

# 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

## Comprehensive Resource Guide for Veterans

### BuildingBlocs Literacy LLC Empowering Veterans to Achieve Financial Stability and Freedom

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# 1. Introduction

## **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.
- **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.

## 2. Vocational Rehabilitation

### Vocational Rehabilitation: A Path to Success

Vocational Rehabilitation (Voc Rehab), also known as the Veteran Readiness and Employment (VR&E) program, assists veterans with service-connected disabilities in preparing for, finding, and maintaining suitable employment. This section details the application process, eligibility criteria, and the success rates of the program.

**What is Vocational Rehabilitation?** Vocational Rehabilitation, or the Veteran Readiness and Employment (VR&E) program, helps veterans with service-connected disabilities achieve independence and find suitable employment. The program provides job training, employment accommodations, resume development, and job-seeking skills coaching. Additionally, VR&E supports veterans who want to start their own businesses or achieve independent living.

**Eligibility Criteria:** To be eligible for the VR&E program, veterans must meet the following criteria:

1. **Service-Connected Disability:** Veterans must have a service-connected disability rating of at least 10% from the Department of Veterans Affairs (VA).
2. **Disability Impact:** The service-connected disability must create an employment barrier or impair the veteran's ability to obtain and maintain suitable employment.
3. **Discharge Status:** Veterans must have been discharged or released from service under conditions other than dishonorable.

Service members who are in the process of transitioning out of the military may also be eligible for VR&E services.

**How to Apply:** Veterans can apply for Vocational Rehabilitation services online through the VA's eBenefits portal or by filling out VA Form 28-1900, "Disabled Veterans Application for Vocational Rehabilitation."

Applications can be submitted in person at a VA Regional Office, by mail, or through a Veterans Service Organization (VSO).

**Success Rates:** The success of the VR&E program is evident in its high placement rates and positive outcomes for veterans. The program boasts a high success rate, with many participants finding meaningful employment, starting their own businesses, or achieving greater independence through education and training. Success stories include veterans who have transitioned to careers in technology, healthcare, business, and skilled trades. Aaron has completed this successfully. His dedication is a testament to the program—if you follow the plan, he's happy to help you create a plan. His journey started at 45, 23 years after the Corps.

### Job Assistance Information:

The VR&E program offers various services to support veterans in their job search, including:

- **Job Training:** Providing veterans with the skills and knowledge needed for specific careers through formal training programs.
- **Employment Accommodations:** Assisting veterans in obtaining necessary accommodations in the workplace to ensure they can perform their job duties effectively.
- **Resume Development:** Helping veterans create professional resumes that highlight their skills and experiences.
- **Job-Seeking Skills Coaching:** Offering guidance on job search strategies, interview preparation, and networking.

## Inspirational Story:

**From Combat to Coding: John's Journey to a Tech Career** John, a former Marine with a service-connected disability, faced significant challenges transitioning to civilian life. Struggling with PTSD and physical limitations, he found it difficult to secure stable employment. Through the VR&E program, John received training in computer programming, a field he had always been interested in but never pursued.

With the support of his VR&E counselor, John enrolled in a coding boot camp that provided intensive training and mentorship. The program also helped him with resume development and job-seeking skills. After completing the boot camp, John secured an internship with a tech startup, which later turned into a full-time position.

Today, John is a successful software developer, thriving in a career he loves. He credits the VR&E program for providing him with the tools and support needed to overcome his challenges and build a new life after military service. His story is a testament to the transformative power of vocational rehabilitation.



### 3. Contact Information

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

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Visit us online at:

- [Community Empowerment HQ](#)
- [Smart Plan HQ](#)
- [Building Bloccs](#)

## 4. About this Book

This section explains the purpose of the book, its intended audience, and how to use it effectively. It provides an overview of the resources and information available in the following sections.

**Purpose of the Book:** This handbook aims to empower veterans by providing them with the tools and knowledge necessary to achieve financial stability and freedom. The information within is tailored to address the unique challenges veterans face as they transition from military to civilian life.

**Intended Audience:** The primary audience for this handbook includes veterans, service members transitioning to civilian life, and their families. It is also a valuable resource for veteran service organizations, counselors, and anyone involved in veteran support and advocacy.

**How to Use This Book:** This handbook is organized into sections covering various aspects of financial planning, career development, and personal growth. Each section contains detailed information, practical advice, and inspirational stories to guide you through your journey. Here are some tips on how to use this book effectively:

**1. Read Each Section Thoroughly:**

- Take your time to read through each section carefully. The information provided is comprehensive and designed to be easily understood.

**2. Follow the Step-by-Step Guides:**

- Use the step-by-step guides provided for filling out intake forms and creating personalized plans. These guides are designed to simplify the process and ensure you get the most out of the resources available.

**3. Utilize the Support Network:**

- Take advantage of the local contact sheets and follow-up instructions to connect with additional resources and support services.

**4. Attend Workshops and Seminars:**

- Participate in the workshops and seminars listed in the book to gain further knowledge and skills. These educational opportunities are tailored to the needs of veterans and are led by experienced professionals.

**5. Stay Motivated with Inspirational Stories:**

- Read the inspirational stories included in the book. These real-life examples of veterans who have overcome challenges and achieved success can provide motivation and hope as you work towards your goals.

By following these tips and utilizing the resources provided, you can take control of your financial future and build a stable, prosperous life for yourself and your family.

## 5. 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:

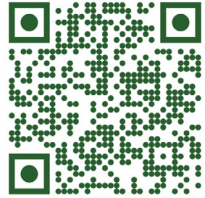
Our mission is to empower you with the guidance and framework necessary to take control of your life and achieve your personal and professional aspirations. We provide comprehensive business plans or financial plans tailored to your unique needs.

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.

## 6. 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.

### Overview of VCEH Services:

#### 1. **Financial Planning:**

- Our financial planning services help veterans create and manage budgets, save for future goals, invest wisely, and manage debt. These services are designed to provide a solid financial foundation for veterans and their families.

#### 2. **Business Development:**

- For veterans interested in entrepreneurship, we offer comprehensive business development services. This includes business plan creation, market analysis, and guidance on securing funding. Our goal is to help veterans start and grow successful businesses.

## Customized Plans:

Each plan we create is customized to meet the specific needs and goals of the veteran. Whether you need help managing your personal finances or developing a business strategy, our team of experts is here to provide the support and guidance you need.

## Access to Professional Network:

Veterans who participate in the VCEH initiative have access to a professional network that includes financial advisors, business consultants, and veteran support organizations. This network provides valuable resources and connections that can help veterans achieve their goals.

## Educational Resources:

In addition to personalized plans, we offer a range of educational resources to help veterans build their knowledge and skills. These resources include workshops, online courses, and learning blocks that cover a variety of topics related to financial planning and business development.

## Commitment to Veterans:

At VCEH, we are committed to helping veterans achieve long-term success. Our services are designed to provide comprehensive support, and our team is dedicated to empowering veterans to take control of their financial futures. By providing the tools and resources needed for financial stability and entrepreneurial success, we aim to make a positive impact on the lives of veterans and their families.

## 7. Inspirational Stories - Following a Financial Plan

### **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.

## Key Takeaways:

### 1. Importance of a Financial Plan:

- Pam's story highlights the critical role that a well-structured financial plan can play in achieving financial stability and overcoming debt. By following the plan, Pam was able to take control of her finances and build a better future for herself and her son.

### 2. Support and Resources:

- Access to comprehensive support and resources, such as those provided by VCEH, can make a significant difference in the lives of veterans. The guidance and tools offered by VCEH helped Pam navigate her financial challenges and achieve her goals.

### 3. Empowerment Through Education:

- Education and knowledge are powerful tools for empowerment. Pam's story demonstrates how understanding and applying financial principles can lead to positive outcomes and long-term success.

## Encouragement for Other Veterans:

Pam's journey from homelessness to financial stability serves as an inspiration to other veterans facing similar challenges. Her story shows that with the right support and a clear plan, it is possible to overcome financial difficulties and build a secure future. Pam encourages other veterans to take advantage of the resources available through VCEH and to believe in their ability to achieve financial freedom.



## 8. Inspirational Stories - From Uncertainty to Success

### **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.

### Key Takeaways:

#### 1. **Value of a Business Plan:**

- Mike's story underscores the importance of having a well-developed business plan when starting a new venture. The comprehensive plan provided by VCEH helped Mike secure funding and successfully launch his business.

#### 2. **Overcoming Doubts:**

- Initially skeptical, Mike's decision to take a chance on VCEH's resources paid off significantly. His journey illustrates that overcoming doubts and seeking help can lead to positive outcomes.

#### 3. **Community Support:**

- The support of his family and the resources provided by veteran organizations played a crucial role in Mike's success. This highlights the importance of community and family support for veterans navigating their post-military lives.

### Encouragement for Other Veterans:

Mike's journey from uncertainty to business success serves as an encouragement to other veterans who may feel lost or unsure about their future. His story shows that with determination, support, and the right resources, it is possible to achieve your dreams and build a successful business. Mike urges other veterans to utilize the services offered by VCEH and to believe in their potential to succeed.

## 9. Debt Management

### 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:**

- 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:**
  - 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:**
  - 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.

## Practical Tips for Debt Management:

1. **Track Your Spending:**
  - Use apps or spreadsheets to monitor your spending habits. Knowing where your money goes each month is essential for effective budgeting and debt management.
2. **Cut Unnecessary Expenses:**
  - Identify and eliminate non-essential expenses. Redirect these savings towards paying down your debt.
3. **Set Realistic Goals:**
  - Establish achievable debt repayment goals. Break down large debts into smaller, manageable milestones to maintain motivation.
4. **Stay Disciplined:**
  - Consistency is key in debt management. Stick to your budget and repayment plan even when it's challenging.
5. **Celebrate Milestones:**
  - Reward yourself for achieving debt repayment milestones. Celebrating small victories can keep you motivated on your journey to financial freedom.

Debt management is a critical component of financial health and stability. For veterans transitioning to civilian life, managing debt effectively can pave the way to a secure and prosperous future. By following the strategies outlined in this section and utilizing the resources provided by VCEH, veterans can take control of their finances, reduce their debt, and achieve long-term financial success.

## 10. Building a Secure Future

### **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:

- 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:

## 10. Building 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.



## 11. Articles - Inspirational Stories

### **A Collection of Inspirational Stories:**

This section provides a collection of articles and inspirational stories that offer valuable insights and advice for veterans. These stories cover various aspects of financial planning, career development, and personal growth. Each story illustrates the journey of a veteran overcoming challenges and achieving success through determination and support.

#### Story 1: Turning Adversity into Opportunity

James, an Army veteran, struggled to find employment after his service. Despite his best efforts, he faced numerous rejections. Through the support of a veteran employment program, James attended workshops that enhanced his resume and interview skills. Today, James is a successful project manager, using the skills he honed in the military to lead teams and complete projects efficiently.

#### Story 2: A New Beginning

Maria, a Navy veteran, faced significant mental health challenges after her service. With the help of VA mental health services and support groups, Maria learned coping strategies and received the therapy she needed. She now advocates for mental health awareness and supports other veterans through peer counseling, showing that recovery and success are possible.

#### Story 3: Building a Business from the Ground Up

Alex, a Marine Corps veteran, had a passion for woodworking. With the guidance of a veteran business development program, he turned his hobby into a thriving custom furniture business. Alex's story

demonstrates the power of following one's passion and seeking out the resources and support available to veterans.

#### Story 4: Educating the Next Generation

Linda, an Air Force veteran, used her GI Bill benefits to pursue a degree in education. She now works as a high school teacher, inspiring young minds and making a difference in her community. Linda's journey highlights the importance of education and the opportunities it can create for veterans.

#### Story 5: Overcoming Financial Hardship

David, an Army National Guard veteran, faced financial difficulties after his service. Through a financial literacy program for veterans, David learned to budget, manage debt, and save for the future. He now has a stable financial foundation and mentors other veterans to help them achieve financial independence.

## 12. Saving for Your Children's Future

### Ensuring a Bright Future for Your Children

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:

#### Start Early

The earlier you start saving, the more time your money has to grow. Compound interest can significantly increase your savings over time, making it easier to reach your financial goals.

#### Open a Savings Account for Your Child

Teach 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. Encourage them to save a portion of any money they receive, such as allowances or gifts.

#### Save for Education

Consider education-specific savings accounts like 529 plans, which offer tax advantages and can help fund your child's college education. These plans can be started with small contributions and can grow significantly over time.

#### Involve Your Children

Include your children in discussions about saving and budgeting. This involvement helps them understand the value of money and the importance of financial planning. Teach them about setting financial goals and the benefits of delayed gratification.

## Plan for Milestones

Identify key milestones, such as high school graduation or college enrollment, and set specific savings goals for each. This helps you stay focused and track your progress over time.

## Leverage Resources

Take advantage of financial resources and programs available to veterans that can support your savings efforts. Many organizations offer grants, scholarships, and financial planning services specifically for veterans and their families.

Saving for your children's future is one of the most important investments you can make. By starting early, involving your children, and leveraging available resources, you can ensure that they have the financial support they need to achieve their goals. This not only provides them with a strong foundation but also teaches them valuable lessons in financial responsibility and planning.

## 13. Career Advancement and Professional Skills

### Enhancing Your Career and Skills

Career advancement and professional development are critical for veterans transitioning to civilian life. This section provides information on resources and strategies to help veterans enhance their careers and develop new skills.

#### Career Counseling and Guidance

Career counseling services offer personalized guidance to help veterans identify their strengths, interests, and career goals. Counselors can assist with resume writing, job search strategies, and interview preparation. Many veteran organizations and VA centers provide these services for free.

#### Professional Development Courses

Numerous organizations offer free or discounted professional development courses for veterans. These courses cover a wide range of topics, including leadership, project management, information technology, and more. Platforms like Coursera and LinkedIn Learning often provide free access to their courses for veterans.

#### Networking Opportunities

Networking is essential for career advancement. Veterans can join professional associations, attend industry conferences, and participate in local networking events. Online platforms like LinkedIn also offer groups and forums where veterans can connect with professionals in their field.

## Certifications and Licenses

Obtaining industry-recognized certifications and licenses can significantly enhance a veteran's job prospects. Programs like the GI Bill cover the costs of many certifications and licenses, making it easier for veterans to acquire the credentials needed for their desired careers.

## Mentorship Programs

Mentorship programs pair veterans with experienced professionals who provide guidance, advice, and support. These relationships can help veterans navigate their career paths, set goals, and overcome challenges. Many veteran organizations and companies offer mentorship programs specifically for veterans.

## Job Placement Services

Job placement services help veterans find employment opportunities that match their skills and experience. These services often have partnerships with companies that value military experience and actively recruit veterans. Platforms like Hire Heroes USA provide job search assistance, including resume writing and career coaching.

Career advancement and professional development are vital for veterans seeking to build successful civilian careers. By leveraging the resources and strategies outlined in this section, veterans can enhance their skills, expand their professional networks, and achieve their career goals. Whether through career counseling, professional development courses, or mentorship programs, there are numerous opportunities for veterans to grow and succeed in their chosen fields.

## 14. Comprehensive Financial Literacy Courses

### **Building Financial Knowledge and Skills**

Financial literacy is essential for managing personal finances, making informed decisions, and achieving long-term financial goals. This section provides information on comprehensive financial literacy courses available to veterans.

#### VA Financial Literacy Courses

The VA offers a variety of financial literacy courses that cover topics such as budgeting, debt management, saving, investing, and retirement planning. These courses are designed to provide veterans with the knowledge and skills needed to achieve financial stability and success.

#### Online Learning Platforms

Online learning platforms like Coursera, edX, and Khan Academy offer free financial literacy courses that veterans can take at their own pace. These courses cover a wide range of financial topics and are taught by experts from top universities and institutions.

#### Community Workshops

Many community organizations and veteran service organizations offer financial literacy workshops. These workshops provide practical advice and hands-on activities to help veterans develop their financial skills. Topics often include credit repair, mortgage planning, and investment strategies.

## Financial Coaching Programs

Financial coaching programs pair veterans with trained financial coaches who provide personalized guidance and support. Coaches can help veterans create budgets, develop savings plans, manage debt, and set financial goals. These programs often include ongoing support to ensure that veterans stay on track.

## University Extension Programs

Many universities offer extension programs that include financial literacy courses. These programs are often open to the public and provide veterans with access to high-quality education and resources. Topics may include personal finance, investment strategies, and retirement planning.

## Financial Literacy Apps

There are numerous financial literacy apps available that provide interactive lessons, budgeting tools, and financial tips. Apps like Mint, YNAB (You Need a Budget), and PocketGuard can help veterans manage their finances, track spending, and achieve their financial goals.

Financial literacy is a crucial skill for veterans as they navigate their financial futures. By taking advantage of the courses and resources outlined in this section, veterans can build their financial knowledge, develop effective money management skills, and achieve long-term financial success. Whether through VA courses, online platforms, or community workshops, there are ample opportunities for veterans to enhance their financial literacy.



## 15. Available Workshops - October 2024

### **Upcoming Workshops for Veterans**

BuildingBlocs Literacy LLC offers a variety of workshops to support veterans in their financial, professional, and personal development. Here are the upcoming workshops for October 2024:

Visit [BuidlingBLocs.org](https://BuidlingBLocs.org) For Most updateds list

Workshops provide valuable opportunities for veterans to learn new skills, connect with resources, and receive support. By participating in these workshops, veterans can enhance their financial literacy, career prospects, and overall well-being. For more information and to register for workshops, visit our website or contact us directly.

## 16. Comprehensive Resource Guide for Veterans

### Financial Assistance Programs

#### Veterans Affairs Servicing Purchase (VASP) Program

**Description:** The Veterans Affairs Servicing Purchase (VASP) program assists veterans facing severe financial hardship by preventing foreclosure. VA purchases defaulted VA loans from mortgage servicers and modifies them to create affordable payment plans for veterans. This program ensures that veterans can retain their homes, offering fixed interest rates to provide consistent, manageable payments. The initiative reflects VA's commitment to supporting veterans in maintaining housing stability and avoiding the disruptive impact of foreclosure. **Contact:** VA loan technician at 877-827-3702. **Website:** VA Home Loans.

#### Veterans Benefits Banking Program (VBBP)

**Description:** The Veterans Benefits Banking Program (VBBP) partners with financial institutions to provide veterans with safe and reliable banking options. Veterans can receive their VA benefits via direct deposit, reducing the risks associated with paper checks. The program also offers financial education and resources to help veterans manage their money more effectively. This initiative aims to enhance financial security and improve access to mainstream banking services for veterans and their families. **Website:** [Veterans Benefits Banking Program](#).

## Veterans of Foreign Wars (VFW) Unmet Needs Program

**Description:** The VFW Unmet Needs Program provides financial assistance grants of up to \$1,500 to veterans and military families facing unexpected financial difficulties. The grants help cover essential living expenses such as rent, mortgage, utilities, vehicle repairs, and food. The program is designed to offer immediate financial relief to those who have sacrificed for the country, ensuring they receive the support needed to overcome temporary financial setbacks. **Contact:** VFW at 816-756-3390. **Website:** VFW Unmet Needs.

## Rural Veterans Coordination Pilot

**Description:** The Rural Veterans Coordination Pilot supports veterans living in rural and underserved areas by enhancing access to healthcare and other vital services. This program addresses the unique challenges faced by rural veterans, such as distance from medical facilities and limited availability of specialized care. The initiative aims to improve healthcare delivery, increase outreach, and provide comprehensive support to ensure that rural veterans receive the care and assistance they need. **Website:** [Office of Rural Health](#).

## Housing Assistance Programs

### Grant and Per Diem Program

**Description:** The VA's Grant and Per Diem (GPD) program funds community agencies to provide supportive housing and services for homeless veterans. The goal is to help veterans achieve residential stability, increase their skill levels or income, and gain greater self-determination. Agencies receiving GPD funds offer a variety of services, including case management, substance use counseling, and employment assistance, to help veterans transition out of homelessness and into permanent housing. **Website:** VA Homeless Program.

### National Call Center for Homeless Veterans

**Description:** The National Call Center for Homeless Veterans provides 24/7 assistance to veterans who are homeless or at risk of homelessness. Trained responders connect veterans with essential services, including housing solutions, healthcare, mental health support, and job training programs. The center aims to prevent and end veteran homelessness by offering immediate support and coordinating access to VA and community resources. **Contact:** 877-424-3838. **Website:** VA Homeless Programs.

### VA Housing Assistance

**Description:** VA Housing Assistance offers a range of programs to help veterans secure and maintain housing. This includes VA-backed home loans with competitive interest rates and no down payment, as well as Specially Adapted Housing (SAH) grants for veterans with service-connected disabilities. The programs aim to facilitate homeownership, assist with housing adaptations, and provide mortgage relief to ensure veterans have safe and stable housing. **Contact:** 877-827-3702. **Website:** VA Housing Assistance.

## Emergency and Supplemental Support

### Combat Female Veterans Families United

**Description:** Combat Female Veterans Families United provides financial assistance and support to female combat veterans transitioning to civilian life. The organization helps cover basic living expenses, emergency needs, and offers hotel lodging for those facing housing instability. This support ensures that female veterans receive the necessary resources to navigate post-military challenges and secure a stable future for themselves and their families. **Website:** [CFVF United](#).

### Dixon Center's Women Veterans Emergency Financial Assistance

**Description:** The Dixon Center offers emergency financial assistance to female veterans and their families experiencing financial hardship. The program provides grants for housing costs, utilities, food, and other essential needs. By addressing these critical areas, the Dixon Center helps women veterans maintain stability and improve their quality of life during times of crisis. **Website:** [Dixon Center](#).

### USAGov Financial Hardship Resources

**Description:** USAGov offers a variety of resources to help individuals facing financial hardship. These include assistance programs for food, housing, utility bills, and emergency rent. The goal is to provide comprehensive support to ensure that those in need can access essential services and regain financial stability. The website serves as a centralized hub for information on government assistance programs and how to apply for them. **Contact:** USAGov at 1-844-872-4681. **Website:** USAGov Financial Hardship.

**Description:** The Veterans Financial Resource Center provides educational tools and resources to help veterans manage their finances effectively. This includes guidance on budgeting, debt management, credit repair, and investment strategies. The center aims to empower veterans with the knowledge and skills needed to achieve financial independence and security. **Website:** [FINVET](#).

## Free Grants for Veterans

**Description:** Free Grants for Veterans offers a searchable database of grants available to veterans. These grants cover a wide range of needs, including housing, medical expenses, education, and business start-ups. The platform aims to connect veterans with financial resources that can help them overcome economic challenges and improve their overall quality of life. **Website:** Free Grants for Veterans.

## Discounts and Freebies for Veterans

### Retail Discounts

**Description:** Many retailers offer significant discounts to veterans and active-duty military personnel. For example, Adidas provides a 30% discount on online and in-store purchases, while Under Armour offers 20% off. These discounts aim to recognize and honor the service of military members, providing them with savings on everyday purchases. Other retailers like Carhartt and Columbia offer similar discounts, making shopping more affordable for veterans and their families. **Examples:** Adidas, Under Armour, Carhartt, Columbia. **Website:** Veterans Guide.

## Automotive Discounts

**Description:** Automotive companies offer various discounts and rebates to veterans. Subaru and Toyota provide special pricing and rebates on new vehicles, while auto parts retailers like O'Reilly and Pep Boys offer discounts on parts and services. These discounts help veterans maintain their vehicles and save on transportation costs. This support ensures that veterans have reliable transportation for their daily needs and job commutes. **Examples:** Subaru, Toyota, O'Reilly Auto Parts, Pep Boys. **Website:** Veterans Guide.

## Dining Discounts

**Description:** Many restaurants honor veterans with free meals and discounts on Veterans Day and throughout the year. For instance, Olive Garden and Outback Steakhouse offer free entrees or appetizers, while Starbucks provides a free coffee. These gestures of appreciation provide veterans with opportunities to enjoy meals and refreshments at a reduced cost, acknowledging their service and sacrifice. **Examples:** Olive Garden, Outback Steakhouse, Starbucks, Red Lobster. **Website:** Veterans Guide.

## Travel and Recreation

**Description:** Veterans can take advantage of discounts on travel and recreational activities. Knott's Berry Farm offers discounted admission during Military Tribute Days, while Alamo Car Rental and Expedia provide special rates for veterans. These discounts make travel and leisure activities more accessible and affordable for veterans and their families, allowing them to enjoy quality time together. **Examples:** Knott's Berry Farm, Adventure Aquarium, Alamo Car Rental, Expedia. **Website:** Veterans Guide.

## Memberships and Exclusive Offers for Veterans

### Amazon Prime

**Description:** Amazon Prime offers discounted memberships to veterans during promotional periods. Benefits include free shipping, access to streaming services, and exclusive deals. This membership provides convenience and savings on a wide range of products and services, enhancing the shopping experience for veterans. The discounts on membership fees are designed to make Prime's extensive benefits more affordable for veterans. **Website:** [Amazon Prime for Veterans](#).

### Costco

**Description:** Costco provides a special membership offer for veterans and active-duty military members, including a \$20 Costco Shop Card for new members. This membership gives access to bulk purchasing and exclusive savings on a variety of products, helping veterans save money on everyday essentials. **Website:** Costco Membership Offer.

### Sam's Club

**Description:** Sam's Club provides a \$10 gift card for new and renewing military members who join or renew their membership. This offer is designed to make it more affordable for veterans and their families to access the benefits of a Sam's Club membership, including discounts on groceries, household goods, and more. **Website:** Sam's Club Military Membership.

### YMCA

**Description:** Many YMCA locations offer discounted or free memberships for veterans and their families. This helps veterans stay fit and access community resources. YMCA facilities provide a wide range of fitness



programs, recreational activities, and support services tailored to meet the needs of veterans and their families. **Website:** YMCA Military Outreach.

## 17. Transition Assistance Programs

### Supporting Veterans in Their Transition to Civilian Life

Transitioning from military to civilian life can be challenging for many veterans. This section provides information on programs and resources that support veterans during this critical period.

#### VA Transition Assistance Program (TAP)

**Description:** The VA Transition Assistance Program (TAP) offers a range of services to help veterans transition from military to civilian life. TAP provides career counseling, job search assistance, resume writing, and interview preparation. The program also offers workshops on financial planning, education benefits, and accessing VA services. **Website:** VA TAP.

#### Military OneSource

**Description:** Military OneSource is a Department of Defense program that provides comprehensive support to service members and their families during the transition to civilian life. The program offers confidential counseling, financial planning assistance, and career resources. Military OneSource is available 24/7 and can help veterans navigate the transition process. **Website:** [Military OneSource](#).

#### Hiring Our Heroes

**Description:** Hiring Our Heroes is a nationwide initiative of the U.S. Chamber of Commerce Foundation. The program connects veterans, service members, and military spouses with employment opportunities. Hiring Our Heroes hosts job fairs, provides resume assistance, and offers

a corporate fellowship program that places veterans in internships with companies across the country. **Website:** [Hiring Our Heroes](#).

### Veterans Employment and Training Service (VETS)

**Description:** The Veterans Employment and Training Service (VETS) provides employment resources and support to veterans. VETS offers job search assistance, training programs, and career counseling. The program also helps veterans understand their employment rights and access job opportunities through partnerships with employers. **Website:** VETS.

### American Corporate Partners (ACP)

**Description:** American Corporate Partners (ACP) is a nonprofit organization that offers mentorship programs for veterans. ACP connects veterans with corporate professionals who provide career guidance, resume assistance, and networking opportunities. The program helps veterans build meaningful relationships and navigate their career paths. **Website:** [American Corporate Partners](#).

## 18. Mental Health Resources

### Supporting the Mental Health and Well-Being of Veterans

Mental health is a critical component of overall well-being. This section provides information on resources and programs available to support the mental health of veterans.

#### VA Mental Health Services

**Description:** The VA offers a comprehensive range of mental health services to veterans. These services include counseling, therapy, medication management, and support groups. The VA also provides specialized programs for veterans dealing with PTSD, depression, anxiety, and other mental health conditions. **Contact:** VA Health Benefits Hotline at 877-222-8387. **Website:** [VA Mental Health](#).

#### Give an Hour

**Description:** Give an Hour is a nonprofit organization that offers free mental health services to veterans and their families. The organization connects veterans with licensed mental health professionals who provide counseling and support. Give an Hour aims to address the mental health needs of veterans and reduce the stigma associated with seeking help. **Website:** [Give an Hour](#).

#### Wounded Warrior Project

**Description:** The Wounded Warrior Project provides a variety of programs and services to address the mental health needs of wounded veterans. These include mental health support, physical wellness programs, and career counseling. The Wounded Warrior Project also offers peer support groups and retreats for veterans to connect

## 18. Mental Health Resources (continued)

### Quit VET (Stop Smoking):

- 855-784-8838 (Monday to Friday, 9:00 a.m. to 9:00 p.m. ET)
- Quit VET

### Caregiver Support Line:

- 855-260-3274 (Monday to Friday, 8:00 a.m. to 10:00 p.m. ET;  
Saturday, 8:00 a.m. to 5:00 p.m. ET)
- [Caregiver Support Program](#)

## 19. Healthcare Benefits

### Accessing Comprehensive Healthcare Services

Healthcare is a fundamental need for veterans and their families. This section provides information on healthcare benefits available to veterans.

#### VA Health Care

**Description:** The VA offers comprehensive healthcare services to eligible veterans. These services include primary care, specialty care, mental health services, and wellness programs. Veterans can access care at VA medical centers, community-based outpatient clinics, and through telehealth services. **Contact:** VA Health Benefits Hotline at 877-222-8387. **Website:** VA Health Care.

#### CHAMPVA

**Description:** The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) provides healthcare benefits to eligible spouses and children of veterans. CHAMPVA covers a wide range of medical services, including inpatient and outpatient care, prescription medications, and preventive services. **Contact:** CHAMPVA at 800-733-8387. **Website:** CHAMPVA.

#### My HealtheVet

**Description:** My HealtheVet is a secure online portal that allows veterans to manage their healthcare. Through My HealtheVet, veterans can access their medical records, refill prescriptions, schedule appointments, and communicate with their healthcare providers. The portal also offers health education resources and wellness tools. **Contact:** My HealtheVet Help Desk at 877-327-0022. **Website:** [My HealtheVet](#).

## Quit VET

**Description:** Quit VET is a program designed to help veterans quit smoking. The program offers counseling, resources, and support to veterans who want to quit tobacco use. Veterans can access one-on-one counseling through the Quit VET helpline and receive personalized quit plans. **Contact:** Quit VET at 855-784-8838. **Website:** Quit VET.

## Caregiver Support Program

**Description:** The VA Caregiver Support Program provides resources and support to caregivers of veterans. The program offers counseling, training, respite care, and financial assistance to eligible caregivers. The Caregiver Support Line provides information and assistance to caregivers seeking support services. **Contact:** Caregiver Support Line at 855-260-3274. **Website:** [Caregiver Support Program](#).

## 20. General Contact Information

### Main Information Line (MyVA411):

- Phone: 800-698-2411 (24/7)
- Telecommunications Relay Services (TTY): 711 (24/7)
- Online Inquiries: [Ask VA](#)

### Health Care and Wellness:

- VA Health Benefits Hotline: 877-222-8387 (Monday to Friday, 8:00 a.m. to 8:00 p.m. ET)
- My HealtheVet Help Desk: 877-327-0022 (Monday to Friday, 8:00 a.m. to 8:00 p.m. ET)
- CHAMPVA: 800-733-8387 (Monday to Friday, 8:05 a.m. to 7:30 p.m. ET)
- Quit VET (Stop Smoking): 855-784-8838 (Monday to Friday, 9:00 a.m. to 9:00 p.m. ET)
- Caregiver Support Line: 855-260-3274 (Monday to Friday, 8:00 a.m. to 10:00 p.m. ET; Saturday, 8:00 a.m. to 5:00 p.m. ET)

### Disability Compensation:

- VA Benefits Hotline: 800-827-1000 (Monday to Friday, 8:00 a.m. to 9:00 p.m. ET)
- Special Issue Hotline (Blue Water Navy Act, Gulf War, Agent Orange): 800-749-8387 (Monday to Friday, 8:00 a.m. to 9:00 p.m. ET)

### Education and Training:

- GI Bill Hotline: 888-442-4551 (Monday to Friday, 8:00 a.m. to 7:00 p.m. ET)



- Students Outside the U.S.: +1-918-781-5678 (Monday to Friday, 8:00 a.m. to 7:00 p.m. ET)

### **Home Loans:**

- VA Loan Guaranty Service: 877-827-3702 (Monday to Friday, 8:00 a.m. to 6:00 p.m. ET)
- Mortgage Delinquency Assistance: Available through regional offices here.

### **Mental Health Services:**

- BeThere Peer Assistance Program: Call Military OneSource at 800-342-9647
- Vet Centers: Call 877-927-8387 for free counseling and support

### **Housing Assistance:**

- National Call Center for Homeless Veterans: 877-424-3838 (24/7)
- VA Regional Loan Centers: Contact information available on VA's website

### **Other Useful Numbers:**

- National Cemetery Scheduling Office: 800-535-1117 (Monday to Friday, 8:00 a.m. to 7:30 p.m. ET; Saturday, 9:00 a.m. to 5:30 p.m. ET)
- Headstones and Markers: 800-697-6947 (Monday to Friday, 8:00 a.m. to 5:00 p.m. ET)
- Women Veterans Hotline: 855-829-6636 (Monday to Friday, 8:00 a.m. to 10:00 p.m. ET; Saturday, 8:00 a.m. to 6:30 p.m. ET)
- Debt Management Center: 800-827-0648 (Monday to Friday, 7:30 a.m. to 6:00 p.m. ET)

For more details on these services, visit the VA's [Contact Us](#) page.

## 21. References

All information provided in this book is accurate and verified for the 2024-2025 edition. The resources and links are current as of the publication date. This guide will be updated annually to ensure that veterans have access to the most relevant and useful information.

### Websites:

- VA Home Loans
- [Veterans Benefits Banking Program](#)
- VFW Unmet Needs
- [Office of Rural Health](#)
- VA Homeless Program
- VA Homeless Programs
- VA Housing Assistance
- [CFVF United](#)
- [Dixon Center](#)
- USAGov Financial Hardship
- [FINVET](#)
- Free Grants for Veterans
- Veterans Guide
- [Amazon Prime for Veterans](#)
- Costco Membership Offer

- Sam's Club Military Membership
- YMCA Military Outreach
- VA TAP
- [Military OneSource](#)
- [Hiring Our Heroes](#)
- VETS
- [American Corporate Partners](#)
- [VA Mental Health](#)
- [Give an Hour](#)
- [Wounded Warrior Project](#)
- [Veterans Crisis Line](#)
- [BeThere Peer Assistance Program](#)
- [Vet Centers](#)
- VA Health Care
- CHAMPVA
- [My HealtheVet](#)
- Quit VET
- [Caregiver Support Program](#)
- VA Loan Program
- Contact Us page

## Empowering Veterans to Achieve Financial Stability and Freedom

For more information and resources, visit:

- [Community Empowerment HQ](#)
- [Smart Plan HQ](#)
- [Building Blocs](#)

Contact us:

- Email: [info@buildingblocs.org](mailto:info@buildingblocs.org)
- Phone: (914) 720-2253
- Address: 695 S. Hillside Rd, Wappingers Falls, NY 12590

**BuildingBloc's Literacy LLC** is dedicated to empowering veterans with the tools and resources needed to achieve financial stability and freedom. This guide is updated annually to ensure veterans have access to the most current information and support.

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**Note:** All links were verified as active at the time of publication. For the most current information, please refer to the websites listed in the references.

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This concludes the comprehensive resource guide for veterans. All sections have been carefully compiled and verified to provide the most accurate and current information available for 2024-2025. This guide will be updated annually to ensure it continues to serve as a valuable resource for veterans seeking financial stability and empowerment.