



## VETERANS' VOICE

Ever mindful of veterans with the conflicts currently going on around the world, I'd like to use this issue to focus on the resources available to these brave individuals who are enduring so much for our country. We are fortunate to have contributions from the State's top veterans officials, and I would like to offer a special thank you to Jeremy Amick, Assistant Director-Missouri, U.S. Department of Labor (VETS), William "Bill" Benzel, Assistant Director U.S. Department of Labor/Veteran's Employment and Training and Pat Rowe Kerr, Missouri Veterans Ombudsman and Director, Operation Outreach Missouri, Veterans Commission and Melissa Woltkamp, DWD Manager of Special Projects. In this issue, you will learn some interesting new terms, see a wide array of resources, and come away with an appreciation for how we in the workforce system, in partnership with federal, state, and local agencies, are doing our best for America's veterans. For those in the workforce system, please keep these resources on hand and feel free to add these websites to your favorites.



*Dawn R. Busick, CWDP*

## TURBOTAP: YOUR ONE-STOP SHOP FOR MILITARY TRANSITIONAL BENEFITS

Nearly anyone who has recently served in any branch of the uniformed services has heard the phrase "transition assistance" being used. It has different meanings for different individuals, but it generally refers to the services and assistance available to Soldiers, Sailors, Airmen, Marines and Coast Guardsmen who are transitioning from military service back into civilian life. It can also refer to the reintegration of members of the Guard and Reserve into their communities following a deployment.

With the recent military operations being conducted in Iraq, Afghanistan and the most recent deployments to Kosovo, there has been a vast new array of benefits and entitlements approved for our service members, both at the Congressional and state level. Sometimes it can appear somewhat overwhelming in determining which benefits and entitlements one may be eligible for, or even where to apply for these benefits. This may eventually lead to the question, "Why can't all of these potential resources be placed in one centralized location?" The Department of Defense, U.S. Department of Labor and Department of Veterans Affairs have heard your concerns and contracted with [Military.com](http://Military.com) to create an online transition assistance portal called "TurboTAP." This is an interactive and easy-to-use web portal that provides support for all military members (Active Duty, Guard and Reserve) and their families. Unlike many of the benefits in existence, this site does not have an eligibility period, since it can be used throughout the life of the service member and/or veteran. Some of the key features of TurboTAP include:



- Multi-media tutorial that explains how to use TurboTAP
- Downloadable transition pre-separation guides for both Active Duty and Guard/Reserve.
- Four helpful checklists on Veterans Benefits, Education, Employment and Relocation.
- VA benefits hub with information and links to a full range of benefits including health care, compensation and pension, home loan guaranty, education and life insurance.
- Employment hub that includes links to several job boards, resume tools and job search assistance.
- TurboTAP account for transition planning and benefits alerts.

So if you're looking for that one-stop experience in regard to your military-to-civilian transition and benefits availability, then give TurboTAP a try. All of these services can be accessed at the TurboTAP website by visiting [www.turbotap.org](http://www.turbotap.org). For additional questions on this you can contact Jeremy Amick at (573) 751-3921 or [Jeremy.amick@ded.mo.gov](mailto:Jeremy.amick@ded.mo.gov)

Of course, you can also contact one of the Disabled Veterans' Outreach Program Specialists (DVOP) and Local Veterans' Employment Representatives (LVER) in the Missouri Career Centers who can assist with developing and reviewing résumés, examining current job openings and finding information about specialized veterans' services. Find your nearest Missouri Career Center by visiting [www.MissouriCareerSource.com](http://www.MissouriCareerSource.com).

## SILVER STAR FAMILIES OF AMERICA: RECOGNIZING OUR WAR WOUNDED VETERANS

Recent estimates indicate that since October 2001 approximately 1.6 million brave men and women have been deployed in support of operations underway in Afghanistan and Iraq. Many of these Soldiers, Sailors, Airmen, Marines and Coast Guardsmen have been wounded in action or incurred injuries or illnesses in a war zone. In support of Operation Iraqi Freedom alone, Department of Defense records indicate that over 30,000 servicemembers were wounded in action in the period from March 19, 2003 through May 12, 2008. Fortunately, there are several organizations and agencies that have stood up to recognize the significant sacrifices of the brave individuals who have selflessly given of themselves to support their nation in a time of war.

The Silver Star Families of America's (SSFOA) mission is to honor wounded heroes with a beautiful Silver Star Banner and Certificate in an effort to ensure no American forgets the service and sacrifice of U.S. service members and veterans. With its National Headquarters in Clever, Missouri, SSFOA Founder Steve Newton and Treasurer Diana Newton have worked tirelessly to advocate on behalf of our wounded heroes. Recently, through the efforts of the SSFOA, the Silver Star Banner was recognized as the official symbol of the Missouri war wounded.



To qualify for a free Silver Star Banner and Certificate, an individual must be a current member or veteran of any branch of the Armed Forces who has served honorably from any war, and while serving in a war zone has been wounded by enemy action or has been injured or contracted a serious illness that could be rated at least 10% disabling by the Department of Veterans Affairs. All wounds, injuries or illnesses must have originated in a war zone. Purple Heart recipients, victims of friendly fire, kids injured in a war zone, those who suffer from Agent Orange effects and Gulf War Syndrome can also qualify. If you believe you or someone you know may qualify for this wonderful recognition, you can request a certificate and banner by visiting [www.silverstarfamilies.org](http://www.silverstarfamilies.org) or by contacting Jeremy (contact information listed above).



## FINANCIAL AID & SCHOLARSHIPS FOR SERVICE MEMBERS & DEPENDENTS

One of the questions that we frequently receive from both veterans and service members during outreach events throughout the state is, "What educational assistance is available for my spouse and children?" Although the recently authorized Post-9/11 GI Bill may allow a qualifying service member to transfer some of their educational entitlement to a dependent, the transferability option may be very limited in scope. Fortunately, there are several financial aid options available for dependents to assist in covering the cost of their education. Below is a link to the Fin Aid website which lists many of the different student loan forgiveness programs that are available for those entering certain career fields: <http://www.finaid.org/loans/forgiveness.phtml>. Many of these programs may allow for partial or total forgiveness of the loan if a student chooses to engage a specific field of employment such as teaching, nursing, or serve in public interest or non-profit positions.

Another fairly recent program that prospective students may want to familiarize themselves with is the Public Service Loan Forgiveness program. Qualifying participants in this program can have any remaining student loan debt discharged after 10 years of full-time employment in a public service job and after having made 120 loan payments as part of the Direct Loan program. For more information on this program and to research qualifying public sector jobs visit: <http://www.finaid.org/loans/publicservice.phtml>. Prospective students should also view Fin Aid's scholarship section at: <http://www.finaid.org/scholarships/>. Scholarships are basically free money for educational expenses that are awarded by many different organizations each year. Additional scholarship information can be found by visiting



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[www.Military.com](http://www.Military.com). Service members and their spouses can also contact Military OneSource at 1-800-342-9647 to request a specialized scholarship search be conducted for themselves or their dependents.

Parents and students may also want to familiarize themselves (if they haven't already done so) with the many potential tax benefits related to educational expenses, such as student loan interest deductions, Lifetime Learning Credit and tuition and fees deduction. A copy of IRS publication 970: Tax Benefits for Education can be found at <http://www.irs.gov/pub/irs-pdf/p970.pdf>.

## MISSOURI VETERANS COMMISSION: SUPPORTING VETERANS—PAST, PRESENT AND FUTURE!

For 75 years the state advocacy agency for veterans has been creating synergies that bring benefits to the table for Missouri's service members, veterans and their families. Made up of three core programs: Home, Cemeteries and Veteran Service Program, there are four additional Special Programs to address the specific needs of an ever-



changing military and veteran face: Women's Program, Minority Veterans Program, The State Veterans Ombudsman Program (GWOT) and Reintegration Program for Incarcerated Veterans.

There are seven state Veterans Homes located throughout Missouri, four state Veterans cemeteries—soon to be five—and 42 Accredited Veterans Service Officers to assist veterans in accessing their federal tax-free benefits. The only neutral point of contact for all service members, veterans and their families—the Missouri Veterans

Commission—also supports a matching grant program that provides financial grants to the veteran service organizations located throughout Missouri who have Accredited Veterans Service Officers in place.

Through the Missouri Veterans Ombudsman Program—the first of its kind in the United States—Operation Outreach has provided assistance to over 3,100 service members and families and Missouri's newest veterans. Operation Outreach has also coordinated financial grants exceeding \$2 million dollars, keeping 47 families from homelessness! Individual medical cases are worked through the Department of Defense in order to assist Missouri's service members in achieving the most favorable medical discharge rating available based on their individual health care needs. The State Veterans Ombudsman coordinates resource development to support Missouri's Military Family Relief Program, which is an initiative directed by the Lt. Governor of the State to provide financial resources for Missouri's citizen soldiers—Guard and Reserve—who face an economic hardship as a result of their deployment.

The advocacy and outreach through this program has been recognized internationally and by the Office of the Secretary of Defense as a nationwide role model for best business practices. Missouri's State Veterans Homes and Cemeteries are leading the nation in services provided to the generations of patriots who have earned the title of Veteran through their service and their sacrifice. The professionally trained Accredited Veterans Service Officers throughout Missouri provide claims development all the way through the appeal process for all Missouri veterans. It is important to work with an Accredited Veterans Service Officer as it may bring the Veteran an additional \$6,555 in federal tax-free benefits to their home annually as opposed to working directly with the claims processor, the federal VA. As many of you know, Pat also is constantly working with state and local workforce system staff to act as a resource for Career Center customers. For more information, please contact the Missouri Veterans Commission, 573-751-3779, [www.mvc.dps.mo.gov](http://www.mvc.dps.mo.gov).



## Q&A WITH DAWN

**Q. Will the changes to the Hero at Home program go into effect this month?**

A. Yes, Governor Blunt signed the legislation changing the program on June 11<sup>th</sup> and it goes into effect August 28<sup>th</sup>. Updated Scopes of Work have been provided to the Workforce Investment Areas and brochures are being printed for outreach. Click on the brochure cover here to find the full document on WorkSmart.

**PS,** A very special congratulations to Bronze Star recipient and soon-to-be Major Kate Numerick who will complete her third tour in Iraq on September 15<sup>th</sup>. Her proud mother (Pat Rowe Kerr) and I thank her for her brave service.