



VETERAN SUCCESS

Vol. 1

- Selecting a VSO
- Housing Loans
- GI Bill
- PTSD

**VA CLAIMS:
MASTERING
THE MAZE**

TROOPS TO TEACHERS
Everything You Need To Know

Photo Courtesy of US Army Material Command

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Troops to Teachers



Photo Courtesy of Feminspire

The latest data collected by the US Bureau of Labor Statistics (released March 20, 2014) indicates that 6.6 percent of veterans since the Gulf War are unemployed - a total of 772,000 US veterans. This number is lower than the current national unemployment rate, however, troops are still finding difficulty transitioning into the civilian workforce and social atmosphere. Resources are readily available to these men and women who have served our country, but often times they are not made aware of how to access them.

An often overlooked source of employment is education. The Troops to Teachers Program is available to individuals whose last term of service is characterized as honorable. TTT provides counseling services which includes identifying state certification requirements, programs leading to certification and assistance in selecting the certification program that best fits your wants and needs. The program is also committed to helping veterans who successfully complete the program to find employment. Contact

the National Office at 1-800-231-6242 for further details.

Troops to Teachers is managed by the Defense Activity for Non-Traditional Educational Support (DANTES), which is a program under the Department of Defense dedicated to helping service members and veterans meet their goals. Additionally, DANTES offers college credit examinations, which, if passed successfully, will allow a student to apply the test as credit toward their degree

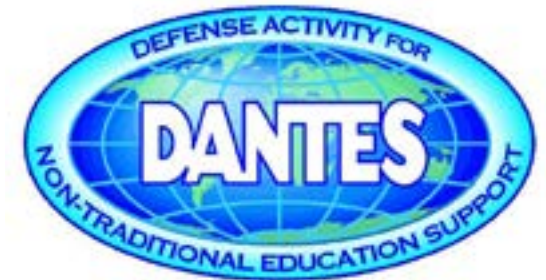


Photo Courtesy of Troops to Teachers



Photo Courtesy of Troops to Teachers

Contact the National Office at
1-800-231-6242
for further details.

Choosing a VSO



Photo Courtesy of American Legion

Transitioning out of the military comes with its set of challenges unique to each individual. The Department of Veterans Affairs, though it is helpful, does not make things easier. Medical claims can take 12 to 18 months to process and many vets are unaware of what steps they should take in order to receive the care they need. When claims are missing information, a decision concerning them takes further review.



Veteran Service Organizations are volunteer based groups recognized by the Office of the Secretary of Veterans Affairs which offer free counseling service to veterans concerning transition into civilian



life. They walk veterans through the process of submitting a medical claim, finding employment, gaining information related to acquiring a low interest home loan without the mandate for a down payment. Following are list of the major VSOs worth considering:

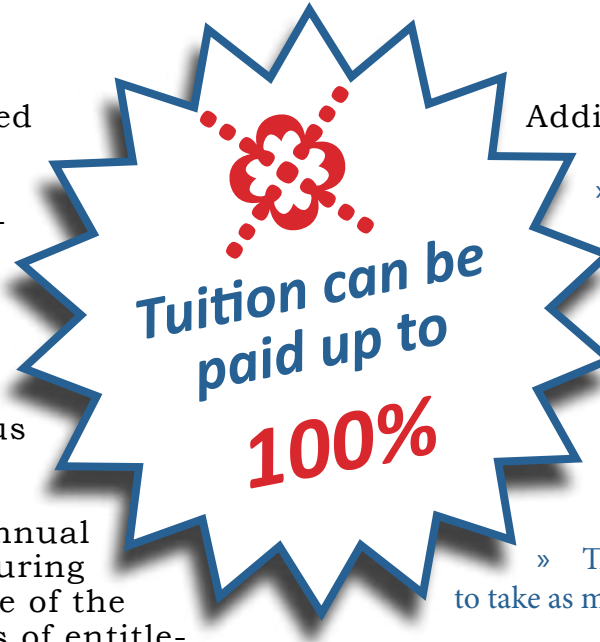
- » American Veterans (AMVETS)
- » Disabled American Veterans (DAV)
- » Iraq & Afghanistan Veterans of the United States
- » Legion of Valor of the USA, Inc.
- » National Association for Uniformed Services
- » Student Veterans of America
- » United States Volunteers America, Inc
- » Veterans of Foreign Wars (VFW)



Photo Courtesy of Getty Images

Post 9/11 GI Bill

Education is a common path for recently separated veterans. The GI Bill is the best ticket for making this happen. The Post- 9/11 GI Bill is the most recent edition to the GI Bill series. It is an education benefit program for individuals who served on active duty after September 10, 2001. You may be eligible if you served at least 90 aggregate days on active duty after September 10, 2001, or were honorably discharged from active duty for a service-connected disability after serving 30 continuous days following September 10, 2001. Tuition can be paid up to 100%, depending on the amount of time spent in active duty. Additional perks include an annual book stipend of \$1,000 and a housing allowance (during the time of enrollment) that is based on the zip code of the school. Generally, you may receive up to 36 months of entitlement under the Post-9/11 GI Bill. You will be eligible for benefits for 15 years from your last period of active duty of at least 90 consecutive days.



Additional considerations:

- » The housing allowance is awarded based upon enrollment. Fewer academic credits taken reduces the housing allowance.
- » The housing allowance is not awarded outside of enrollment (i.e. between terms).
- » When enrolled with the GI Bill, a specific program must be elected. No classes outside of the program may be taken until the program is completed
- » The GI Bill is spent in increments of time, so it is to the student's advantage to take as many programs as the GI Bill will allow per quarter.

The following video illustrates how the earliest version of the GI Bill was intended to improve the lives of servicemembers returning from duty. The tradition continues today:



Photo Courtesy of Thinking Critically



Video Courtesy of National Archives

PTSD

It is the most common affliction that military members who have faced combat are dealing with. Known as “the unseen wounds”, PTSD is an ongoing state of heightened stress as a result of facing a life-threatening situation. Help is available through the Veterans Affairs: **877-222 VETS (8387)**. An interview consists of the following steps:

- » An evaluation of symptoms.
- » Education about PTSD and other conditions, including symptoms and how they can affect people.
- » A treatment approach is selected that best fits the person’s needs, which could include therapy, medication, or a combination of both.



Photo Courtesy of Georgia State University

Help is available!

If you need to speak with someone about suicidal thoughts, contact the Suicide Hotline immediately: 1-800-273-TALK (8255).



Photo Courtesy of The Columbian

VA Home Loan

The VA helps Servicemembers, Veterans, and eligible surviving spouses become homeowners by providing a home loan guaranty benefit and other housing-related programs to help you buy, build, repair, retain, or adapt a home for your own personal occupancy. These loans are provided by private lenders, such as banks and mortgage companies. A portion of the loan is guaranteed by the VA, enabling the lender to provide you with more favorable terms. This is great for individuals who have steady to improving credit, but may be in a situation in which their credit is not fantastic.

How to Apply

Purchase Loan & Cash-Out Refinance: VA loans are obtained through a lender of your choice once you obtain a Certificate of Eligibility (COE). You can obtain a COE through eBenefits, by mail, and often through your lender.

Interest Rate Reduction Refinance Loan: A new Certificate of Eligibility (COE) is not required. You may take your Certificate of Eligibility to show the prior use of your entitlement or your lender may use our e-mail confirmation procedure in lieu of a certificate of eligibility.

Native American Direct Loan (NADL) Program: First, confirm that your tribal organization participates in the VA direct loan program. NADL loans are obtained through a lender of your choice once you obtain a Certificate of Eligibility (COE). You



Photo Courtesy of Cost Meister

can obtain a COE through eBenefits, by mail, and often through your lender.

Adapted Housing Grants: You can apply for an SAH or SHA grant by either downloading and completing VA Form 26-4555 (PDF) and submitting it to your nearest Regional Loan Center, or completing the online application.



Photo Courtesy of Home Loan Centers