

- Buying a Home
- Selling Your Home
- Home Maintenance
- Rental Property
- Renting a House

Money > Home Ownership > Financial Counseling for Vet Homeowners

## Financial Counseling for Vet Homeowners

VeteransPlus is a non-profit organization that provides financial counseling for veterans, and has recently teamed up with VA Loan Captain, Inc. to provide counseling services for veteran homeowners. Below, John Pickens, Executive Director of Veterans Plus, and Grant Moon, President of VA Loan Captain discuss the new program.



### Can you talk about the services VeteransPlus provides, and about the new partnership with VA Loan Captain?

As a 501 (C) (3) organization VeteransPlus has been providing financial education and counseling for military members, veterans, survivors and their families since 2008. The organization was founded on a simple premise: veterans serving veterans. Our licensed financial educators have engaged more than 160,000 men and women through a variety of activities including: DoD initiatives, Transition Assistance Programs; Welcome Home and Reintegration events; and in partnership with State and Federal Departments of Veterans Affairs. These outreach events are focused on: pre-deployment financial preparation; creating a family budget; credit and debt management; creating a savings plan; how to read a credit report; avoiding predatory lenders; preventing identity theft; and housing issues. Following the outreach events, VeteransPlus counselors who are veterans or family members of veterans are available by phone to conduct free one-on-one extensive financial counseling sessions. Through our partnership with VA Loan Captain our team of Certified Military Housing Counselors are positioned to provide direct support and assistance to veterans seeking home ownership as well as those who want to make the most of their VA benefits.

### What is the advantage of having counselors who are military veterans when it comes to providing counseling services to the military community?

It's no secret that the military experience creates a bond between those who have worn the uniform. Very often veterans find it very difficult to ask for assistance, but when assistance is offered by someone who understands their circumstances, on a personal level the conversation becomes more comfortable. In today's financial climate trust is more important than ever, and if you are able to relate to your client, you have a much better chance of earning their trust.

### What expertise or services do you provide that you think sets you apart from similar services?

We have conducted outreach events across the country and talked to hundreds of thousands of men and women who have worn our nation's uniform and their family members. This experience has not only allowed us an opportunity to hone our financial education curriculum, but it has given us much greater insight into the challenges servicemembers and veterans face on the road to financial wellness. Our counselors are not only licensed and certified as financial and housing counselors, but have received sensitivity training on conditions such as Post Traumatic Stress

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Money > Home Ownership > Financial Counseling for Vet Homeowners

Disorder (PTSD) and Traumatic Brain Injury (TBI) that have impacted the lives of far too many veterans and their families. While our expertise makes our services valuable, our experience is the key to our success.

**What are some of the major or most common issues that servicemembers and veterans approach you with?**

Nearly half of the servicemembers we speak to have sought emergency financial assistance. Many of these men and women have been referred to us by nonprofit organizations who provide financial help. While some financial emergencies are beyond anyone's control, all too often these circumstances are due to a lack of financial literacy. Our counselors can help reduce the need for financial assistance by teaching clients how to develop a budget, manage credit and control debt. Too often service members fall victim to predatory lenders when they face financial challenges, and they are frequently targeted by identity thefts. For those on active duty, excessive debt and poor financial planning can result in loss of security clearances.

**Do you have any general resources or advice for people with financial issues or questions?**

Servicemembers are taught to rely on their training and each other in order to accomplish their mission. When the mission becomes securing financial stability for themselves and their families, they often need to seek specialized training and resources. The resources are available through VeteransPlus and other organizations but they need to get the training in order to achieve the financial freedoms they have sacrificed to defend. No one would expect an accountant to go into combat without proper training and equipment no more than anyone should expect a combat veteran to manage their finances without training and support.

For more details on this program and enrollment, visit the VA Loan Captain Website.

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