

## **Resources for Servicemembers and Families During Tough Economic Times**

### ***Ohio Resources***

#### **Ohio National Guard – Family Readiness and Service Member Support Program**

**614-302-8228 (24/7 Emergency Number)**

**800-589-9914**

[www.ong.ohio.gov/family](http://www.ong.ohio.gov/family)

Ohio National Guard – Family Readiness and Service Member Support Program promotes family readiness, quality of life, and empowerment of military families through education, communication, resources and community involvement. For help in seeking assistance contact your regional Family Assistance Center, Wing Family Program Office or the Joint Family Support Assistance Team.

#### **Family Assistance Centers**

Region 1 - Northeast Region (Akron/Canton) 866-278-5756

Region 2 – Southeast Region (Chillicothe and Portsmouth) 866-270-8283

Region 3 – Southwest Region (Cincinnati) 866-278-5757

Region 4 – West Region (Kettering) 866-278-5759

Region 5 – Northwest Region (Bowling Green) 866-278-5755

Region 6 – Central Region (Columbus) 1-800-589-9914

#### **Wing Family Programs**

Mansfield Wing – 800-642-8365 x600

Rickenbacker Wing – 800-377-5570

Springfield Wing – 800-851-4503 x2583

Toledo Wing – 800-495-4250 x4550

#### **Joint Family Support Assistance Program**

Military One Source Consultant – 614-336-7319

Transition Assistance Advisor – 614-336-7349

American Red Cross Manager – Services to Military Families – 614-336-1414

Military Family Life Consultant – 614-336-6000 x1413

Child and Youth Consultant – 614-336-7479

## **Financial Education and Benefits Resources**

#### **Ohio – Department of Veteran Affairs - Benefits Administration**

**800-827-1000**

<http://www.vba.va.gov/ro/cleveland/index.html>

Department of Veterans Affairs provides a variety of services and benefits to honorably discharged veterans of the U. S. Military and their dependents.

#### **Ohio Department of Veterans Services**

<http://dvs.ohio.gov/>

**877-644-6838**

ODVS assists Ohio veterans through advocacy, legislation, service and community support.

## **County Veteran Service Offices**

<http://dvs.ohio.gov/tabid/58/Default.aspx>

County Veteran Service offices provide emergency financial assistance to veterans and their spouses, surviving spouses, children and parents on a short tem basis for basic living needs. These needs include mortgage, rent, utilities and food vouchers. Other financial assistance is provided on a case by case basis. **Veterans must contact the Veteran Service Office in the county they reside for further information and assistance.**

## **Ohio Treasurer of State**

<http://www.yourmoneynowonline.org/>

The Ohio Treasurer of State provides information, education, training and resources related to:

- Credit and Debt
- Financial Planning
- Foreclosure
- Fraud, Theft and Scams
- Homeownership
- Saving

## **Financial Consultation and Counseling**

### **Military OneSource – Financial Self Help Resources, Consultation and Counseling**

[www.militaryonesource.com](http://www.militaryonesource.com)

**800-342-9647**

Whether you need advice for a specific debt problem or basic assistance with money management, a financial expert in your community can help you analyze your situation and develop a debt-management plan. **Military OneSource is provided by the Department of Defense at no cost to active duty, Guard and Reserve and their families.**

### **Military One Source – Tax Service (Free Tax Filing will be announced January 19, 2009)**

[www.militaryonesource.com](http://www.militaryonesource.com)

**800-342-9647**

Free income tax filing, tax calculators, tax advisors and counseling services, and income tax preparation course. Military OneSource is provided by the Department of Defense at no cost to active duty, Guard and Reserve and their families.

## **Financial Assistance**

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### **VFW Unmet Needs Program**

<http://www.vfw.org/index.cfm?fa=cmtylevel&did=3724>

The VFW Unmet Needs Program was created to provide emergency financial support to families of military personnel. **Eligibility:** To be eligible for assistance the service member has to have been active duty or discharged from active duty within 36 months prior to applying. The hardship must be primarily due to deployment or military service.

### **American Legion Family Support Network**

<http://www.legion.org/veterans/fsn>

**800-504-4098**

The American Legion's Family Support Network provides assistance to service personnel and families whose lives have been directly affected by Operation Iraqi Freedom and America's war on terror.

### **Ohio Food Assistance Programs**

<http://jfs.ohio.gov/ofam/cmandfsa.stm>

Information on programs that help low-income individuals and families buy the food they need for good health. Information about applying for Food Stamps and other programs can be found on the Office of Family Stability website listed above.

### **Operation Homefront – Ohio**

**866-734-4219**

[http://www.operationhomefront.net/Chapter\\_root/chapter\\_index.asp?Chapter\\_ID=2](http://www.operationhomefront.net/Chapter_root/chapter_index.asp?Chapter_ID=2)

Operation Homefront provides emergency assistance and morale to service members, veterans and their families residing in Ohio. Programs include:

- Rent/Mortgage Assistance
- Vehicle Repair/Payment
- Utility Assistance
- Grocery/Diapers/Formula
- Vision & Dental Assistance and more ...

### **Catholic Charities**

<http://www.catholiccharitiesusa.org/NetCommunity/Page.aspx?pid=1174> (Click on "Get Help" to find Ohio locations)

Catholic Charities agencies serve people of all faiths. They provide a wide range of services — housing, emergency services, health care, child care, adoption, and other critical services.

### **Great Food for All**

<http://www.greatfoodforall.com/Default.aspx>

GFFA is a faith-based, non-denominational company which provides top quality food products to virtually any interested person through local Distribution (Host) Sites on a monthly basis.

The program operates through local churches to purchase a box of food at a reasonable price each month. Must apply at the local host site whose locations can be found by going onto the website and entering the state within which you reside or click on this link

<http://www.greatfoodforall.com/346348.ihtml> .

### **Angel Food Ministries**

<http://www.angelfoodministries.com/> (click on “Find a Local Site” for Ohio locations)

Angel Food Ministries is a non-profit, non-denominational organization dedicated to providing grocery relief and financial support to communities throughout the United States.

## **Housing and Mortgage Foreclosure Prevention Resources**

### **Ohio Housing & Community Partnerships**

<http://development.ohio.gov/cdd/ohcp/>

Provides information on affordable housing, home loans, rental programs and more.

### **Ohio Housing Finance Agency – Ohio Heroes Program**

<http://www.ohiohome.org/homebuyer/heroes.aspx>

**888-362-6432**

OHFA is proud to offer all the benefits of our First-Time Homebuyer Program to Ohio’s heroes at a 1/4% lower interest rate. The Ohio Heroes Program is available to Active Military, Active Reserve, or a Veteran – Qualified Active Duty Service personnel include Armed Services or Reserve Forces. Qualified veterans include military members honorably discharged from any branch of the U.S. Armed Forces.

### **Save the Dream: Ohio's Foreclosure Prevention Effort**

<http://www.com.ohio.gov/SavetheDream/>

**888-404-4674**

Save the Dream website dedicated to foreclosure prevention. We applaud you for taking the initiative to learn more about this issue, and hope that the information and resources on this site will help you to save the dream of homeownership.

### **Ohio Treasurer of State – Foreclosure Intervention**

<http://www.yourmoneynowonline.org/>

Services include:

- Foreclosure intervention resources
- Common Foreclosure Questions
- How to File an Answer to a Complaint Without an Attorney
- Loss Mitigation Contacts
- Resources by County
- Save Our Homes Starter Kit
- Whom Do You Call?

### **Department of Housing and Urban Development – Ohio Homeless Resources**

<http://www.hud.gov/local/index.cfm?state=oh&topic=homeless>

### **Ohio Homeless Shelters Directory**

<http://www.homelessshelterdirectory.org/ohio.html>

## **Employment Resources**

### **The Ohio Veterans Career Assistance Network**

<http://www.ohiovetscan.com>

614-431-6994

Ohio Veterans Career Assistance Network (Ohio Vets CAN) was created to help veterans and members of the National Guard and Reserves identify employers who value and support your service to America. With Ohio Vets CAN, you now have the ability to identify military-friendly employers by company or location and identify other resources that will help you find employment or improve your career opportunities. The Ohio Vets CAN website is hosted by AMVETS, Department of Ohio.

### **County Job and Family Services Veteran Representative**

<http://jfs.ohio.gov/veterans/>

**888-296-7541 (option 5)**

The primary function of the veteran service unit is to assist eligible veterans, including disabled veterans, campaign veterans, and other veterans and eligible persons in alleviating unemployment and underemployment. Policies and programs are implemented to increase opportunities for veterans to obtain employment, job training, intensive services and assistance in employment and training programs.

### **Employer Support for the Guard and the Reserve**

Ohio ESGR Committee contacts. Each committee has trained volunteer ombudsmen who help resolve issues between employers and their employees who serve in the National Guard and Reserve. Services may include Uniformed Services Employment and Reemployment Rights Act (USERRA) information, informal mediation and referral services to resolve conflicts.

Anthony Augello

Program Support Specialist

Bus: (614) 336-7444

Email: [anthony.augello@us.army.mil](mailto:anthony.augello@us.army.mil)

Phyllis Griffith

Program Support Specialist

Bus: 419-560-1098

Email: [phyllis.griffith@us.army.mil](mailto:phyllis.griffith@us.army.mil)

Joseph Varrasso

Program Support Specialist

Bus: 614-336-7378 Email: [joseph.varrasso@us.army.mil](mailto:joseph.varrasso@us.army.mil)

### **Ohio Means Jobs**

<https://ohiomeansjobs.com/omj/>

**888-296-7541 (select Option #2)**

This is your Ohio website that allows you to search all electronic job opportunities which include Ohio employers, national commercial job boards and niche industries. Let all Ohio employers find you today by taking the opportunity to post your resume for free.

## **Ohio Troops to Teachers**

**800-852-6064**

<http://www.ode.state.oh.us/GD/Templates/Pages/ODE/ODEDetail.aspx?page=3&TopicRelationID=560&ContentID=1363&Content=51746>

Provides financial assistance for qualified applicants, counseling and placement assistance for veterans who wish to become teachers in Ohio.

## **Recruit Military**

<http://www.recruitmilitary.com/>

**513-683-5020**

This Ohio based veteran-run organization matches military veterans with employers. Registered users can search for jobs; create job-seeking profiles, post job listings, and search for potential employees.

## **Legal Assistance**

### **Ohio Attorney General's Office - Patriot Program**

[http://www.ag.state.oh.us/citizen/military\\_veterans/ag\\_resources.asp](http://www.ag.state.oh.us/citizen/military_veterans/ag_resources.asp)

**866-444-3577**

Free legal assistance is available for Ohio servicemen and servicewomen being called to active duty. The *PATRIOT* Program is a pro bono program that provides volunteer lawyers and special counsel from the Ohio Attorney General's Office to assist military personnel and their families with various legal issues including exercising their rights under the Servicemembers Civil Relief Act.

### **Ohio Legal Services - Veterans Benefits**

[http://www.ohiolegalservices.org/public/legal\\_problem/public-benefits/veterans-benefits/selfhelpct\\_view](http://www.ohiolegalservices.org/public/legal_problem/public-benefits/veterans-benefits/selfhelpct_view)

This web site was made possible by grants from the Legal Services Corporation, the Ohio State Bar Foundation and the Ohio Legal Assistance Foundation. The web site was developed to establish a collaborative network of information sharing for the purposes of centralizing legal information and expertise on poverty law issues in Ohio, and provide easy access to invaluable legal information including community legal education materials, court forms, volunteer lawyer opportunities and links to additional resources within Ohio.

## **Behavior Health Assistance**

### **OHIOCARES**

<http://ong.ohio.gov/ohiocares/>

**800-761-0868**

OHIOCARES purpose is to enhance the “safety net” community of behavioral health services available for military personnel and their families and to complement the services available through the Department of Veterans Affairs and Vet Centers by linkages with county alcohol, drug and mental health boards and behavioral health care providers.

## **Military OneSource**

<https://www.militaryonesource.com>

**800-342-9647**

**Military OneSource offers three kinds of free short-term, nonmedical counseling services to active-duty, Guard, and Reserve members and their families.**

- Military OneSource arranges for you to meet face-to-face with a professional counselor in your community.
- For those unable to attend face-to-face counseling (because of their location or other circumstances), Military OneSource arranges telephone consultations.
- For those who prefer communicating online, this option uses instant-messaging, with the consultant and participant communicating online in real time.

## **Other Resources**

### **Ohio 211**

<http://www.211.org/>

#### **Dial 2-1-1**

Ohio 211 is a simple, easy-to-remember number to call when you need help or access to human services. 211 is a free 24-hour service so you get the help you need when you need it.

Ohio 211 will immediately forward you to the local 211 center, which will then direct your call to the appropriate agency when you need:

- Information about human service agencies
- Food and shelter providers
- Child care resources
- Special services for seniors
- Volunteer opportunities
- County and city information plus much more!

### **The Ohio Benefit Bank**

**800-648-1176**

<http://www.governor.ohio.gov/Default.aspx?alias=www.governor.ohio.gov/obb>

To help eligible Ohioans claim tax credits and public benefits, Governor Ted Strickland is supporting a new initiative called The Ohio Benefit Bank (OBB). The OBB is a web-based, counselor-assisted program that connects low and moderate-income Ohioans with free income tax preparation and access to potential public benefits.

### **Lutheran Social Services**

Food, clothing and shelter are the basic needs of all people. Due to unforeseen circumstances, sometimes people are unable to obtain these basic needs. That's why Lutheran Social Services offers a continuum of services to lend a helping hand. From single adults to extended families, LSS is dedicated to "creating a better world by serving people in need."

**Lutheran Social Services of Central of Ohio** <http://www.lssco.org/index.html>

**Lutheran Social Services of Northwestern Ohio** <http://www.lssnwo.org/>

### **Veterans Upward Bound (VUB) Programs**

<http://www.navub.org/navubprograms/ohio.htm>

Veterans Upward Bound (VUB) Programs – Ohio - Assist veterans through educational opportunities, academic needs assessment, instruction, enrichment and other academic support activities.

## *National/Federal Resources*

### **Financial Education and Benefits Resources**

#### **Army Community Service (ACS) Financial Readiness Program**

<http://www.myarmylifetoo.com> (click on "money matters")

Each command has a Command Financial Specialist (CFS), and Personal Financial Managers (PFMs) are available through the Army Community Service Center.

#### **Air Force Family Support Centers**

<http://www.afcrossroads.com>

Air Force Family Support Centers can guide you to resources that help you manage debt, begin saving, protect against identity theft, and secure your family's future. Air Force bases offer beginner financial classes to help you set up a budget, live within your means, and learn the basics of taxes and investing.

#### **Reserve and Guard Benefits Guide**

<http://www.defenselink.mil/ra/documents/Benefits%20Guide%202008%20FINAL.pdf>

Provided by the Department of Defense, this downloadable guide includes information about the benefits and resources available to Reserve and Guard families. Users can learn how to access military benefits such as health insurance, legal assistance, and child care services. In addition, this guide contains contact information for agencies and organizations that can provide financial assistance, counseling, and other forms of support to Reserve and Guard families.

#### **Military Saves**

<http://www.militarysaves.org>

Military Saves is a social marketing campaign to persuade, motivate, and encourage military families to save money every month, and to convince leaders and organizations to be aggressive in promoting automatic savings. The campaign is a growing network of organizations and individuals committed to helping and supporting military members and their loved ones build personal savings arsenals to provide for their immediate and long term financial needs.

#### **SaveAndInvest.org**

<http://www.saveandinvest.org>

SaveAndInvest.org is a financial education program to improve the saving and investing knowledge of military service members to give them the tools and information they need to make critical saving and investing decisions with confidence.

#### **Thrift Savings Plan (TSP)**

[www.tsp.gov](http://www.tsp.gov)

**877-968-3778**

Retirement savings plan for military personnel offers tax-free investments prior to withdrawal of funds.

#### **TurboTAP.org**

[www.TurboTAP.org](http://www.TurboTAP.org)

TurboTAP.org is Department of Defense's official website providing information for servicemembers on transitioning from military service. This site is also supported by the Departments of Labor and



Veterans Affairs. TurboTAP.org is intended to supplement the services offered by the Transition Assistance Offices and other groups.

### **InCharge Institute of America**

[www.inchargefoundation.org](http://www.inchargefoundation.org)

**800-565-8953** (InCharge Debt Solutions)

InCharge Education Foundation, Inc. is a national 501(c)(3) non-profit organization dedicated to providing educational products, services and research supporting the personal financial literacy of consumers across America. We are affiliated with InCharge Institute of America, Inc., a 501(c)(3) non-profit organization, and InCharge Debt Solutions, Inc., a 501(c)(3) non-profit organization specializing in personal finance education and credit counseling.

### **Military Money**

[www.militarymoney.com](http://www.militarymoney.com)

InCharge Education Foundation developed *Military Money* to provide an authoritative financial resource for military families and help ensure the fighting readiness of America's armed forces by enhancing their financial readiness to make informed decisions in their everyday lives.

The magazine and its companion website, [www.militarymoney.com](http://www.militarymoney.com), explore such personal finance issues as money management, home and family life for military families, education and career advice, deployment and relocation, and transitioning to the civilian world.

### **2008 Guard and Reserve Military Handbook**

<http://www.militaryhandbooks.com>.

This unique handbook, written specifically for the National Guard and Reserves, gives you everything you need to know about serving in the Reserve Component, including: drill pay and enlistment bonuses; allowances like BAS and BAH; re-employment rights; education and training benefits specific to the Guard and Reserve; health care; and retirement.

### **American Financial Services Association Education Foundation**

[www.afsaef.org](http://www.afsaef.org)

AFSAEF's mission is to help consumers realize the benefits of responsible money management, understand the credit process, and seek help if credit problems occur.

### **Internal Revenue Service (IRS)**

<http://www.irs.gov/newsroom/article/0,,id=97273,00.html>

Tax information for military members and their families.

### **Securities and Exchange Commission (SEC)**

[www.sec.gov/investor/military.shtml](http://www.sec.gov/investor/military.shtml)

The SEC's Office of Investor Education and Advocacy has teamed with the FINRA Investor Education Foundation and the Department of Defense on a multi-faceted financial education program serving members of the military and their families.

### **Social Security Administration (SSA)**

<http://www.ssa.gov/pubs/10017.html>

Military Service and Social Security fact sheets.

### **Federal Reserve Board**

[www.federalreserve.gov/consumerinfo](http://www.federalreserve.gov/consumerinfo)

Savings, home foreclosure and related educational resources.

## **U.S. Financial Literacy and Education Commission**

[www.MyMoney.gov](http://www.MyMoney.gov)

**800-696-6639**

MyMoney.gov is the U.S. government's website dedicated to teaching all Americans the basics about financial education. Whether you are planning to buy a home, balancing your checkbook, or investing in your 401k, the resources on MyMoney.gov can help you do it better. Throughout the site, you will find important information from 20 federal agencies government wide.

**Federal Deposit Insurance Corporation (FDIC)** [www.fdic.gov/consumers/consumer/moneysmart](http://www.fdic.gov/consumers/consumer/moneysmart)  
**877-275-3342**

Money Smart curriculum materials and computer-based instruction.

## **MyArmyBenefits**

<http://myarmybenefits.us.army.mil/EN/default.aspx>

## **Military Pay Calculator**

[www.MyPay.gov](http://www.MyPay.gov)

## **Retirement Calculator**

[www.defenselink.mil/militarypay/retirement/calc/index.html](http://www.defenselink.mil/militarypay/retirement/calc/index.html)

## **Financial Consultation and Counseling**

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**800-342-9647**

Whether you need advice for a specific debt problem or basic assistance with money management, a financial expert in your community can help you analyze your situation and develop a debt-management plan. **Military OneSource is provided by the Department of Defense at no cost to active duty, Guard and Reserve and their families.**

### **Military One Source – Tax Service**

[www.militaryonesource.com](http://www.militaryonesource.com)

**1-800-342-9647**

Free income tax filing, tax calculators, tax advisors and counseling services, and income tax preparation course. Military OneSource is provided by the Department of Defense at no cost to active duty, Guard and Reserve and their families.

## **DebtAdvice.org**

<http://www.debtadvice.org>

DebtAdvice.org is designed to help consumers understand the wise use of credit and locate a trained, certified counselor if you are in need of assistance.

## **National Foundation for Credit Counseling (NFCC)**

[www.nfcc.org](http://www.nfcc.org)

**800-388-2227**

Consumer credit counseling services including homeowner, money and credit, bankruptcy education and counseling, debt management planning assistance, and free and low cost general assistance.

### **Consumer Credit Counseling Service**

<http://www.cccservices.com>

**800-355-2227**

Consumer Credit Counseling Service (CCCS) has helped thousands of people learn to manage money, balance their budgets and get out of debt through comprehensive personal finance education and credit counseling.

### **FeedThePIG.org – Sponsored by the American Institute of Certified Public Accountants**

[www.feedthepig.org](http://www.feedthepig.org)

The site provides financial calculators, tips, recommendations and resources to help you think through spending habits, identify ways to start saving and commit to make changes that will reduce your debt and grow your savings.

### **My Army Life Too – Money Matters**

<http://www.myarmylifetoo.com> (click on "money matters")

The Army is here to help provide you with information on matters dealing with money. From financial calculators to tax preparation, these tools shown below, can help you on your way to financial success.

## **Financial Assistance**

### **Army Emergency Relief (AER)**

[www.aerhq.org](http://www.aerhq.org)

**866-878-6378**

AER is the Army's own emergency financial assistance organization and is dedicated to "Helping the Army Take Care of Its Own". AER provides commanders a valuable asset in accomplishing their basic command responsibility for the morale and welfare of soldiers. **Eligibility** - Soldiers on extended active duty and their dependents. Members of the Army National Guard and the U.S. Army Reserve on continuous active duty for more than 30 days and their dependents. (This applies to soldiers on AD for training (ADT) and serving under various sections of title 10, United States Code).

### **Air Force Aide Society (AFSC)**

[www.afas.org](http://www.afas.org)

**800-769-8951**

The Air Force Aid Society, Inc. (AFAS) is the official charity of the United States Air Force. Its three-pronged charter promotes the Air Force mission by providing worldwide emergency assistance to members and their families, sponsoring educational assistance programs, and offering a variety of base community enhancement programs that impact member/family welfare. **Eligibility** - Active duty members and their dependents. Retired Air Force personnel and their dependents, but not on a continuing basis. Case by case review. Air National Guard and Air Force Reserve personnel on extended duty over 15 days, away from their home station, under Title 10, U.S. Code. Spouses and dependent age children of deceased Air Force personnel (who died on active duty or in retired status).

### **Armed Forces Foundation**

<http://www.armedforcesfoundation.org>

This nonprofit charity provides career counseling, financial support, housing assistance, and recreational therapy programs to service members and their families. **Eligibility** - Assistance is based on documented need. Determination of who qualifies for assistance and at what level is the responsibility of Family Assistance Committee that meets weekly to review requests for assistance.

### **Yellow Ribbon Program**

[www.yellowribbonfoundation.com](http://www.yellowribbonfoundation.com)

**888-994-8387**

Food, clothing, shelter, medical assistance and education for veterans.

### **USA Cares**

<http://www.usacares.org/>

**800-773-0387**

USA Cares exists to help bear the burdens of service by providing military families with financial and advocacy support in their time of need.

### **Financial Aid for Military Spouse Education**

[http://www.dantes.doded.mil/Dantes\\_web/library/docs/counselorsupport/FOSSM.pdf](http://www.dantes.doded.mil/Dantes_web/library/docs/counselorsupport/FOSSM.pdf)

Scholarships, grants and assistance programs for higher education for spouses of servicemembers.

### **National Military Family Association (NMFA)**

[www.nmfa.org](http://www.nmfa.org)

**800-260-0218**

NMFA Goals - To educate military families concerning their rights, benefits and services available to them and to inform them regarding the issues that affect their lives and to promote and protect the interests of military families by influencing the development and implementation of legislation and policies affecting them.

### **Scholarships for Military Children**

<http://www.militaryscholar.org>

Supported by commissary vendors and the Fisher House Foundation, Scholarships for Military Children provides funds for tuition, books, and other school-related fees.

## **Housing and Mortgage Foreclosure Prevention Resources**

### **Mortgage Foreclosure Resources**

<http://www.federalreserve.gov/consumerinfo/foreclosure.htm>

If you are having difficulty making your mortgage payment, one of the most important things you can do is seek assistance. The Federal Reserve Mortgage Foreclosure Resources site provides information and links to agencies and organizations that may be able to help you.

### **Federal Housing Administration**

<http://www.fha.gov>

The FHA has articles and information about avoiding foreclosure. It also offers free or low-cost housing counselors.

### **Hope for Homeowners – Federal Housing Administration**

[http://portal.hud.gov/portal/page?\\_pageid=73,7601299&\\_dad=portal&\\_schema=PORTAL](http://portal.hud.gov/portal/page?_pageid=73,7601299&_dad=portal&_schema=PORTAL)

The HOPE for Homeowners (H4H) program was created by Congress to help those at risk of default and foreclosure refinance into more affordable, sustainable loans. H4H is an additional mortgage option designed to keep borrowers in their homes.

## **Hope NOW**

[www.hopenow.com](http://www.hopenow.com)

**1-800-995-4673**

Hope NOW is an alliance between HUD approved counseling agents, servicers, investors and other mortgage market participants that provide free foreclosure prevention assistance.

## **Employment Resources**

### **Hire Vets First**

<http://www.hirevetsfirst.gov/>

**877-872-5627**

This web site was created to help employers find qualified veterans, and to help veterans make the best use of a national network of employment resources. The site includes links and resources for veterans to search jobs, find information about one-stop career centers, translate their military skills into current civilian workplace needs, and find help writing a resume.

### **Department of Labor Career One-Stop Centers**

[www.careeronestop.org](http://www.careeronestop.org)

**877-348-0502**

Local Veterans' Employment Representatives (LVER) and Disabled Veterans Outreach Program (DVOP) counselors provide career and employment support for military service and family members at state employment offices.

### **Recruit Military**

<http://www.recruitmilitary.com/>

**513-683-5020**

This Ohio based veteran-run organization matches military veterans with employers. Registered users can search for jobs; create job-seeking profiles, post job listings, and search for potential employees.

### **Military Connection**

<http://www.militaryconnection.com/>

**800-817-3777**

Government jobs, up-to-date information on military schools, federal jobs, as well as military loans and detailed information on military pay charts. Our online directories of resources and information feature vital information on military education and benefits including the GI Bill, employment opportunities, the latest military job postings, pay charts and salary calculators.

### **USAJOBS**

<http://www.usajobs.gov/>

Sponsored by the U.S. Office of Personnel Management, USAJOBS is the federal government's official job site. Users can create accounts to post resumes online, apply to jobs, and receive job alerts. The site includes information about career planning, interviewing, and creating a resume. Users can also search for jobs by location, job type, salary, department, and keyword.

**Hire A Hero**

<http://www.hireahero.org/>

**866-440-4424**

Hire A Hero brings together military job seekers and military friendly employers by utilizing web 2.0 networking features. Our technology facilitates service member's re-introduction into the civilian world. Hire A Hero is a community for people who want to do more for the troops than put a yellow ribbon on their car. It allows people with a variety of backgrounds to participate in helping those with military experience find meaningful employment.

**MilitaryHire.com**

<http://www.militaryhire.com>

Our mission is to "Serve Those Who Served" by connecting veterans of America's armed forces with employers who value their experience and skills.

**Department of Veteran Services - Jobs**

<http://www.va.gov/JOBS/>

If you have the energy, compassion and commitment to help serve America's veterans, this site will acquaint you with the career path within VA that most closely matches your expertise and ambitions.

**Veteran Employment.Com**

<http://www.veteranemployment.com/>

The first place to look for veteran jobs. In partnership with Monster.com, veterans, active duty, guard and reserve can search for thousands of jobs for veterans from employers who value military experience. Plus a special section for security clearance jobs.

**Military Spouse Career Center**

<http://www.military.com/spouse>

The Military Spouse Career Center web site was developed and is operated by Monster and Military.com under contract on behalf of the Department of Defense. Military spouses serve America; this Web site aims to support spouses and families by providing access to career opportunities, training information and education options.

**Military Spouse Job Search**

<http://www.militaryspousejobsearch.org>

The Military Spouse Job Search Web site is affiliated with America's Job Exchange and hosted by the Army Spouse Employment Partnership.

Go to this site to search for jobs by occupation type and location. Users can set up a personalized account to post resumes and cover letters and to automatically search for jobs.

**MilSpouse.org**

<http://www.milspouse.org/>

MilSpouse.org is a Web-based career center for military spouses. It is sponsored by the Department of Defense and the Department of Labor. This site includes links to skills assessments, online and distance training courses, job banks, and relocation resources. It also includes information on child care, special needs issues, and transportation.

## **America's Heroes at Work**

<http://www.americasheroesatwork.gov/index.html>

America's Heroes at Work is a U.S. Department of Labor (DOL) project that focuses on the employment challenges of returning service members living with Traumatic Brain Injury (TBI) and/or Post-Traumatic Stress Disorder (PTSD). The project equips employers and the workforce development system with the tools they need to help returning service members affected by TBI and/or PTSD succeed in the workplace - particularly service members returning from Iraq and Afghanistan.

## **Helmets to Hardhats**

<http://www.helmetstohardhats.org/>

**866-741-6210**

Helmets to Hardhats is a national program that connects National Guard, Reserve and transitioning active-duty military members with quality career training and employment opportunities within the construction industry.

## **Legal Assistance**

### **Armed Force Legal Assistance**

<http://legalassistance.law.af.mil/content/locator.php>

Armed Force Legal Assistance provides a general overview of legal assistance topics, information as well as a link to allow you to locate the legal assistance office nearest you to consult with a legal assistance attorney. Legal Assistance attorneys provide comprehensive legal support to our global military community in the areas of wills and estate planning, Powers of Attorney, family law, state and Federal Taxation, immigration and naturalization, consumer law, and your rights under the Servicemembers Civil Relief Act.

### **Operation Enduring LAMP**

<http://www.abanet.org/legalservices/helpreservists/home.html>

Operation Enduring LAMP is an ongoing project of the American Bar Association Standing Committee on Legal Assistance for Military Personnel. It is a consortium of state and local bar associations that have made a commitment to recruit volunteer attorneys, and in many cases offer training and facilities to volunteers, in order to assist military legal assistance providers with civil law matters affecting service members.

## **Behavioral Health**

### **Military OneSource**

<https://www.militaryonesource.com>

**800-342-9647**

**Military OneSource offers three kinds of free short-term, nonmedical counseling services to active-duty, Guard, and Reserve members and their families.**

- Military OneSource arranges for you to meet face-to-face with a professional counselor in your community.
- For those unable to attend face-to-face counseling (because of their location or other circumstances), Military OneSource arranges telephone consultations.
- For those who prefer communicating online, this option uses instant-messaging, with the consultant and participant communicating online in real time.

## **National Suicide Prevention Lifeline**

[www.suicidepreventionlifeline.org](http://www.suicidepreventionlifeline.org)

800-273-8255

Support and assistance for military personnel, veterans and their families

## **Other Resources**

### **National Resource Directory**

<https://www.nationalresourcedirectory.org>

An online partnership of "shared care" providing information on, and access to, services and resources for wounded, ill and injured service members and veterans, their families and families of the fallen, and those who support them from recovery and rehabilitation to community reintegration.

### **American Supports You**

[www.americasupportsyou.mil](http://www.americasupportsyou.mil)

Connects military servicemembers and families to organizations that provide a wide range of support, assistance, adaptive equipment, scholarships and other helpful resources.

### **Defense Commissary**

Take advantage of cost savings at your Commissary and Exchange. Go to the Defense Commissary Agency (DeCA) site at <http://www.commissaries.com> to stay on top of deals, and to sign up for "Commissary Connection," the DeCA online newsletter.

### **Small Business Administration – Office of Veterans Business Development**

<http://www.sba.gov/aboutsba/sbaprograms/ovbd/index.html>

The mission of the Office of Veterans Business Development is to maximize the availability, applicability and usability of all administration small business programs for Veterans, Service-Disabled Veterans, Reserve Component Members, and their Dependents or Survivors.

**TRICARE Reserve Select** is a premium-based health plan that qualified National Guard members may purchase. <https://www.dmdc.osd.mil/appj/trs/index.jsp>

**TRICARE Dental Program** is a high quality, cost effective dental care plan for family members of all active duty uniformed services personnel and National Guard members and/or their families.

<http://www.tricare dental program.com/tdptws/home.jsp>

### **Servicemember's Civil Relief Act (SCRA)**

<http://www.military.com/benefits/legal-matters/scra/overview>

The Servicemember's Civil Relief Act (SCRA) expanded and improved the former Soldiers' and Sailors' Civil Relief Act (SSCRA). The SCRA provides a wide range of protections for individuals entering, called to active duty in the military, or deployed servicemembers. It is intended to postpone or suspend certain civil obligations to enable service members to devote full attention to duty and relieve stress on the family members of those deployed servicemembers.

### **Federal Trade Commission – Identity Theft**

<http://www.ftc.gov/bcp/edu/microsites/idtheft/military/index.html>

This section of the website is dedicated to helping military personnel, and their families, fight back against identity theft. Learn the steps that address some of the unique needs of the military, and read the brochure, Military Personnel & Families Fighting Back Against Identity Theft.



**Federal Citizen Information Center**

[www.pueblo.gsa.gov](http://www.pueblo.gsa.gov)

888-878-3256

**Consumer Action**

<http://www.consumeraction.gov>

**Government Benefits, Grants, and Financial Aid**

<http://www.usa.gov/Citizen/Topics/Benefits.shtml>

800-333-4636

Need government help? Get official information on grants, loans, financial aid, and other benefits from the U.S. government.