



RECONNECT CORNER

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New Year, New Budget

With the new year here, it's the perfect time to update or build your budget. Below we've prepared some steps that will make reviewing your finances and planning for the future a little easier on you and your family.

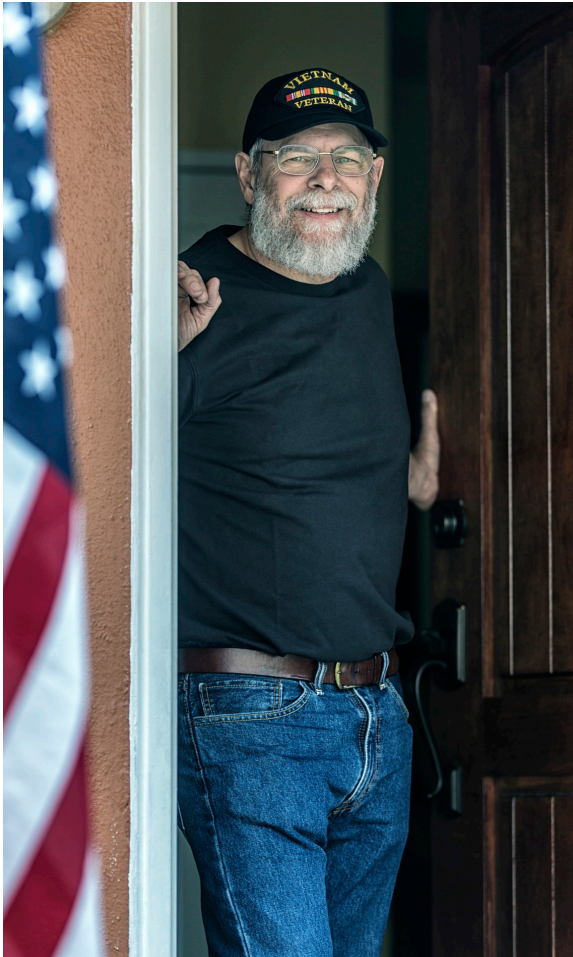
- 1 PRINT OUT YOUR BANK STATEMENTS**
 Getting all of your information in front of you can help you track trends in your spending and maybe even notice some services that you didn't realize you were paying for.
- 2 IDENTIFY AND CATEGORIZE OUTSTANDING DEBTS**
 Knowing where you stand is critical for future planning. Sometimes just identifying your debt can be the hardest part, but getting it all on paper can make tackling the debt much easier. This is also important to make sure you don't fall behind on any payments.
- 3 IMPLEMENT A SAVINGS PLAN**
 Saving for emergencies is a key component of building a successful budget. Experts suggest having 3–6 months of living expenses saved for an emergency, but if you're just beginning, start small. Set a realistic savings goal and increase it over time. Build regular savings contributions into your monthly budget and consider automating them to help you stay on track.
- 4 PREPARING FOR TAXES EARLY**
 If you haven't already, start preparing for tax season now so you aren't caught up in any late rushes. Also, check to see if any Covid-related legislation impacts your tax liabilities this year.

5 START SETTING GOALS

Set your financial goals early. Take a look at your updated budget and look to see where you want to save, pay down debts, or adjust your spending. Setting goals early gives you time to plan how to achieve those goals and then adjust if things don't go as expected.

6 MAKE A BIG ENTRANCE

Come into 2021 in a big way. Build a thorough plan that you can start executing right away. This momentum can carry you through the usual goal slumps that occur in early February and throughout the year.



Finding Aid for Homeless Veterans

When facing seemingly overwhelming issues it can be hard to find the will to start. Homelessness can be one such daunting issue, one that can be hard to unpack and even harder to address.

Fortunately, there are volunteers and organizations all over the country who are dedicated to help veterans deal with this issue. These organizations range in size and scope and there are so many that it can be hard to sift through them all. Before diving in, make sure you have the following on hand:

DETERMINE WHAT KIND OF HELP YOU NEED

Knowing what type of help you need will help you narrow down the organizations you need to reach out to. Be able to clearly explain what you need help with to get the quickest and most personalized support.

COLLECT RELEVANT DOCUMENTATION AND INFORMATION

This can include discharge documentation, service dates, or other identifying information that organizations need to work with you. Make sure to have budget and financial information available, so you can demonstrate your need.

EVALUATE AVAILABLE SUPPORT GROUPS

There are dozens of groups in any given region that you can reach out to. Make sure they provide the type of assistance you're looking for and that you're eligible for their assistance.

In order to help with the last step, we have assembled some information to help you get started with your search. First, always start with your local Veterans Affairs (VA) hospital. Here you can receive

medical assessments while also being directed to the best local resources to help locate permanent housing. Currently, the VA is partnered with the Department of Housing and Urban Development's Veterans Affairs Supporting Housing Program (HUD-VASH) which provides vouchers designed to help veterans at risk of homelessness or experiencing it with financial assistance to acquire secured homes (more on that later).

Your next step should be to connect with a local housing agency. These are agencies that help set up affordable housing within your area. These agencies not only are able to connect you with direct assistance but can also put you in contact with organizations that have local presences and want to support you. Beyond these agencies, perform some basic research on your city or state to see if there is a local group that focuses on homeless veterans.

FOR MORE INFORMATIONrecon.mmiuniversity.orgClearpoint.org/Reconnect**MSCCN**msccn.org**NCHV**nchv.org**TAPS**taps.org**OPERATION
HOMEFRONT**operationhomefront.org**AMERICA'S WARRIOR
PARTNERSHIP**americaswarriorpartnership.org**VETSEDU**vetsedu.org

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Finally, there are some well know organizations that may be able to help, including:

- [USA Cares](#)
- [PENFED](#)
- [Veterans Inc.](#)
- [Veterans Community Care](#)

All of the groups listed above offer a variety of services designed to help homeless veterans. These include things such as financial assistance to secure housing, financial advising, and other forms of counseling. Make sure to have the documentation mentioned above on hand if you choose to reach out to any of these organizations. Homelessness is a manageable issue with the right resources and people on your side and they are here and waiting to help.

HUD-VASH Assistance

Covid-19 has hit the United States hard and some of our most affected members are those who have already sacrificed the most for us. Veterans and their families are weathering the brunt of the financial crisis and health crisis this pandemic has created across the country, and the

Department of Housing and Urban Development along with the Department of Veterans Affairs are here to help our veterans suffering from homelessness.

Through the HUD-Veterans Supporting Housing (HUD-VASH) Program, veterans will be able to receive clinical services at local VA hospitals and be referred to local housing agencies. Assistance is given out in the form of a voucher for the veterans to use in the private housing market.

Over 46 million dollars have been allocated to this program. You can [review this chart](#) to see how much money has been allocated to your local area. This program is designed to support veterans at risk of homelessness or currently experiencing homelessness through both rental and housing assistance. Veterans will normally not have to pay more than 30% of their income for housing.

The program is already having an impact in the Washington D.C. metropolitan area where over 80 vouchers have been awarded to secure veteran housing. In order to take part in the program veterans need to go their local VA hospitals to receive a clinical assessment before being referred to a housing agency. There are a limited number of vouchers and decisions are based on the duration of homelessness, as well as the amount of support needed to obtain permanent housing.

Homelessness is real threat today in the United States with 20 to 40 million Americans are currently at risk of being evicted come January. There are resources available to mitigate this threat and if you or anyone you know could benefit from this program please reach out. You can read the [entire HUD press release](#) for additional details.

