



VA Resources for Financial Education

Whether you're newly transitioning from military service or have been out for years, civilian life requires financial smarts. VA offers a wide variety of resources to help Veterans, Service members and families get smart about their financial lives at every stage of the military life-cycle. A good understanding of the resources available to you—along with the development of healthy financial habits—can add up to a lifetime of economic well-being for you and your family.

Mortgage Delinquency Assistance

If you are encountering problems making timely mortgage payments, contact your loan servicer as soon as possible. Servicers want to help—and depending on a Veteran's specific situation, they can offer several options to avoid foreclosure. For assistance with your mortgage delinquency, view this fact sheet at https://www.benefits.va.gov/homeloans/documents/docs/foreclosure_avoidance_fact_sheet.pdf.

For Veterans in serious financial trouble, VA Regional Loan Centers have technicians available to conduct financial counseling. This counseling is designed to help you avoid foreclosure. If you want this assistance, call 1-877-827-3702 to reach a Loan Service Representative who can assist you.

Beneficiary Financial Counseling Service and Online Will Preparation for SGLI, TSGLI, FSGLI and VGLI Beneficiaries

Have you received a claim payment from the SGLI (Servicemembers' Group Life Insurance), TSGLI (SGLI Traumatic Injury Protection Program), FSGLI (Family Servicemembers' Group Life Insurance), or VGLI (Veterans' Group Life Insurance) program? You may qualify for free financial counseling and online will preparation services. For more information go to:

<https://www.benefits.va.gov/insurance/bfcs.asp>. You can also view, download, and print a PDF brochure about the service here: https://www.benefits.va.gov/INSURANCE/forms/BFCS_BrochureSGLI_VGLI.pdf.

Fiduciary Services

VA's Fiduciary Program was established to protect Veterans and other beneficiaries who, due to injury, disease, or age, are unable to manage their financial affairs. A fiduciary is a trusted person vetted and appointed by VA who oversees financial management of VA benefit payments on behalf of the beneficiary. To learn more, visit <https://www.benefits.va.gov/fiduciary/>.

Services for Homeless Veterans

Veterans who are homeless or at risk of homelessness—and their family members, friends and supporters—can make the call to or chat online with the National Call Center for Homeless Veterans, where trained counselors are ready to talk confidentially 24 hours a day, 7 days a week.

Make the Call to 1-877-4AID VET (877-424-3838). For more information on VA services for homeless Veterans, visit: https://www.va.gov/homeless/homeless_veterans.asp.