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## VeteransPlus a valuable service for posts

The American Legion - February 11, 2011

Plenty of care and aid is available to servicemembers who return from deployments with severe injuries and disabilities, but not as much attention is paid to veterans who separate and have bad financial situations or poor employment prospects waiting for them at home. This is a demographic of veteran that VeteransPlus, a nonprofit financial counseling and education company for veterans, hopes to address and serve. Per a resolution passed at last May's Spring Meetings, The American Legion and VeteransPlus have an official national partnership.



Under that partnership, VeteransPlus can send licensed financial counselors to Legion posts across the country to conduct financial seminars for area veterans who are interested in improving their credit scores, balancing their budgets, protecting their identities, managing their benefits and staying afloat financially during tough economic times. The seminars are free of charge, and the counselors perform their services without any cost to the posts.

“There are plenty of programs that are out there that exist to help severely injured servicemembers when they return,” said John Pickens, VeteransPlus executive director. “There is a pretty good safety net for them. What there is not a pretty good safety net for is for those folks who come back (from serving) with financial woes – and believe me there is a lot of them – who need a resource.”

VeteransPlus, founded by veterans, can work in conjunction with Legion posts to provide grassroots consultation to military who are struggling to make ends meet or who just have questions or concerns about financial matters. Veterans on an individual basis can also receive advisement by calling VeteransPlus’ counseling hotline: (888) 991-9579 or visiting its website.

“Callers have been interested in credit, identity theft, mortgage issues and basic budgeting to name some popular topics,” said Christopher Fitzpatrick, deputy director of VeteransPlus. “Every call we feel like we are very successful because even if we don’t resolve an issue, the budget check-up piece almost always reveals an opportunity for



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them to improve their financial circumstance... Our counselors reported that two homes were saved (through Legion involvement).”

Fitzpatrick stresses the impact his organization’s financial counselors can have when they visit posts, saying that they can even offer a valuable service to communities that are affluent or without younger veterans. The OEF/OIF veterans aren’t alone in their financial woes, he says.



“Even at posts that are ‘well-healed’ or in a financially prosperous area with older veterans, there is a place for financial outreach to veterans,” Pickens said. “I’m a Vietnam veteran. Folks in my age group are also struggling with financial concerns because they’ve retired and retirement income is not what they thought it would be. Expenses exceed what they thought they would be when retirement was planned. Many of them are forced into some very difficult financial stressors at an age when they aren’t able to go back into the workforce. They need some very good financial education about how to do a better budgeting plan and how to better understand financial circumstances.”



Bob Madden, assistant director of the Legion’s Economic Division, agreed, saying that, while the Legion’s relationship with VeteransPlus is still maturing, it has the potential to perform an invaluable service to veterans.

“We see that financial literacy and budgeting all play a role in getting people help in these tough economic times,” Madden said. “It’s really good for everybody, whether they’re Legion members or not, to understand the information VeteransPlus offers and to get this information to the masses.”

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Posts interested in procuring the services of a VeteransPlus financial advisor can e-mail representatives from the organization at [headquarters@veteransplus.org](mailto:headquarters@veteransplus.org), or call (888) 488-8767.