

## IN THIS ISSUE

Reconnect Welcomes the National Coalition of Homeless Veterans

Savings - An Important Part of the Plan

Financial Aid Options for Military Family Members

Online Program Enhancements

## VSO LINKS

[Recon.ClearpointU.org](http://Recon.ClearpointU.org)

[TAPS.ClearpointU.org](http://TAPS.ClearpointU.org)

[MSCCN.ClearpointU.org](http://MSCCN.ClearpointU.org)

[HOTH.ClearpointU.org](http://HOTH.ClearpointU.org)

[NCHV.ClearpointU.org](http://NCHV.ClearpointU.org)

## CONTACT US

[Clearpoint.org/Reconnect](http://Clearpoint.org/Reconnect)

[PLP@ClearpointCCS.org](mailto:PLP@ClearpointCCS.org)

# RECONNECT CORNER

## Reconnect Welcomes the National Coalition of Homeless Veterans

Clearpoint ReConnect offers a heartfelt welcome to the National Coalition of Homeless Veterans (NCHV). NCHV has joined our Citi Salutes team, which is comprised of national veteran service organizations such as TAPS, MSCCN, and Operation HomeFront. With the addition of NCHV we are able to expand our scope and expand the number of active duty military and veterans that we seek to reach every day.

The National Coalition for Homeless Veterans is a 501(c)(3) nonprofit organization governed by a 23-member board of directors. They provide resources and technical assistance for a national network of community-based service providers and local, state, and federal agencies that provide emergency and supportive housing, food, health services, job training and placement assistance, legal aid and case management support for hundreds of thousands of homeless veterans each year. NCHV also serves as the primary liaison between the nation's care providers, Congress, and the executive branch agencies charged with helping them succeed in their work. NCHV's advocacy

has strengthened and increased funding for virtually every federal homeless veteran assistance

program in existence today. Under a technical assistance grant awarded by the Department of Labor-Veterans' Employment and Training Service, NCHV provides guidance and information about program development.



## Savings – An Important Part of the Plan

Millions of service members and their families recently participated in Military Saves Week. Every year during this week, organizations promote healthy savings habits and encourage service members to assess their own savings goals. Whether building an emergency fund, planning for retirement or taking a much needed vacation, saving on a regular basis is an important part of your overall financial plan.

If the idea of saving has you overwhelmed, start small and build gradually. Begin by identifying your goals and priorities, then develop a budget that includes regular savings contributions. Choose the best vehicles for your different savings goals, review your savings strategy regularly, and don't be afraid to make adjustments to your plan. If you experience a temporary setback simply reevaluate and get back on track as soon possible. On the other hand if you receive an unexpected income — like tax refunds, gifts, or bonuses — use it to reach your savings goals faster. And remember, every little bit counts! For more savings tips and strategies visit [MilitarySaves.org](http://MilitarySaves.org).



## Financial Aid Options for Military Family Members

The federal government and many nonprofit organizations offer money for college to veterans, future military personnel, active duty personnel, or those related to veterans or active duty personnel. Do you know the most common programs available to you and your family?

- **Reserve Officers' Training Corps (ROTC) Scholarships** are awarded on the basis of merit, not financial need. Scholarships are available for Army, Navy, Air Force, and Navy Marine Option.
- **The Military's Tuition Assistance Program** pays for up to 100 percent of the cost of tuition or expenses, up to a maximum of \$250 per credit and a personal maximum of \$4,500 per fiscal year per student. This program is the same for full-time-duty members in all Military Services. Selected Reserve and National Guard units also offer Tuition Assistance Programs, although the benefits may vary from the Active Duty's program.
- **The Post-9/11 GI Bill** will pay all public school in-state tuition and fees. The full benefit amount will vary by school and location. The actual benefit amount will also vary based on an individual's total length of service.
- **College Fund Programs** offer an additional amount of money that can be added to the Post-9/11 GI Bill. Each service branch except the Army and Air Force has College Fund Programs. The incentives and amounts available vary with each branch. College Fund Programs are offered to service members when they first join the Military.

*continued on page 3*

## FOR MORE INFORMATION

Clearpoint.org/Reconnect

888.808.7285

## MSCCN

MSCCN.ClearpointU.org

888.299.1978

## NCHV

NCHV.ClearpointU.org

888.808.7255

## TAPS

TAPS.ClearpointU.org

888.344.3255

## OPERATION HOMEFRONT

HOTH.ClearpointU.org

855.868.9628

The articles in this newsletter are provided for informational purposes only and are not intended as credit repair.

- While the Air Force does not have a College Fund Program, they do have **The Community College of the Air Force (CCAF)**. CCAF is an accredited two-year college open to enlisted Air Force men and women. CCAF offers nearly 70 different associate degree programs.
- **The Army and Navy offer loan repayment programs** that help enlisted personnel pay off college loans they took out prior to service. While each program has unique requirements, they are designed to help recent college graduates manage education debt.
- **Iraq and Afghanistan Service Grant or Additional Pell Grant Funds** are available to students whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11. To be eligible, at the time of the parent's or guardian's death, the student must have been less than 24 years old or enrolled at least part-time at a college or career school.
- **Limited Interest Rates, No Accrual of Interest, and Deferment of Student Loans:** If you took out student loans prior to service, you may be eligible for special consideration such as limited interest rates, deferment, and no accrual of interest while on active duty or qualifying National Guard duty.
- There are many organizations that offer **scholarships** and **grants** to active duty military, veterans, and family members. Such organizations include: American Legion, AMVETS, Paralyzed Veterans of America, and Veterans of Foreign Wars.

For more information on student loans, scholarships, and grants available for service members, veterans, and their families, visit: [StudentAid.ed.gov/sa/types/grants-scholarships/military](http://StudentAid.ed.gov/sa/types/grants-scholarships/military).

## Online Program Enhancements

You may have noticed some recent changes to your online program! Our learning communities have been upgraded to include more features and options, available on any mobile device. However, you'll still be able to access the same great learning content, as well as your previously saved work. For details, see the **Program User Guide** in the **FAQs & Help** menu on your program landing page.

