Benefits.gov

www.benefits.gov

800-FED-INFO (333-4636)

Financial Empowerment Resource Sheet (Consumer Action)

www.consumer-action.org/english/articles/financial_empowerment_resource_sheet/#Topic_02

211

www.211.org

2-1-1

Financial Empowerment Resource Sheet (Consumer Action)

www.consumer-action.org/english/articles/financial_empowerment_resource_sheet/#Topic_02

Social Security

Social Security Administration

www.socialsecurity.gov/woundedwarriors

Servicemembers can receive expedited processing of disability claims from Social Security.
(Note: Social Security benefits are different from VA benefits and require a separate application.)

Employment and job training

[VOW to Hire Heroes Act of 2011](#)

www.benefits.va.gov/vow

The Veterans Opportunity to Work (VOW) to Hire Heroes Act of 2011 expands the education and training opportunities available to veterans.

[Veterans Job Bank](#)

www.nrd.gov/home/veterans_job_bank

The Job Bank connects unemployed veterans to job openings from employers committed to hiring them.

[100,000 Jobs Mission](#)

www.100000jobsmission.com

A coalition of U.S. companies launched this project with the goal of hiring 100,000 transitioning servicemembers and veterans by 2020. You can search for job openings across these member organizations.

[Goodwill](#)

www.goodwill.org/goodwill-for-you/specialized-services/veterans/services

locator.goodwill.org (Goodwill locator)

Goodwill helps servicemembers and their spouses find employment. The organization offers a variety of training, education and support services for servicemembers transitioning to the civilian workplace.



Housing

[VA Homeless Veterans Hotline](#)

www.va.gov/HOMELESS/NationalCallCenter.asp

877-4AID VET (877-424-3838)

The national call center for homeless veterans offers information about VA homeless programs. Veterans will be connected with the Homeless Point of Contact at the nearest VA facility, while family members calling on behalf of a homeless veteran will be provided with information about programs and services.

[HUD \(U.S. Dept. of Housing and Urban Development\) Veterans Assistance](#)

www.hudhre.info/VeteransAssistance

This is a directory of HUD's veterans programs, including the HUD-VA Supportive Housing program (HUD-VASH), which provides rental assistance via Section 8 housing vouchers to eligible veterans. The site also includes some housing programs that are not limited to veterans.

Housing

National Coalition for Homeless Veterans

www.nchv.org

800-VET-HELP (838-4357)

The Coalition offers a state-by-state directory of veterans services that provide everything from housing assistance to clothing. Call to find a local shelter.

Foreclosure prevention resources

MakingHomeAffordable.gov

www.makinghomeaffordable.gov/programs/military-resources

888-995-4673

Financial Empowerment Resource Sheet (Consumer Action)

www.consumer-action.org/english/articles/financial_empowerment_resource_sheet/#Topic_03

Saving Your Home from Foreclosure (Consumer Action)

www.consumer-action.org/english/articles/saving_your_home_from_foreclosure

Financial Empowerment Resource Sheet (Consumer Action)

www.consumer-action.org/english/articles/financial_empowerment_resource_sheet/#Topic_03

Housing Help: Foreclosure Prevention Guide (Consumer Action)

www.consumer-action.org/english/articles/consumer_action_housing_help

This free guide is designed to help struggling homeowners at all stages in the foreclosure process. It lists a wide variety of government and private resources that may be able to help if you are at risk of losing your home.

HUD-approved foreclosure counseling

www.hud.gov/offices/hsg/sfh/hcc/fc

800-569-4287

Foreclosure prevention counseling services are available free of charge through agencies approved by HUD. Locate a housing counseling agency online or by phone.

Servicemembers Civil Relief Act (SCRA)

www.saveandinvest.org/MilitaryCenter/DeploymentPCS/P124319

Under the SCRA, active duty servicemembers may have protection against foreclosures and evictions. Contact the nearest Armed Forces Legal Assistance Program office legalassistance.law.af.mil/content/locator.php to find out if the SCRA applies in your situation.



Health care

VA health benefits

www.va.gov/healthbenefits

877-222-VETS (8387)

Apply for VA health benefits, determine the cost of care and access health care services.

You can also download the Veterans Health Benefits Guide.

www.va.gov/healthbenefits/resources/publications/IB10-465_Veterans_Health_Guide2012_508.pdf

Federally funded health clinics

findahealthcenter.hrsa.gov/Search_HCC.aspx

877-464-4772

Financial Empowerment Resource Sheet (Consumer Action)

www.consumer-action.org/english/articles/financial_empowerment_resource_sheet/#Topic_05

TRICARE

www.tricare.mil/Prescriptions/FillPrescriptions.aspx

TRICARE, the health care program for eligible uniformed servicemembers, retirees and family members, provides prescription drugs with a low co-pay through a national mail order program and local retail pharmacies. Prescriptions filled at a military treatment facility are free.

Public prescription assistance programs

Financial Empowerment Resource Sheet (Consumer Action)

www.consumer-action.org/english/articles/financial_empowerment_resource_sheet/#Topic_05

Child care

Military OneSource

www.militaryonesource.mil

800-342-9647

Military OneSource provides information and support for every phase of military life. Enter “child care” in the search bar at the top of the homepage to learn about child care options and assistance.

Child care

Operation: Military Child Care (OMCC)

www.naccrra.org/military-families

800-424-2246

OMCC helps eligible military families find and pay for child care. With the help of Child Care Aware of America counselors, servicemembers and their families can identify local child care options and apply for fee assistance.

Financial assistance and emergency relief

Military emergency relief organizations

Army Emergency Relief

www.aerhq.org

866-878-6378

Navy-Marine Corps Relief Society

www.nmcrs.org

800-654-8364

Air Force Aid Society

www.afas.org

800-769-8951

Coast Guard Mutual Assistance

www.cgmahq.org

800-881-2462

Each branch of the military has an emergency-relief program that makes emergency no- or low-interest loans or grants when there is a valid need. Turn to them before taking out a high-interest, high-fee loan (such as a payday loan).

USA Cares

www.usacares.org

800-773-0387

USA Cares provides post-9/11 military families with emergency grants that enable them to pay for critical needs such as food, utilities, auto repairs, housing, etc. (Applications are accepted online only.)



Financial assistance and emergency relief

American Red Crosswww.redcross.org/find-help/military-families/financial-assistancewww.redcross.org/find-your-local-chapter

877-272-7337

The American Red Cross provides emergency aid for servicemembers and their families, including food, clothing, temporary lodging and utilities. Its Emergency Communications Center is open 24 hours a day, every day of the year.

Operation First Response (OFR)www.operationfirstresponse.org

888-289-0280

OFR provides financial aid to wounded servicemembers and veterans from all branches of the military. Aid (paid directly to the creditor, landlord, service provider, etc.) varies based on need, but includes funds for rent, utilities, vehicle payments, groceries, clothing and travel expenses to and from medical facilities.

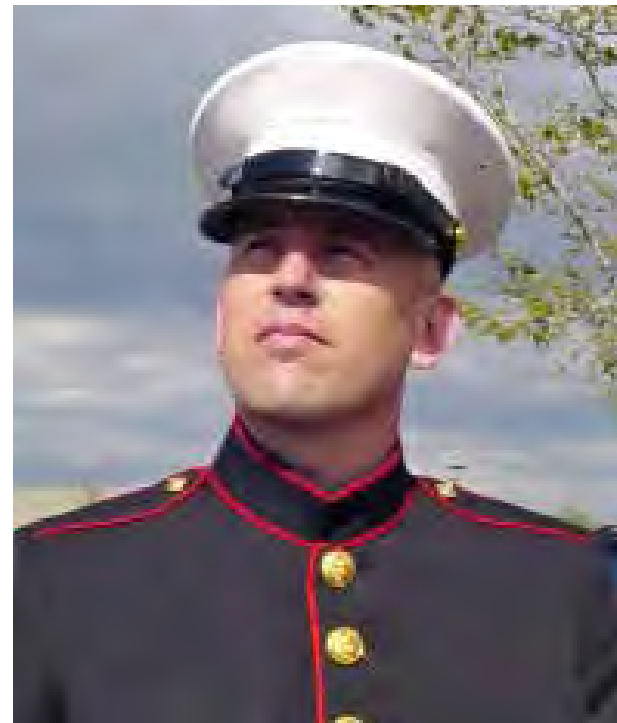
American Legionwww.legion.org/financialassistance

800-433-3318

The American Legion Temporary Financial Assistance (TFA) program awards cash grants to minor children (or up to 20 years old if they meet certain qualifications) of veterans who are eligible for American Legion membership (but membership is not required). These grants help families meet the cost of shelter, food, utilities and health expenses.

VFW (Veterans of Foreign Wars)www.vfw.org/Assistance/National-Military-Services

The VFW's Unmet Needs program provides emergency grants to military families who need temporary help with basics such as mortgage and rent, home and auto repairs, insurance, utilities, food and clothing. The financial assistance is in the form of grants of up to \$2,500 paid directly to the creditor, service provider, etc.



Financial assistance and emergency relief

ReserveAid

www.reserveaid.org

972-934-4731

ReserveAid makes need-based grants to military families who have a Reservist or National Guard member on full-time deployment, or one who has recently returned from deployment to a combat zone or homeland security position. Aid can be used for things like rent/mortgage, utilities, car payments, auto insurance, food and fuel.

Operation Homefront (OH)

www.operationhomefront.net

800-722-6098

OH provides emergency financial and other assistance, including emergency food, repairs (home, appliance and auto), critical baby items, furniture and local moving assistance, to the families of servicemembers and wounded warriors. Assistance is paid directly to creditors and service providers. The national office handles cases in states that do not have their own local offices: www.operationhomefront.net/map.aspx.

Food

Food bank locator

www.feedingamerica.org/foodbank-results.aspx

800-771-2303

Financial Empowerment Resource Sheet (Consumer Action)

www.consumer-action.org/english/articles/financial_empowerment_resource_sheet/#Topic_04

Supplemental Nutrition Assistance Program (SNAP)

www.snap-step1.usda.gov/fns (eligibility/pre-screening tool)

www.fns.usda.gov/snap/outreach/map.htm (state office locator)

800-221-5689

Financial Empowerment Resource Sheet (Consumer Action)

www.consumer-action.org/english/articles/financial_empowerment_resource_sheet/#Topic_04

U.S. Department of Agriculture (USDA) Child Nutrition Programs

www.fns.usda.gov/cnd/Contacts/StateDirectory.htm

Financial Empowerment Resource Sheet (Consumer Action)

www.consumer-action.org/english/articles/financial_empowerment_resource_sheet/#Topic_04

Food

Special Supplemental Nutrition Program for Women, Infants and Children (WIC)

www.fns.usda.gov/wic/howtoapply/whogetswicandhowtoapply.htm

Financial Empowerment Resource Sheet (Consumer Action)

www.consumer-action.org/english/articles/financial_empowerment_resource_sheet/#Topic_04

Humane Society pet financial aid locator

www.humanesociety.org/animals/resources/tips/trouble_affording_pet.html

The U.S. Humane Society offers a list of national and state organizations that can help you with pet food and veterinary bills so that you don't have to give up your pets during hard times. (Some food banks also provide pet food.)

Telephone service and utilities

Wireless service discounts for servicemembers

Many of the major wireless carriers offer discounts on wireless service for members of the military. Contact your carrier to ask about available discounts. If you don't have service yet, ask about discounts when you shop around.

Helping Heroes Home

www.helpingheroeshome.org

This program provides emergency funds for returning veterans to alleviate communication challenges, including phone and Internet service. (Cell Phones for Soldiers www.cellphonesforsoldiers.com, a program launched by the same group, provides free calling cards to active duty servicemembers overseas.)

Veterans of Foreign Wars (VFW)

www.vfw.org/Assistance/National-Military-Services

The VFW's Operation Uplink provides free phone time to active duty servicemembers and hospitalized veterans. Two days each month are designated "Free Call Days," when deployed servicemembers making calls from their Morale, Welfare and Recreation (MWR) center to the U.S. are not charged for the call. You can view the Free Call Day schedule and request free phone time online.

Lifeline

www.fcc.gov/lifeline

Financial Empowerment Resource Sheet (Consumer Action)

www.consumer-action.org/english/articles/financial_empowerment_resource_sheet/#Topic_06

Telephone service and utilities

Low-Income Home Energy Assistance Program (LIHEAP)

www.liheap.ncat.org/db

866-674-6327 (NEAR)

Financial Empowerment Resource Sheet (Consumer Action)

www.consumer-action.org/english/articles/financial_empowerment_resource_sheet/#Topic_06

Insurance

Low-cost auto insurance

www.usa.gov/directory/stateconsumer/index.shtml (state insurance regulators)

In some states (including California, Hawaii and New Jersey), low-cost auto insurance programs provide income-eligible drivers with liability insurance at affordable rates as a way to help them meet the state's financial responsibility laws. Contact your state's department of insurance to find out if it has a program.

Legal services

U.S. Armed Forces Legal Assistance

legalassistance.law.af.mil/content/locator.php

Complete the online form to locate active duty general legal service providers. These services can help you identify and invoke your rights under the Servicemembers Civil Relief Act (SCRA).

Stateside Legal

www.statesidelegal.org

Provides online legal information, including an easy-to-understand outline of the Servicemembers Civil Relief Act (SCRA) www.statesidelegal.org/sites/default/files/Fact%20Sheet%20-%20SCRA%20Overview.pdf for military members, veterans and their families.

National Veterans Legal Services Program

www.nvlsp.org

202-265-8305

Volunteer attorneys nationwide assist veterans with obtaining VA benefits.

Homeless Court

Homeless Court programs help individuals with a history of homelessness address and clear citations and warrants for minor and nuisance offenses (sleeping in public places and illegal use of a shopping cart, for example). The court sessions typically are held at local shelters, there is an assurance of "no custody," and cases generally are satisfied through participation in approved training and treatment programs. Homeless Court programs are cropping up in communities across the U.S., but they are still concentrated in California. Contact a local shelter or call 2-1-1 to find out if a Homeless Court program exists in your area.

Banking, credit and debt

Lifeline checking

Some states require financial institutions to offer lifeline checking accounts for low-income customers. These accounts have no (or very low) monthly fees or minimum balance requirements (along with limited check-writing privileges). Free checking also may be available if you agree to use “direct deposit” for your paycheck or benefits check.

Credit unions

www.creditunion.coop

800-356-9655

Military credit unions provide services that cater to servicemembers’ needs, such as overseas branches and emergency loans. To find a credit union that you can join, use the online search tool or call the toll-free number.

Servicemembers Civil Relief Act (SCRA)

www.saveandinvest.org/MilitaryCenter/DeploymentPCS/P124319

Provisions of the SCRA ease the legal and financial burdens of active duty servicemembers and their families. Relief under the SCRA includes a 6% cap on interest rates, protection against evictions and foreclosure, and the right to cancel property and auto leases. Most of the provisions under the SCRA require you to request relief—they are not automatic. Contact your nearest Armed Forces Legal Assistance office <http://legalassistance.law.af.mil/content/locator.php> to find out if you qualify for relief under the SCRA.

Consumer Financial Protection Bureau (CFPB)

www.consumerfinance.gov/servicemembers

855-411-CFPB (2372)

The CFPB, the nation’s consumer watchdog, offers information and resources specifically for servicemembers. Visit the “Ask CFPB” section www.consumerfinance.gov/askcfpb of the site and click on “Servicemembers” under “Especially for.” You can also download a booklet on the Servicemembers Civil Relief Act (SCRA) www.justice.gov/crt/publications/servicemembers_booklet.pdf and view a list of additional resources for members of the military www.consumerfinance.gov/servicemembers/additionalresources.

Action Guide for Servicemembers with Student Loans

files.consumerfinance.gov/f/201210_cfpb_servicemember-student-loan-guide.pdf

This free guide explains ways for servicemembers with student loans to save thousands of dollars. Money-saving options include the Income-Based Repayment (IBR) plan and the Public Service Loan Forgiveness (PSLF) program. (You can still pursue student loan repayment benefits even if you didn’t ask for them when you entered active duty.)

Banking, credit and debt

Military OneSource Financial Serviceswww.militaryonesource.mil

800-342-9647

Military OneSource offers financial counseling (in-person and by telephone) to help servicemembers and veterans eliminate debt, build savings, plan their tax return and more. There is also an online listing of emergency financial resources. Click the “Financial & Legal” tab at the top of the homepage, and then choose “Money Management.”

Credit Counseling**National Foundation for Credit Counseling**www.nfcc.org

800-388-2227

Association of Independent Consumer Credit Counseling Agencieswww.aiccca.org

800-450-1794

Financial Empowerment Resource Sheet (Consumer Action)

www.consumer-action.org/english/articles/financial_empowerment_resource_sheet/#Topic_03**Personal Finance Guide for Military Families (Kiplinger and the Better Business Bureau)**www.bbb.org/us/storage/16/documents/Military_Families_Final.pdf

This downloadable 18-page guide covers the range of personal finance topics, from savings options to cost-cutting strategies to avoiding financial scams, taking into account servicemember benefits and unique lifestyle.

Consumer Actionwww.consumer-action.org

415-777-9635 (Consumer Complaint Hotline)

Free publications—many available in Chinese, Korean, Spanish and Vietnamese as well as English—are offered on credit and other personal finance and consumer topics. The organization’s hotline provides non-legal advice on dealing with consumer issues. Surveys of financial products and services www.consumer-action.org/archives/surveys, such as credit and prepaid cards, prepare you to make wise choices.



Banking, credit and debt

Active duty alert

Equifax

www.equifax.com

800-525-6285

Experian

www.experian.com

888-397-3742

TransUnion

www.transunion.com

800-680-7289

If you are away from your regular duty station, you have the right to place an “active duty alert” on your credit reports. This notice requires creditors to verify your identity before granting credit in your name, thereby reducing your chances of becoming a victim of identity theft or account fraud. To place an active duty alert, call the toll-free fraud number of one of the three nationwide consumer reporting companies—that company will notify the other two. The alert lasts for one year but can be renewed.



AnnualCreditReport.com

www.annualcreditreport.com

877-322-8228

Financial Empowerment Resource Sheet (Consumer Action)

www.consumer-action.org/english/articles/financial_empowerment_resource_sheet/#Topic_03

You also are entitled to a free report from each of the specialty consumer reporting agencies. These agencies collect specific information, such as past insurance claims, bounced checks and medical conditions, to be used by employers, landlords, insurance companies and others who make business and hiring decisions. Learn more, including how to request your report from the different agencies, in Consumer Reports and Specialty Reports www.consumer-action.org/modules/articles/consumer_reports_and_specialty_reports, a guide from Consumer Action.

Taxes

Earned Income Tax Credit

www.irs.gov/eitc

800-829-1040

Financial Empowerment Resource Sheet (Consumer Action)

www.consumer-action.org/english/articles/financial_empowerment_resource_sheet/#Topic_08

Volunteer Income Tax Assistance (VITA)

www.irs.gov/Individuals/Find-a-Location-for-Free-Tax-Prep

800-829-1040

Financial Empowerment Resource Sheet (Consumer Action)

www.consumer-action.org/english/articles/financial_empowerment_resource_sheet/#Topic_08

Internal Revenue Service (IRS)

www.irs.gov/uac/Tax-Information-for-Members-of-the-U.S.-Armed-Forces

800-829-1040

Publication 3, Armed Forces' Tax Guide, addresses a wide range of issues that may affect members of the military. View it online www.irs.gov/publications/p3/index.html, download a copy www.irs.gov/pub/irs-pdf/p3.pdf, or request a hard copy by phone at 800-829-3676.

How to reach us

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Consumer advice and referral hotline
Our national hotline offers consumer advice and referrals in English, Spanish and Chinese.
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