The Veteran's Handbook to Financial Success:

Planning, Saving, and Debt Management

Client Intake Forms For Financial & Business Planning



The Veteran's Handbook to Financial Success:

Planning, Saving, and Debt Management

Empowering Veterans to Achieve Financial Stability and Freedom Detailed How-to: Articles: Stories to inspire

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By Veterans Community and Empowerment Hub (VCEH) -Sponsored by: BuildingBlocs - A Veteran-Owned Company

Empowering Veterans to Achieve Financial Stability and Freedom

This handbook is designed to help veterans achieve financial stability and freedom. It is intended for distribution at VA facilities or to identified veterans in need.

Key Features

- 1. Simple Process: Complete the form Here
 - Ease of Use: No identifying information is required, making it easy for veterans or family members to fill out.
 - Confidential: Ensures the privacy of users while still gathering necessary financial information.
- 2. Comprehensive Support:
 - Local Guidance: Includes contact sheets for local guidance and support, connecting veterans with nearby resources and advisors.
 - Resourceful: Provides a wide array of tools and tips on budgeting, saving, investing, and debt management.
- 3. Step-by-Step Instructions:
 - Intake Forms: Detailed instructions on how to fill out financial and business plan intake forms.
 - Personalized Plans: Helps veterans create tailored financial plans and business strategies.
- 4. Educational Content:
 - **Workshops**: Information on available workshops covering financial literacy, investing, business planning, and career transition.
 - Learning Blocks: Series covering personal finance management, investment strategies, entrepreneurship, and more.
- 5. Accessible:
 - VA Facilities: Distributed at VA facilities to ensure accessibility.
 - o **Online Requests**: Veterans can request a copy via email, making the handbook accessible to those who cannot visit VA facilities.
- 6. Support Network:
 - Local Contact Sheets: Additional contact sheets for veterans to seek local guidance and support.
 - Follow-Up: Clear instructions on how to return completed forms for personalized planning.

Email Program for Veterans

How to Request:

- **Email**: Send a request to info@buildingblocs.org with the subject line "Veteran Financial Success Handbook Request."
- Include: Your name and preferred contact method for follow-up.

Support:

- Local Guidance: Contact information for local support services and organizations.
- **Return Instructions**: Guidance on returning completed forms for personalized financial and business planning.

This handbook aims to empower veterans by providing them with the necessary tools and knowledge to achieve financial stability and freedom. Through simple processes, comprehensive support, and educational content, veterans can take control of their financial futures and thrive in their civilian lives. For more information, contact us at info@buildingblocs.org or (914) 720-2253.

For more information, contact us at info@buildingblocs.org or (914) 720-2253. When you have completed this document, please Email it to the email above or Snail mail it to:

New York

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Visit us online at: - Join the Communities we are on Facebook as well www.CommunityEmpowermentHQ.com - www.BuildingBlocs.org

Call to Action

We are looking for more veterans to help expand this program. If you want to be part of this initiative and have a desire and passion to raise awareness and help our fellow veterans, reach out to Aaron@BuildingBlocs.org. Live near a base? Your involvement could be particularly impactful in reaching those who need it most. Join us in making a difference.

The Veteran's Handbook to Financial Success: Planning, Saving, and Debt Management

Empowering Veterans to Achieve Financial Stability and Freedom



Veterans Community and Empowerment Hub (VCEH) is devoted to assisting veterans in making a seamless transition into civilian life and achieving long-term success. At VCEH, we believe in the enduring bond among veterans, recognizing that we are always Brothers and Sisters. We offer comprehensive support in financial planning and business consulting, providing veterans with the tools and knowledge needed to attain financial stability and entrepreneurial success. This vital initiative is backed by BuildingBlocs, a dedicated organization committed to delivering essential services to veterans.

About the VCEH Initiative

Our initiative at VCEH focuses on two core areas: **financial planning** and **business development**. To ensure that veterans receive comprehensive support, BuildingBlocs generously donates financial plans to all who utilize our services. Our offerings include:

- Customized financial plans
- Expert business consulting
- Access to a professional network that understands the unique challenges veterans face

Aaron Kershaw's Story

Aaron Kershaw, our founder, has navigated significant challenges as a disabled veteran with financial struggles. His journey underscored the critical importance of having a solid financial plan and a strategic business approach.

Aaron experienced the generosity of Habitat for Humanity, which provided essential household items like rugs and a mattress, and My Brother Vinny, which supplied additional necessary household items during his path to stability. "Later on, I heard about My Brother Vinny. I called, and wow – I had what felt like a home again," Aaron recalls.

Inspired by his own transformation through structured financial planning, Aaron is dedicated to empowering other veterans to overcome similar obstacles. Studies indicate that those who follow a well-structured financial plan are significantly more likely to achieve their financial goals and secure a stable future.

Hope for Your Future

Our mission is to empower you with the guidance and framework necessary to take control of your life and achieve your personal and professional aspirations. We provide comprehensive business plans or financial plans tailored to your unique needs.

These plans will help you effectively manage your finances, present to your CPA, attorney, or other advisors, and clearly demonstrate that you have a well-defined strategy in place. By following these plans, you will be equipped to navigate challenges, seize opportunities, and ensure a successful and stable future.

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Veterans Community and Empowerment Hub (VCEH)

The VCEH is a brand new organization *BuildingBlocs Literacy, LLC*. here to help veterans make a smooth transition into civilian life. We offer support in financial planning and business consulting. Our goal is to provide veterans with the tools and knowledge they need to achieve financial stability and business success. This initiative is supported by *BuildingBlocs*, a parent company dedicated to providing essential services to veterans.

Aaron Kershaw, our founder, has faced his own challenges as a disabled veteran with financial problems. His experiences highlighted the importance of having a solid financial plan and business strategy. Aaron's journey inspired him to create the VCEH, with a vision to help other veterans avoid the struggles he faced. By following a structured financial plan, Aaron turned his life around and now dedicates his efforts to empowering other veterans to do the same. Studies show that individuals who follow a well-structured financial plan are significantly more likely to achieve their financial goals and secure a stable future.

Introduction to the VCEH Initiative



The VCEH is all about helping veterans. We focus on two main areas: financial planning and business development.

We want to make sure that every veteran gets the support they need to succeed in these areas.

BuildingBlocs generously donates financial plans to all recipients of our services, ensuring that veterans receive comprehensive support.

If you are seeking guidance from the VA for business funding, our financial plan and business plan will provide the necessary information to assist you.

Hope for Your Future

Our goal is to empower you with the guidance and framework needed to take control of your life and achieve your personal and professional goals.

We will provide you with a comprehensive business plan or financial plan tailored to your unique needs.

This plan will help you effectively manage your finances, present to your CPA, attorney, or other advisors, and clearly demonstrate that you have a well-defined strategy in place.

By following this plan, you will be equipped to navigate challenges, seize opportunities, and ensure a successful and stable future.



Financial Planning Client Intake Form

Step-by-Step Guide:

Filling out forms can sometimes be confusing, so we have created step-by-step instructions to help you. Please follow the guide below for each form.

Help us out fill out a Intake sheet no names or addresses needed will follow up with you and you will tell us something you entered as an identifier. It's easy to fill out - complete how-to instructions below.

Complete the form Here

Only fill out what your comfortable with or need to provide, we ask detailed questions to give you the most comprehensive plan as possible and to identify you for potential other programs.

Step-by-Step Guide:

Personal Information:

- Name: Write your first name. Add 4 digits as last name (we suggest the last 4 of your phone number).
- Identifier: Write the last four digits of your Social Security number or any four-digit number you can remember.

Military Service Information:

- Branch of Service: Write which branch of the military you served in.
- Rank at Discharge: Write your rank when you left the military.
- Years of Service: Write how many years you served.
- Deployments or Special Duties: Write about any deployments or special duties you had.

Financial Information:

- Income: Write about all the money you receive, including military pensions or disability benefits.
- Expenses: Write about all your monthly bills like rent, utilities, and other costs.
- Debts: Write about any money you owe, like loans or credit card balances.

Goals and Objectives:

- Short-term Goals: Write about what you want to achieve with your money in the next year.
- Long-term Goals: Write about what you want to achieve with your money in the next five years.
- **Specific Areas for Guidance:** Write about any specific areas where you need help, like budgeting, saving, or investing.

Business Client Intake Form

Step-by-Step Guide:

Complete the form Here

Personal Information:

- Name: Write your first name. Add 4 digits as last name (we suggest the last 4 of your phone number).
- **Identifier:** Write the last four digits of your Social Security number or any four-digit number you can remember.

Business Information:

- **Business Details:** Write about your business, including what it does, its type (LLC, sole proprietorship, etc.), and how long it has been running.
- Partners or Co-owners: Write about any other people who own the business with you.

Financial Information:

- **Business Finances:** Write about your business's money situation, including how much money it makes, spends, and keeps.
- **Debts:** Write about any money your business owes.

Goals and Objectives:

- Short-term Goals: Write about what you want to achieve with your business in the next year.
- Long-term Goals: Write about what you want to achieve with your business in the next five years.
- **Specific Areas for Guidance:** Write about any specific areas where you need help, like marketing, operations, or financial management.

Financial Plan Guide

Our financial plan guide is here to help you manage your money better. Here are some key areas we cover:

- **Budgeting:** Learn how to plan your spending and save money.
- Saving: Find out how to save money for emergencies and future goals.
- Investing: Get tips on how to make your money grow through investments.

 Our goal is to create a plan that you can then engage with a licensed financial advisor for investment and retirement-related consultative services. Our plans will make no mention of investments.
- **Debt Management:** Learn how to pay off debts and manage loans effectively.

Business Plan Guide

Starting or growing a business can be challenging, but our business plan guide can help. Here are the main sections:

- Market Analysis: Understand your market and your customers.
- **Business Structure:** Learn about different types of business structures and which one might be best for you.
- Financial Planning: Get tips on how to manage your business's money.
- Strategic Growth: Learn strategies to help your business grow and succeed.

Articles - Inspirational Stories

Following a Financial Plan: A Veteran's Journey from Homelessness to Stability



Pam, a single mother and veteran, had been homeless for several years, struggling to find stability for herself and her 5-year-old son, Johnny. Despite receiving her benefits, she couldn't manage her finances effectively and continued to spiral deeper into debt. Pam suffered from PTSD, which made it difficult for her to focus on managing her money and taking care of Johnny.

After months of procrastination, Pam finally filled out the financial plan intake form provided by the VCEH and sent it in. Within a few days, she received a comprehensive financial plan tailored to her needs. The plan included a detailed budget, strategies for paying

off her \$24,000 debt, and tips for managing her benefits more effectively.

One year later, Pam's life had changed dramatically. By following the financial plan, she managed to reduce her debt significantly, save a small emergency fund, and improve her credit score. The structured approach of the financial plan helped her stay focused and make steady progress, even when dealing with PTSD and the challenges of being a single mother.

Two years later, Pam was debt-free. She had successfully paid off her \$24,000 debt and was now living a stable, financially secure life. The financial plan had provided her with the guidance and structure she needed to turn her life around. Pam now volunteers with VCEH, helping other veterans understand the importance of financial planning and how it can change their lives. Johnny is thriving in school, and Pam feels a renewed sense of hope for their future.

From Uncertainty to Success: A Veteran's Journey to Starting a Business

Mike, a single veteran, was struggling to find direction after leaving the military. He didn't know what to do and felt lost, with no one to turn to for help. Mike found an apartment through a veteran support service, and My Brother Vinny provided him with essential household items to make his apartment feel like home.

One day, Mike saw a packet about free financial plans offered by VCEH. He was skeptical at first, but the packet only required his first name and the last four digits of his phone number. His mother loved the idea because it allowed him to share real information without revealing his full identity. Encouraged by his mother, Mike decided to give it a try.

He visited the VCEH website and filled out the intake form. While completing the form, he noticed an option to include details for a business plan. Mike had always dreamed of starting a diesel mechanic shop, a skill he had honed during his time in the Marines. He added information about his savings and business ideas to the form.

Within 72 hours, Mike received an email from VCEH. He opened it and found a complete business and financial plan tailored to his needs. Excited, he took the plans to his parents' CPA, who found them comprehensive and well-structured enough to present to a bank for a business loan.



With the financial and business plans in hand, Mike approached a bank and secured a loan to start his diesel mechanic shop. Two years later, his business was thriving. The structured plans provided by VCEH had given him the foundation he needed to succeed. Mike's story is a testament to the power of having a clear financial and business strategy, especially for veterans transitioning to civilian life.

Debt Management: Taking Control of Your Finances

Debt is a common issue that many veterans face when transitioning to civilian life. The pressures of managing bills, loans, and other financial obligations can become overwhelming. However, effective debt management can transform this challenge into a manageable task and set you on the path to financial freedom.

Understanding Debt

Debt can take many forms, including credit card debt, student loans, mortgages, car loans, and personal loans. It is crucial to understand the types and terms of your debt. This knowledge will help you prioritize payments and develop a strategy to reduce and eventually eliminate your debt.

Steps to Manage Debt

1. Assess Your Debt:

List all your debts, including the creditor, balance, interest rate, and monthly payment.
 Understanding the full scope of your debt is the first step to managing it effectively.

2. Create a Budget:

 A budget helps you track your income and expenses. Identify areas where you can cut costs and allocate more funds toward debt repayment.

3. Prioritize Debt Repayment:

 Focus on paying off high-interest debt first, such as credit card debt. This strategy will save you money in interest payments over time.

4. Consider Debt Consolidation:

 If you have multiple debts with high-interest rates, consolidating them into a single loan with a lower interest rate can simplify payments and reduce the total interest paid.

5. Negotiate with Creditors:

 Don't hesitate to contact your creditors to discuss payment plans or reduced interest rates. Many creditors are willing to work with you if you are proactive and honest about your situation.

6. Seek Professional Help:

o Consider consulting a financial advisor or credit counselor. These professionals can provide personalized advice and strategies to help you manage your debt.

Benefits of Debt Management

Effective debt management has numerous benefits that extend beyond financial stability. Here are some key advantages:

- Improved Credit Score:
 - Paying off debt and managing it responsibly improves your credit score, which can help you secure better loan terms and interest rates in the future.
- Reduced Stress:
 - o Financial stress can take a toll on your mental and physical health. By managing your debt, you can reduce stress and focus on other important aspects of your life.
- Increased Savings:
 - o Once you have a handle on your debt, you can start saving more effectively for emergencies, retirement, and other financial goals.
- Enhanced Quality of Life:
 - Debt management provides a sense of control and security, allowing you to enjoy a better quality of life and focus on long-term aspirations.

A Real-Life Example

Consider the story of Pam, a single mother and veteran who faced significant financial challenges. By utilizing the debt management strategies provided by VCEH, Pam was able to reduce her \$24,000 debt, save an emergency fund, and improve her credit score. Her financial stability allowed her to focus more on her son, Johnny, and less on the stress of unpaid bills. Two years later, Pam was debt-free and thriving.

Business Support and Development

- Business Plan Creation: Assisting veterans in developing comprehensive business plans to ensure successful startups.
- Access to Funding: Guidance on securing loans, grants, and other financial support.
- Networking Opportunities: Connecting veterans with industry professionals and potential business partners.

Ongoing Support and Resources

- Financial Tools and Resources: Providing access to budgeting tools, financial calculators, and educational materials.
- Online Learning Platform: Offering a range of online courses and webinars on financial topics.

Saving: Building a Secure Future for You and Your Children

Saving money is a fundamental aspect of financial health, providing a safety net for emergencies and a foundation for future goals. For veterans, especially those with families, establishing a robust savings plan is crucial for long-term stability and peace of mind.

The Importance of Saving

Saving is more than just setting aside money; it is about creating financial security and preparing for unexpected events. Here are some reasons why saving is essential:

1. Emergency Fund:

 An emergency fund is crucial for covering unexpected expenses such as medical bills, car repairs, or job loss. It prevents you from falling into debt when unforeseen expenses arise.

2. Financial Goals:

 Whether it's buying a home, starting a business, or funding your children's education, savings provide the financial foundation to achieve these goals.

3. Peace of Mind:

 Knowing that you have a financial cushion can significantly reduce stress and provide peace of mind, allowing you to focus on other important aspects of life.

Steps to Build Savings

1. Set Clear Goals:

o Define what you are saving for, whether it's an emergency fund, a down payment on a house, or your child's education. Having clear goals helps you stay motivated.

2. Create a Budget:

 Track your income and expenses to identify areas where you can cut back and allocate more money toward savings. A detailed budget is a powerful tool in managing your finances effectively.

3. Automate Savings:

Set up automatic transfers from your checking account to your savings account.
 Automating savings ensures that you consistently put money aside without having to think about it.

4. Start Small:

o If saving a large amount seems daunting, start small. Even saving \$10 or \$20 a week can add up over time and build the habit of saving.

5. Reduce Unnecessary Expenses:

o Identify non-essential expenses that you can eliminate or reduce. Redirect these funds into your savings account.

6. Take Advantage of Tax-Advantaged Accounts:

o Consider contributing to retirement accounts like IRAs or 401(k)s. These accounts offer tax benefits and can help grow your savings more effectively.

Benefits of Saving

Saving money has numerous benefits, especially for veterans with families. Here are some key advantages:

Financial Security:

 Savings provide a safety net that protects you and your family from financial emergencies and uncertainties.

Achieving Long-Term Goals:

 With a solid savings plan, you can achieve significant milestones such as homeownership, business ventures, and higher education for your children.

• Teaching Financial Responsibility:

 By prioritizing saving, you set a positive example for your children, teaching them the importance of financial responsibility and planning for the future.

Reducing Financial Stress:

• A healthy savings account can alleviate the anxiety associated with financial instability, allowing you to focus on other important life goals.

A Real-Life Example

Consider the story of Mike, a single veteran who faced financial uncertainty after leaving the military. With the help of VCEH's savings strategies, Mike began setting aside a small amount of money each

week. Over time, his savings grew, providing him with an emergency fund and the capital needed to start his own diesel mechanic shop. This financial stability not only improved his quality of life but also gave him the confidence to pursue his entrepreneurial dreams.

Saving for Your Children's Future

For veterans with children, saving becomes even more critical. It ensures that your children have the resources they need for a bright future. Here are some specific steps to save for your children:

1. Start Early:

• The earlier you start saving, the more time your money has to grow. Compound interest can significantly increase your savings over time.

2. Open a Savings Account for Your Child:

 Teaching your children the importance of saving by opening a savings account in their name. This can be a great educational tool and a way to instill good financial habits.

3. Save for Education:

 Consider education-specific savings accounts like 529 plans, which offer tax advantages and can help fund your child's college education.

4. Involve Your Children:

o Include your children in discussions about saving and budgeting. This involvement helps them understand the value of money and the importance of financial planning.

The Impact of Saving on Family Life

Saving money has a profound impact on family life. It provides financial security, reduces stress, and creates opportunities for a better future. For veterans, the discipline of saving can be a continuation of the structured approach learned in the military, adapted to civilian life.

By prioritizing savings, you ensure that your family is protected from financial emergencies and can pursue their goals without the burden of debt. Moreover, you set a powerful example for your children, teaching them the importance of financial planning and responsibility.

Conclusion

Effective debt management and a robust savings plan are essential components of financial stability and success. For veterans, these strategies are crucial for navigating the transition to civilian life and ensuring a secure future for themselves and their families. By following the guidance provided by VCEH, veterans can take control of their finances, achieve their goals, and build a brighter future.

Incorporate these practices into your financial routine, and you will not only improve your own financial health but also set a strong foundation for your children's future. Remember, financial success is a journey, and every step you take brings you closer to your goals.



Available Workshops - Available October 2024

We offer a variety of workshops aimed at empowering veterans with the knowledge and skills needed to achieve financial stability and business success. These workshops include:

- 1. Financial Literacy 101:
 - Learn the basics of managing your money, creating a budget, and understanding credit.
- 2. Investing for Beginners:
 - o Discover the fundamentals of investing and how to grow your wealth over time.
- 3. Starting Your Own Business:
 - o Get step-by-step guidance on how to start and run a successful business.
- 4. Advanced Business Strategies:
 - Learn advanced techniques for business growth, including marketing, operations, and financial management.

All workshops are designed by veterans, for veterans, and are led by experienced professionals who understand the unique challenges you face.

Learning Block Series - Available September 2024

Our Learning Block Series offers a comprehensive curriculum that covers a wide range of topics essential for veteran success. Each series is broken down into manageable blocks, allowing you to learn at your own pace. Topics include:

- 1. Personal Finance Management:
 - Budgeting, saving, and debt management.
- 2. Investment Strategies:
 - o Building and managing a diverse investment portfolio.
- 3. Entrepreneurship:
 - o From business ideas to execution and growth.
- 4. Career Transition:
 - Strategies for successfully transitioning from military to civilian careers.

These series are designed to provide you with practical knowledge and skills that you can immediately apply to your life and career. Each block includes interactive lessons, real-world examples, and actionable steps to help you achieve your goals

Soon Launching: Online Learning Portal

www.CommunityEmpowermentHQ.com

We are thrilled to announce the upcoming launch of our online learning portal, dedicated to empowering veterans with the tools and knowledge they need for financial stability and business success. This comprehensive platform will provide access to a wide range of classes and resources designed to address the unique challenges faced by veterans. Here are some of the key features and classes that will be available:



Comprehensive Financial Literacy Courses

Personal Finance 101:

• Understand the basics of budgeting, saving, and managing expenses. This course will help veterans build a solid financial foundation by teaching essential money management skills.

Advanced Investment Strategies:

• Dive deeper into the world of investments, covering topics such as stocks, bonds, mutual funds, and real estate. Learn how to build and manage an investment portfolio tailored to your financial goals.

Debt Management and Credit Repair:

• Gain insights into effective debt management strategies, learn how to improve your credit score, and understand the long-term impact of financial decisions.

Business Development and Entrepreneurship

Starting Your Own Business:

• Learn the essential steps to starting a successful business, from ideation and planning to launch and growth. This course covers business plan development, market research, and securing funding.

Marketing and Branding:

• Understand the principles of marketing and branding to effectively promote your business. Topics include digital marketing, social media strategies, and brand identity development.

Leadership and Management:

• Develop the skills needed to lead and manage teams effectively. This course covers leadership styles, team dynamics, conflict resolution, and performance management.

Career Advancement and Professional Skills

Resume Building and Interview Techniques:

 Craft a compelling resume and prepare for job interviews with confidence. Learn how to highlight your skills and experience to stand out to potential employers.

Networking and Professional Relationships:

• Discover the importance of networking and building professional relationships. This course provides strategies for effective networking, both online and in-person, to expand your career opportunities.

Continuing Education and Certifications:

 Explore opportunities for continuing education and professional certifications that can enhance your skills and career prospects.

Holistic Personal Development

Health and Wellness:

 Focus on physical and mental well-being with courses on nutrition, exercise, stress management, and mental health resources. Understand the importance of a balanced lifestyle in achieving overall success.

Time Management and Productivity:

• Learn techniques to manage your time efficiently and boost productivity. This course provides tools and strategies to prioritize tasks, set goals, and achieve a work-life balance.

Emotional Intelligence and Communication:

 Develop emotional intelligence and effective communication skills. Topics include self-awareness, empathy, active listening, and interpersonal communication.

Specialized Support and Resources

Veterans Benefits and Resources:

 Get detailed information about veterans' benefits and how to access them. This course provides guidance on navigating the VA system, understanding your entitlements, and utilizing available resources.

Financial Counseling:

Access one-on-one financial counseling sessions tailored to your specific needs. Our expert counselors
provide personalized advice and support to help you achieve your financial goals.

Community Engagement and Support:

• Join a supportive community of veterans working towards similar goals. Participate in group discussions, peer mentoring, and community service projects to build connections and support networks.

Our online learning portal is designed to provide veterans with the knowledge, skills, and support needed to achieve financial stability and business success. Stay tuned for the launch, and get ready to embark on a journey of empowerment and growth with us!

By participating in our workshops and Learning Block Series, you'll gain valuable insights and tools that will empower you to take control of your financial future and achieve lasting success. As a fellow veteran, I am committed to supporting you every step of the way. Together, we can build a brighter future for all veterans.

Visit us online at: www.CommunityEmpowermentHQ.com

Tagline: Empowering Veterans, Building Futures