Journey to Success:
Employment Tools for Veterans with Disabilities

Securing today
and tomorrow

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Are you, or is someone you know, a United States military Veteran who acquired a disability during or after your service?

Military Veterans bring experience and skills of great value to the workforce. This document describes services that help Veterans with a disability enter the workforce and find fulfilling employment. Some of the services are open only to Veterans, but many of them are available to any American with a disability.

SOCIAL SECURITY PROGRAMS FOR PEOPLE WITH DISABILITIES

SOCIAL SECURITY'S DISABILITY PAYMENTS

Many Veterans with severe disabilities do not realize that they may be able to receive Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI). If you are unable to perform substantial work because of your disability, you may wish to apply for benefits. To apply, you may contact 1-800-772-1213 to request an appointment, or you may apply on our website at **www.socialsecurity.gov**.

For more information on programs and services Social Security provides to support Veterans and Wounded Warriors, visit our Veterans page at **www.socialsecurity.gov/people/veterans/**.

If you already receive an SSDI or SSI benefit based on disability, Social Security offers additional programs for people receiving benefits who want to work.

SOCIAL SECURITY'S TICKET TO WORK PROGRAM

The Ticket to Work program is a free and voluntary program available to people ages 18 through 64 who have a disability and who receive SSDI or SSI benefits. Under this program, beneficiaries are entitled to participate by signing up with an approved service provider. This can be a state vocational rehabilitation agency, or an Employment Network (EN). An EN is an organization that holds an agreement with Social Security to provide services to people receiving SSDI or SSI benefits to help them gain or increase employment. The program is voluntary, both for the EN and for the person receiving benefits. When you contact the EN, they will assess their ability to serve you, and may elect to "assign" the Ticket to their EN. If they accept the Ticket assignment, they will coordinate and provide the services you and the EN agree will help you meet your work goals. These services may be training, career counseling, vocational rehabilitation, job placement, and ongoing support services necessary to achieve your career objectives. For more information, visit us at **www.chooseworkttw.net**.

SOCIAL SECURITY WORK INCENTIVES

Special rules make it possible for people receiving Social Security disability benefits or Supplemental Security Income (SSI) to work and still receive monthly payments.

And, if you can't continue working because of your medical condition, your benefits can start again — you may not have to file a new application.

Work incentives include:

- Continued cash benefits for a time while you work;
- Continued Medicare or Medicaid while you work; and
- Help with education, training, and rehabilitation to start a new line of work.

For more information, see the following publications:

- *"Working While Disabled, How We Can Help"*: **www.socialsecurity.gov/pubs/EN-05-10095.pdf**
- *"Supplemental Security Spotlights"*: **www.socialsecurity.gov/ssi/links-to-spotlights.htm**
- *"If You're Blind or Have Low Vision"*: **www.socialsecurity.gov/pubs/EN-05-10052.pdf**
- *"The Red Book – A Guide to Work Incentives"*: **www.socialsecurity.gov/redbook**

PLAN FOR ACHIEVING SELF-SUPPORT

A Plan for Achieving Self-Support (PASS) is a plan for your future. A plan lets you use your income or other things you own to help you reach your work goals. For example, you could set aside money to go to school to get specialized training for a job or to start a business. The job that you want should allow you to earn enough to reduce or eliminate your need for benefits provided under both the Social Security and Supplemental Security Income (SSI) programs. A plan is meant to help you get the items, services, or skills you need to reach your goals.

For more information about Plans for Achieving Self-Support, see:
Working While Disabled – A Guide to Plans for Achieving Self-Support
www.socialsecurity.gov/pubs/11017.html

WORK INCENTIVES PLANNING AND ASSISTANCE

Social Security work incentive programs can be confusing. If you receive SSDI or SSI payments based on disability and you return to work, you may access a free service that provides counseling to help you understand the effect of work on your benefits. Work Incentives Planning and Assistance (WIPA) Community Work Incentive Coordinators (CWIC) talk to you about all of the benefits you receive. They verify your benefits to make sure they are giving accurate advice. The CWIC working with you then prepares a comprehensive report that outlines how your work will affect your benefits. This report outlines the information they shared with you. In some situations, WIPA CWICs will help you understand when and how to report your earnings to Social Security. WIPA works with people who are working or who are about to go to work, and provides free services across the United States. The easiest way to find the WIPA in your area is to contact the Ticket to Work Help Line. Call us at **1-866-968-7842**, or if you're deaf or hard of hearing, call our TTY number at **1-866-833-2967**. We can answer your calls from 8 a.m. to 8 p.m., Monday through Friday. You can also find the WIPA serving your area by searching in the "Find Help" tool at **www.chooseworkttw.net**.

PROTECTION AND ADVOCACY PROGRAMS

Each state and territory has a federally funded Protection and Advocacy (P&A) organization that provides free legal services to help people with disabilities protect their rights. P&A programs receive funding from several federal agencies via grants designed to meet the needs of people with disabilities. Social Security funds one of the programs offered by P&A organizations, called Protection and Advocacy for Beneficiaries of Social Security, or PABSS.

PABSS offers advocacy to help Social Security beneficiaries remove barriers to successful employment. You can search for the P&A program that serves your area using the link below, or you can call the Ticket to Work Help Line at **1-866-968-7842**, or at our TTY number, **1-866-833-2967**, if you're deaf or hard of hearing.

You can find a list of Protection and Advocacy organizations across the country from the National Disability Rights Network at **www.ndrn.org/en/ndrn-member-agencies**.

SOCIAL SECURITY EMPLOYMENT OPPORTUNITIES FOR VETERANS

If you are interested in working for Social Security, go to the Careers at SSA: Veterans page at **www.socialsecurity.gov/careers/veterans.html**. You can review the many options for Veterans, explore career paths, and link to open Social Security jobs.

Social Security participates in two transitional programs for Veterans, the Non-Paid Work Experience Internship (NPWE) and Operation Warfighter. These programs provide internships to Veterans with service-connected disabilities to allow them to explore employment interests, develop job skills, and prepare them for transition into Federal job opportunities. For more detail on these two internship programs, see **page 11**. To learn more about these internship opportunities at Social Security, email **DCHR.OPE.Veterans.Employment@ssa.gov**. If you would like to be considered for one of these programs, please include your resume, a copy of your DD214 (discharge document), and a copy of your VA Disability Certification Letter or Schedule A Letter.

In addition, Social Security has Selective Placement Program Coordinators (SPPC) who assist with recruiting and hiring of people with disabilities. Through the Selective Placement Program, Social Security maintains a database of eligible people seeking employment through the Schedule A authority. The disability does not need to be connected to active military service to be eligible for this program. SPPCs also help people with disabilities get information about current job opportunities and reasonable accommodations. You can find additional information on the Careers at SSA: Individuals with Disabilities page at **www.ssa.gov/careers/individualsWithDisabilities.html**.

Veteran applicants who have questions about hiring at Social Security may also call our Veteran Customer Service hotline at **410-966-5400** during business hours Monday through Friday.

CONTACTING SOCIAL SECURITY

Do you have questions about Social Security programs or services? There are several ways to contact Social Security, including online, by phone, and in person. We're here to answer your questions and to serve you. For more than 80 years, Social Security has helped secure today and tomorrow by providing benefits and financial protection for millions of people throughout life's journey.

VISIT OUR WEBSITE

The most convenient way to conduct Social Security business from anywhere at any time, is to visit **www.socialsecurity.gov**. There, you can:

- Create a *my* Social Security **account** to review your Social Security Statement, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, get a replacement 1099/1042S, and more;
- **Apply for Extra Help with Medicare prescription drug plan costs**;
- **Apply for retirement, disability, and Medicare benefits**;
- **Find copies of our publications**;
- **Get answers to frequently asked questions**; and
- So much more!

CALL US

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.

Note: The following list of resources includes federal and federally funded entities, as well as nonfederal or privately funded entities. Social Security does not endorse any of the nonfederal resources, nor does it guarantee any of the services advertised by those resources. Social Security is not responsible for the content or accessibility of third-party websites.

THE RESOURCES ARE PRESENTED IN THREE PARTS:

PART 1: PREPARING FOR EMPLOYMENT

This section highlights career counseling, education, training, and other services to prepare you for the job market.

PART 2: FINDING YOUR EMPLOYMENT DESTINATION

This section highlights job search, hiring programs, and internships that assist Veterans with disabilities to enter employment or self-employment.

PART 3: STAYING ON COURSE TO FINANCIAL STABILITY

Work must be profitable for it to be practical. This section highlights services that help you improve the financial stability you achieve through work.

PART I: PREPARING FOR EMPLOYMENT

When preparing for employment, the questions that many of us ask ourselves are:

- "How do I keep my disability from holding me back in finding a job?"
- "What type of career do I want?"
- "Do I have the education and training I need?"

Below are resources that can help you accommodate your disability so it will not be a barrier to employment, resources that provide counseling and career services to point you in the right direction, and resources for you to get the education and training you need.

Job Accommodation Network (JAN) is a national network funded by the Department of Labor that helps identify accommodations and what is reasonable under the Americans with Disabilities Act. The JAN is the leading source of free, expert, and confidential guidance on workplace accommodations and disability employment issues, and works toward practical solutions that benefit both employers and employees. For more information, go to: **https://askjan.org/**.

Rehabilitation Services Administration State Vocational Rehabilitation Programs provide free vocational rehabilitation services to individuals with disabilities nationwide. These include education, equipment, and other services you might need to reach a vocational goal. For more information, go to: **www.choosework.net/findhelp/**.

I Can Connect is the Federal Communications Commission (FCC) program that funds equipment and provides training for adaptive communications technology if you have both hearing and vision loss. A tax on phone bills funds these services. The goods and services that I Can Connect provides are free to the consumer. For more information, go to: **www.icanconnect.org**.

Agency on Community Living (ACL) funds programs throughout the country that support people with disabilities to live independently. These Independent Living Centers are community-based, and they provide a variety of free services. For more information, go to: **https://acl.gov/**.

Assistive Technology Programs (ATP) are also funded by the ACL. These state programs offer people with disabilities the chance to test adaptive technology before buying it. Each state has an ATP, and each will demonstrate technology for you, and even loan it to you to ensure a tool is right for you before you buy one for yourself. Some ATP agencies also have low-interest loans to help you purchase what you need. For more information, go to: **https://acl.gov/programs/assistive-technology/assistive-technology**.

Benefits.gov has a rich list of resources for housing, transportation, employment, financial support, and Veterans' services. For more information go to: **www.benefits.gov**.

CAREER DEVELOPMENT AND COUNSELING

Disabled Veterans Outreach Program (DVOP) specialists provide intensive services to meet the employment needs of disabled and other eligible Veterans, with the maximum emphasis directed toward serving those who are economically or educationally disadvantaged, including homeless Veterans and Veterans with barriers to employment. For more information, go to: **www.dol.gov/vets/veterans/index.htm**.

Transition Assistance Program (TAP) is a cooperative effort between Veterans Employment and Training Service (VETS), the Department of Defense (DoD), the Department of Homeland Security (DHS), and the Department of Veterans Affairs (VA). TAP provides career information for active duty Service Members, National Guard, Reserves, and spouses of Service Members separating or retiring from the military. For more information, go to: **www.taonline.com/TAPOffice/**.

American Job Centers provide an integrated array of high-quality services so that workers, job seekers, and businesses can conveniently find the help they need under one roof in easy to reach locations. For more information, go to: **www.careeronestop.org/LocalHelp/service-locator.aspx**.

Job Corps provides room and board, counseling, mentoring services, and basic medical care while students under age 24 are in the program. Additionally, it provides career counseling and transitional support for up to 12 months after graduation. Job Corps offers training in more than 100 career areas, and all programs start students on a path toward industry-recognized credentials. For more information, go to: **https://www.jobcorps.gov/**.

Institute for Veterans and Military Families (IVMF) is committed to advancing the post-service lives of America's Service Members, Veterans, and their families. Its professional staff delivers programs in career, vocations, and entrepreneurship education and training to post-9/11 Veterans and active duty military spouses, as well as tailored programs to Veterans of all eras. The IVMF also works with communities and non-profits across the nation to enhance service delivery for the 22.5 million Veterans (and their families) throughout the United States. For more information, go to: **https://ivmf.syracuse.edu**.

VA Educational and Vocational Counseling helps you assess vocational interests, aptitudes, and abilities; explore vocational career opportunities; select an appropriate vocational goal; address barriers that may impede success in training or employment; and develop educational program objectives. For more information, go to: **www.benefits.va.gov/vocrehab/edu_voc_counseling.asp**.

VA Readjustment Counseling provides eligible Veterans and their families readjustment counseling through 300 Vet Centers located in all 50 states, the District of Columbia, Puerto Rico, American Samoa, and Guam. For more information, go to: **www.vetcenter.va.gov**.

Veterans Service Organizations offer Veteran-to-Veteran support and networking. For more information, go to: **www.va.gov/vso/**.

EDUCATION

Free Application for Federal Student Aid (FAFSA) is an application used by almost all two- and four-year colleges, universities, and career schools for awarding federal, state, and college-funded student aid. For more information, go to: **https://fafsa.ed.gov/**.

Lifetime Learning Credit (LLC) is a tax credit used to offset the cost of tuition and related expenses. It can help eligible students pay for undergraduate, graduate, and professional degree courses to improve job skills. For more information, go to: **www.irs.gov/credits-deductions/individuals/lifetime-learning-credit**.

Post-9/11 GI Bill provides up to 36 months of financial support to active or honorably discharged military members serving after September 10, 2001 who wish to pursue additional education. Depending on your length of service, you may be eligible for benefits that cover up to 100 percent of tuition and fees paid to your school, a monthly housing allowance, and a stipend for books and supplies of up to $1000 per year. For more information, go to: **www.benefits.va.gov/gibill/docs/pamphlets/ch33_pamphlet.pdf**.

U.S Department of Education Federal Work-Study Program (FWS) funds part-time employment for undergraduate and graduate students with financial need, allowing them to earn money to help pay postsecondary education expenses. The program encourages community service work and work related to the student's course of study. The total award depends on when the student applies, the level of need, and the funding level of the school. For more information, go to: **www2.ed.gov/programs/fws/index.html**.

TRAINING

Veterans Workforce Investment Program (VWIP) provides resources to help Veterans get the training and support they need to find the careers they want. For more information, the Department of Labor provides a brochure at: **www.dol.gov/vets/programs/vwip/veterans_workforce_investment.pdf**.

Homeless Veterans Reintegration Project (HVRP) provides homeless Veterans customized employment and training services to assist them in successfully transitioning into the labor force. For more information, go to: **www.voa.org/homeless-veterans-reintegration-program**.

VA Vocational Rehabilitation & Employment Services for Veterans with Disabilities helps transitioning Service Members and Veterans with service-connected disabilities and barriers to work prepare for, find, and keep employment. Services may include employment assistance, short- and long-term training, purchase of required supplies and equipment, and on-the-job training. For more information, go to: **www.benefits.va.gov/vocrehab/**.

PART II: FINDING YOUR EMPLOYMENT DESTINATION

Part II provides you with resources for finding employment. These resources include programs for internships, job placement, job search, business loans, and business start-up programs designed specifically to help Veterans or people with disabilities connect to the right employer or to start their own business.

FINDING EMPLOYMENT

Vets.gov provides quick access to the Department of Veterans Affairs (VA) and the Department of Labor (DOL). These agencies partnered to create a strong starting point for VA and DOL resources that can aid your career and employment search. For more information, go to: **www.vets.gov/employment/**.

Vocational Rehabilitation & Employment (VR&E) is run by the VA. VR&E offers services for Veterans with disabilities. These services help transitioning Service Members and Veterans with service-connected disabilities and employment challenges to prepare for, find, and keep suitable employment. Services may include employment assistance, short and long-term training, purchase of required supplies and equipment, and on-the-job training. VA VR&E includes programs such as the Compensated Work Therapy (CWT) that helps by supporting and matching work-ready Veterans to competitive jobs, and consulting with businesses and industries regarding Veterans' specific employment needs. For more information on VR&E generally, go to: **www.benefits.va.gov/vocrehab/index.asp**; for more information about Compensated Work Therapy, visit **www.va.gov/health/cwt/**.

DOL American Job Centers and the **Careeronestop** program provide local centers for job search and employment training programs, as well as unemployment insurance services across the nation. Veterans can take advantage of priority of service access at American Job Centers to DOL Programs such as skills training, job search assistance, and resume writing. The American Job Centers provide access to career guidance, employment, and training opportunities, and Veterans can use the Careeronestop tools to assist with searching careers, finding training, and with job searches. If you want to further explore careers, DOL has also provided Veterans with the My Next Move tool at **www.mynextmove.org/vets/**. For more information go to: **www.careeronestop.org/LocalHelp/AmericanJobCenters/american-job-centers.aspx**.

Hire Heroes is a service offered by the USO Transition 360 Alliance to provide job counseling, networking opportunities, career planning, and training to transitioning Veterans and their family members. For more information go to: **www.uso.org/programs/hire-heroes-usa**.

Veteran Recruiting (VR), in partnership with Disabled American Veterans (DAV), allows military friendly employers, Service Members, Veterans, and military spouses to connect and conduct job searches by putting the Veteran first. In addition, employers may recruit talented Veterans in the VR virtual recruitment center. For more information go to: **http://veteranrecruiting.com/jobs/**.

EMPLOYMENT OPPORTUNITIES WITH THE FEDERAL GOVERNMENT

Veterans have some specific benefits when applying for jobs with the Federal Government, such as:

- **Veterans' Preference** – Veterans' preference gives eligible Veterans preference in hiring. Preference applies to competitive appointments as well as special noncompetitive appointments. Only Veterans discharged or released from active duty in the armed forces under honorable conditions are eligible for Veterans' preference.
- **Veterans Recruitment Act (VRA)** – VRA allows for the appointment of eligible Veterans, without competition from non-Veterans. Agencies may use this hiring authority for positions up to GS-11 or equivalent. Agencies hire Veterans under excepted appointments to positions also found in competitive service. After the individual satisfactorily completes 2 years of service, the agency may change the Veteran's status to a career appointment.
- **30 percent or more Disabled Veterans** – The 30 Percent or More Disabled Veterans authority enables the appointment of an eligible candidate to any position for which he or she is qualified without competition. Initial appointments are time-limited, lasting more than 60 days; however, Veterans can be non-competitively converted to a permanent status at any time during the time-limited appointment.
- **Veterans Employment Opportunities Act of 1998 (VEOA)** – This act allows agencies the flexibility to give certain eligible Veterans access to jobs that would have been available only to status employees. In VEOA appointments, eligible Veterans may compete for job opportunities not offered to other external candidates. A VEOA eligible Veteran who is selected will be given a career or career-conditional appointment.
- **Disabled Veterans Enrolled in a VA Training Program** – Veterans with a disability eligible for training under the Department of Veterans Affairs (VA) vocational rehabilitation program may enroll for training or work experience at an agency under the terms of an agreement between the agency and VA. The Veteran is a beneficiary of the VA, not a Federal employee, while enrolled in the program. The program tailors training to the individual's needs and goals.

USAJOBS is the website that connects job seekers to employment opportunities in the Federal Government. The website **www.usajobs.gov** provides information on Veterans' Preference and other Veteran-specific hiring options in the I'm a Veteran section at **www.usajobs.gov/Help/working-in-government/unique-hiring-paths/veterans/**. You can also find a host of Veterans' employment information at OPM's FedsHireVets webpage at **www.fedshirevets.gov**. Additionally, you may want to explore individual federal agency and department websites, as most have Veterans outreach programs.

PROGRAMS THAT ASSIST WITH GETTING A FELLOWSHIP OR AN INTERNSHIP

If you are a Veteran with a disability looking to gain exposure and job experience, an internship or fellowship is an excellent option. Requirements vary depending on the program, career level, and field. There are a host of federal and nonfederal fellowships and internships; these are a few examples:

Non-Paid Work Experience (NPWE) Program is run by the VA. NPWE provides eligible Veterans and Service Members the opportunity to obtain training and practical job experience concurrently. This program is ideal for Veterans or Service Members who have a clearly established career goal, and who learn easily in a hands-on environment. This program is also well suited to Veterans or Service Members who are having difficulties obtaining employment due to lack of work experience. For more information go to: **www.benefits.va.gov/VOCREHAB/employers.asp**.

Operation Warfighter (OWF) is a Department of Defense internship program that matches qualified wounded, ill, and injured Service Members with non-funded federal internships in order for them to gain valuable work experience during their recovery and rehabilitation. This process assists with the Service Members' reintegration to duty, or transition into the civilian work environment where they are able to employ their newly acquired skills in a non-military work setting. For more information go to: **http://warriorcare.dodlive.mil/wounded-warrior-resources/operation-warfighter/**.

The Intelligence Community Wounded Warrior Internship Program (ICWWP) is a unique community-wide initiative that aligns with the Department of Defense's Operation War Fighter (OWF) Program. ICWWP provides injured, ill, and wounded Service Members with meaningful work experiences intended to assist with their recuperation and transition into the workforce through internship opportunities within the Intelligence Community (IC). IC internships provide recovering Service Members the opportunity to build their resumes with valuable federal government work experience, explore employment interests, and develop additional job skills. For more information go to: **http://www.dia.mil/Careers/Wounded-Warrior-Internship-Programs/Defense-Intelligence-Agency-Wounded-Warrior-Internship-Program/**.

The Veterans Congressional Internship Program (Washington Scholars) is for Veterans interested in being able to qualify for employment on Congressional Staff (employees of the United States Congress or individual members of Congress). The program is a 10-week paid internship on a Congress member's staff, learning the Congressional Legislative and Budget process, and obtaining the qualifications, experience, training, and credentialing necessary to be a potential candidate for employment on Congressional Staff. Be sure to denote that you are applying as a "Veteran Intern." For more information go to: **www.washingtonscholars.org**.

AmeriCorps is a program that places thousands of young adults into intensive service positions where they learn valuable work skills, earn money for education, and develop an appreciation for citizenship. AmeriCorps has three main programs: AmeriCorps NCCC, AmeriCorps VISTA, and AmeriCorps State and National. Each has different eligibility requirements, so visit their site for more information: **www.nationalservice.gov/programs/americorps**.

Other notable internships and fellowships are:

- The Department of State's English Language Teaching Fellow Program at **https://exchanges.state.gov/us/program/english-language-fellow-program**;
- The White House Internships at **www.whitehouse.gov/participate/internships**; and
- The Presidential Innovation Fellows at **www.whitehouse.gov/participate/fellows**.

TRAINING TO HELP YOU START YOUR OWN BUSINESS

Entrepreneurship Bootcamp for Veterans with Disabilities (EBV) National Program is designed to leverage the skills, resources, and infrastructure of higher education to offer experiential training in entrepreneurship and small business management to post-9/11 Veterans with service-connected disabilities. This program is also available to military family members who serve in a caregiver role to a Veteran with a service-connected disability. The aim of the program is to develop competencies in creating and sustaining an entrepreneurial venture. For more information, go to: **http://ebv.vets.syr.edu/**.

Small Business Administration's Veterans Business Outreach Program (VBOP) is designed to provide entrepreneurial development services such as business training, counseling and mentoring, and referrals for eligible Veterans owning or considering starting a small business. The SBA has 15 organizations participating in this cooperative agreement and serving as Veterans Business Outreach Centers (VBOC). For more information, go to: **www.sba.gov/tools/local-assistance/vboc**.

Boots to Business has a two-step entrepreneurial training program offered by the U.S. Small Business Administration (SBA) as a training track within the Department of Defense's Transition Assistance Program (TAP). It is open to active duty military members (and their partners/spouses) separating from service who elect to participate in the entrepreneurship training track of Boots to Business. The SBA collaborates with the Institute for Veterans and Military Families at Syracuse University on program curriculum development, course materials, and instruction. The curriculum provides assistance to those interested in exploring business ownership or other self-employment opportunities by leading them through the key steps for evaluating business concepts and providing foundational knowledge required to develop a business plan. In addition, the program introduces participants to SBA resources available to access start-up capital, technical assistance, and contracting opportunities. The Boots to Business entrepreneurship training track has no registration or tuition fees for participants. All service members will receive textbooks and resources necessary to complete the program. For more information go to: **http://boots2business.org/**.

Boots to Business Reboot is a two-part training program sponsored by the SBA covering the small business ownership as a career vocation that is open to Veterans of all eras, Service Members including members of the National Guard and Reserves, and their spouses. The course covers an overview of business ownership as a career vocation, an outline and knowledge of the components of a business plan, a practical exercise in opportunity recognition, and an introduction to available public and private resources. There is no cost to Boots to Business Reboot participants. For more information go to: **http://boots2business.org/reboot/**.

Small Business Development Centers (SBDCs) help new entrepreneurs realize the dream of business ownership and existing business owners remain competitive in the complex marketplace of an ever-changing global economy. Hosted by leading universities, colleges, and state economic development agencies, and funded in part by the United States Congress through a partnership with the SBA, nearly 1,000 service centers are available to provide no-cost business consulting and low-cost training. For more information, go to: **http://americassbdc.org/**.

Office of Small & Disadvantaged Business Utilization is run by the VA and can assist with the process of registering as a Veteran-owned or service-disabled Veteran-owned business. These certifications make your business eligible to access assistance and benefits. Additionally, your business may also qualify for other SBA certification and representations such as women-owned and small disadvantaged business. For information on SBA certifications and representations as well as resources to support your business, visit SBA's Starting and Managing a Veteran Owned Small Business page at: **www.va.gov/osdbu/.**

ASSISTANCE IN FINANCING YOUR START-UP BUSINESS

7(a) Small Business Loans are the most basic and most used type of loan available through the SBA's business loan programs. The loan's name comes from section 7(a) of the Small Business Act, which authorizes the agency to provide business loans to American small businesses. The loan program assists for-profit businesses that are not able to get financing from other resources. SBA provides loans to businesses instead of individuals. The program bases eligibility on aspects of the business, not the owners. SBA's 7(a) loan program will only consider businesses that:

- Meet SBA size standards;
- Operate for-profit;
- Do not yet have the internal resources (business or personal) to provide the financing; and
- Demonstrate the ability to repay the loan.

Some special purpose 7(a) loan programs may also require that the business meet additional eligibility criteria.

The maximum length of the loan is 25 years for real estate and seven years for working capital. The maximum loan amount is $2 million. For more information go to: **www.sba.gov/content/7a-loan-program-eligibility**.

The Small Business Investment Company (SBIC) program, part of the SBA, was created to fill the gap between the availability of venture capital and the needs of small businesses in start-up and growth situations. SBICs exist to supply equity capital, long-term loans, and management assistance to qualifying small businesses. The privately owned and operated SBICs use their own capital and funds borrowed from the SBA to provide financing to small businesses in the form of equity securities and long-term loans. SBICs are profit-seeking organizations that select small businesses to finance within rules and regulations set by SBA. Specialized SBICs (SSBIC) are a particular type of SBIC that provide assistance solely to small businesses owned by socially or economically disadvantaged persons. This program

provides equity investment as opposed to debt financing. An equity investment involves an investment company that buys a piece of your business. They become co-owners in the business. Both the investor and the company negotiate these investments and therefore do not have standard terms like a debt financing (loan) program. For more information go to: **www.sba.gov/sbic/financing-your-small-business/how-should-you-approach-sbic-financing**.

The MicroLoan Program provides very small loans to start-up, newly established, or growing small business concerns and certain not-for-profit childcare centers. Under this program, SBA makes funds available to nonprofit community based lenders (Microlender Intermediaries) which, in turn, make loans to eligible borrowers in amounts up to a maximum of $50,000. The average loan size is about $13,000. Applicants submit their applications to the local intermediary, who decides on the local level whether to fund the request. Each intermediary lender has its own lending and credit requirements. However, business owners contemplating application for a microloan should be aware that intermediaries will generally require some type of collateral, and the personal guarantee of the business owner. The maximum term allowed for a microloan is six years. However, loan terms vary according to the size of the loan, the planned use of funds, the requirements of the intermediary lender, and the needs of the small business borrower. Interest rates vary, depending upon the intermediary lender and costs to the intermediary from the U.S. Department of the Treasury. For more information go to: **www.sba.gov/content/microloan-program**.

PART III: STAYING ON COURSE TO FINANCIAL STABILITY

Finding employment gets you one step closer to financial stability. You might think, "Great, I've got a job! Now I need some resources that can help me save money, file taxes, or better manage my finances." The resources below, although they may not all be exclusively intended for Veterans, are valuable to individuals needing information to educate themselves on better money management.

my Social Security – A free personal *my* Social Security account allows you to verify your earnings history, estimate your future benefits, and much more. Go to **socialsecurity.com** to sign in or create your account today.

Consumer Financial Protection Bureau (CFPB) – This federal agency is charged with protecting Americans from fraud or unfair financial practices. The CFPB website has a section that addresses concerns specific to Veterans, active Service Members, and their families regarding financial transactions or institutions. The CFPB also offers information to help Americans become better-informed financial consumers. For more information, go to: **www.consumerfinance.gov/servicemembers/**.

Money Smart – The Federal Deposit Insurance Corporation (FDIC) has online training, called Money Smart, that helps consumers learn better ways to manage their money, and understand the banking system from the consumer perspective. For more information, go to: **www.fdic.gov/consumers/consumer/moneysmart/**.

Individual Development Accounts (IDA) – Sometimes it is hard to save for the future and build security. Individual Development Accounts are programs that help low-income consumers save a target amount to reach a goal with the financial institution holding the IDA matching funds. Many of these programs permit one of three goals: home ownership, self-employment, or education. Some programs permit other goal purchases, such as adaptive equipment. Once the participant reaches the savings goal, the financial institution matches the funds so that the participant may meet the overall goal. In some programs, the match is more than dollar for dollar. For more information, go to: **https://www.acf.hhs.gov/ocs/programs/afi**.

Achieving a Better Life Experience (ABLE) – The ABLE program allows people who are disabled prior to age 26 to save money in a special tax-free account. These funds may then be used to purchase disability related goods and services. The legislation creating this program is relatively new, so many states' rules are in the development phase. Because some states accept residents of other states into their ABLE program, you may look at programs across the country to see which is best for you. For more information, visit the ABLE National Resource Center at: **www.ablenrc.org**.

Volunteer Tax Assistance – The Internal Revenue Service (IRS) has a program with volunteers to help prepare tax returns at no cost. You must meet certain income requirements to qualify. For more information, go to: **www.irs.gov/individuals/free-tax-return-preparation-for-you-by-volunteers**.

Federal Loan Consolidation allows former students to consolidate student loans, and spread the payments out over a greater period of time — up to 30 years. This may increase the overall interest you pay, but can significantly reduce your payments, and can fix variable interest rates to a permanent lower rate. For more information, go to: **https://studentaid.ed.gov/sa/repay-loans/consolidation**.

The Public Service Loan Forgiveness Program eliminates the remainder of certain student loans for people who have made student loan payments for at least 120 months, and who have worked for the government or for non-profit organization for 10 years. For details about the application process, qualifications, and explanation of other types of loan forgiveness, including forgiveness due to disability, as well as other information, go to: **https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service.**

Thank You

Social Security thanks you for your service and sacrifice. We hope these resources are helpful to you on your employment adventure!

Securing today
and tomorrow

SocialSecurity.gov

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