



ILLINOIS CONNECTIONS FOR FAMILIES OF THE FALLEN (ICFF)

in partnership with Army Survivor Outreach Services

• 2014 •

Community Resource Guide

Connecting Survivor Families With Organizations That Help



ILLINOIS CONNECTIONS FOR FAMILIES OF THE FALLEN (ICFF)

in partnership with Army Survivor Outreach Services

Dear Survivor Family,

We are so sorry for your loss; we know that this is a difficult and overwhelming time. We have created this resource guide to help you navigate the resources available to you. The guide has information on everything from financial programs to health and wellness to education. We are ICFF which stand for Illinois Connections for Families of the Fallen.

ICFF is a collaborative effort of representatives from over 25 different local and national agencies dedicated to helping Illinois Families of the Fallen. The group was established by the Michael Reese Health Trust and Health & Disability Advocates as a result of the leadership and advocacy of the Army Survivor Outreach Services Program. Special thanks to Michael Reese Health Trust for their financial support of this initiative.

Our mission is to connect families of fallen Service Members to services, resources, and peers to help families find their new normal; regardless of their relationship to the fallen, the circumstances in which the Service Member died, or the duty status of the Service Member. We hope that you find this guide helpful. Please contact us to learn about other events and programs ICFF runs throughout the year. We want to connect you to other families who have had a similar loss who understand what you are going through.

Sincerely,

Laura Gallagher Watkin, Co-Chair ICFF

Health & Disability Advocates, email: lgwatkin@hdadvocates.org

If you have suggestions for additions to this guide please feel free to contact us.

Phone: (312) 265-9109, Email: ICFF@Hdadvocates.org

Illinois Connections for Families of the Fallen (ICFF) Agencies Include:

Army Survivor Outreach Services
Health & Disability Advocates
Barr-Harris Children's Grief Center
The Chicago School of Professional Psychology

Fifth Third Bank
H.E.R.O.E.S. Care
Illinois Childhood Trauma Coalition
Illinois Department of Veterans Affairs

Illinois Governors Office
Illinois Network of Child Care Resource & Referral Agencies (INCCRRA)
Institute for Therapy Through the Arts
McCormick Foundation

Michael Reese Health Trust
Operation Support our Troops America
Operation Homefront
Tricare



SURVIVOR OUTREACH SERVICES

Illinois Army Survivor Outreach Services Program is a proud partner of Illinois Connections for Families of the Fallen (ICFF). As a founding member of the ICFF, Army Survivor Outreach Services has provided direction and advocacy for Survivors in the development of ICFF initiatives. Our mission is to develop outreach initiatives and expand and improve services to Survivors are a natural fit to the objectives of the ICFF.

The Illinois Army Survivor Outreach Services Program participated in the development of this guide. We hope that it will be a valuable resource to surviving Family Members of our Fallen Warriors. We are available to help answer any questions that you may have about the programs and benefits that are contained in this guide as well as any other issues that you may have.

The SOS program continuously strives to provide the highest quality of services to surviving Family Members of Fallen Warriors. Please feel free to contact the Army Survivor Outreach Services Representative in your area for assistance:

SOS Support Coordinators:

Christine Cooper

Springfield, IL
(217) 761-3382 office, (217) 316-1191 cell
email: christine.m.cooper10.ctr@mail.mil

Jim Frazier

Woodstock, IL
(708) 646-5933 cell
email: james.l.frazier61.ctr@us.army.mil

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East St. Louis, IL
(618) 558-4196 cell
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Jack Wilson

Rock Island, IL
(309) 782-8253 office
email: john.w.wilson116.civ@us.army.mil

Dawn Sands

Darien, IL
(630) 910-3213 ext. 224
email: dawn.m.sands.ctr@mail.mil

SOS Financial Counselors:

Jon C. Cook, AFC

Rock Island Arsenal, IL
(309) 782-0815 / -0829 Toll Free: 1-877-882-0523
email: jon.c.cook.civ@mail.mil

Anne Schwab

Darien, IL
(630) 910-3213 ext 216
email: Anna.m.schwab3.ctr@mail.mil

Mark Dunlop, CEBS, CFP, ChFC, CEBS, RFC, AEP

Fort Leonard Wood, MO
(573) 596-0153 office
email: mark.dunlop1@us.army.mil

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Financial Programs/ Benefits

- **Lump Sum Cash Assistance**
- **Monthly Cash Assistance**
- **Emergency Assistance**
- **Low Income Assistance**
- **Financial Counseling**
- **Financial Literacy**
- **Employment Preference/Resources**
- **Savings Program**
- **Taxes**



Lump Sum Cash Assistance

The Line of Duty Compensation Act and Members of the Armed Forces

Illinois Court of Claims
Springfield-(217) 782-7101
www.cyberdriveillinois.com

This law provides financial benefits for the beneficiaries of Armed Forces members killed in the line of duty, as defined in the law.

Definitions:

Killed in the Line of Duty: Losing one's life while on active duty in connection with the September 11, 2001, terrorist attacks on the United States, Operation Enduring Freedom, or Operation Iraqi Freedom.

Armed Forces Member: An Illinois resident who is:

- A member of the Armed Forces of the United States;
- A member of the Illinois National Guard while on active military service pursuant to an order of the President of the United States; or
- A member of any reserve component of the Armed Forces of the United States while on active military service pursuant to an order of the President of the United States.

Duty Death Benefit

A claim must be made within two years of the date of death of an Armed Forces member killed in the line of duty, compensation shall be paid to the person designated by the Armed Forces member.

Amount of Compensation

For an Armed Forces member killed in 2012, the compensation is \$336,700.36. Note that compensation amount can change every calendar year. A claim for this compensation must be made within two years of the Armed Forces member's death.

Beneficiary Designation

If the Armed Forces member does not designate a beneficiary (using the specific beneficiary designation form) or if no designated beneficiary survives at the death of the Armed Forces member killed in the line of duty, the compensation shall be paid in its entirety according to the designation made on the most recent version of the Armed Forces member's Service Member's Group Life Insurance election and certificate (SGLI). If no SGLI form exists at the time of the Armed Forces member's death, the compensation shall be paid in accordance with a legally binding will left by the Armed Forces member.

Filing a Claim

To make a claim under this law, beneficiaries can obtain a claim form from the Attorney General's Office, the Secretary of State's Web site (www.cyberdriveillinois.com), or the Court of Claims. Completed claim forms should be filed with the Illinois Court of Claims.

The following information must be provided to the Court of Claims to make a complete application for compensation under this Act:

- Name, address, and title or position in which the Armed Forces member was serving at the time of his or her death;
- Name and address of person(s) designated by the Armed Forces member to receive compensation and percentages if more than one beneficiary. If no designated beneficiary, provide the name and address of the personal representative of the estate of the Armed Forces member;
- Full factual account of the circumstances resulting in the death of the Armed Forces member; and
- Any other information the Court of Claims reasonably requires.

Lump Sum Cash Assistance

Interest Penalties

In directing payment of a claim made under the Line of Duty Compensation Act, the Illinois Court of Claims must direct the Comptroller to add an interest penalty if payment of the claim is not made within 6 months after a claim is filed in accordance with the Line of Duty Compensation Act. If payment is not issued within the 6 month period, an interest penalty of 1% of the award shall be added for each month or fraction thereof after the end of the 6 month period, until final payment is made.

Additional Compensation

The compensation provided in this Act is in addition to, and not a substitution for, any pension rights, death benefits, or other compensation otherwise payable by law.

Death Gratuity

The death gratuity program provides for a special tax free payment of \$100,000 to eligible survivors of members of the Armed Forces, who die while on active duty or while serving in certain reserve statuses. The death gratuity is the same regardless of the cause of death.

The long standing purpose of the death gratuity has been to provide immediate cash payment to assist survivors of deceased members of the Armed forces to meet their financial needs during the period immediately following a member's death and before other survivor benefits, if any, become available.

Eligible Survivor

Prior to May 25, 2007, the death gratuity was payable according to a specific hierarchy prescribed in law with limited opportunity for the member to designate a beneficiary.

Since July 1, 2008, a member may designate any person or persons to receive up to 100% of the death gratuity (in 10% increments) with any remaining undesignated amount payable according to a new prescribed hierarchy. The new beneficiary hierarchy for the amount of the death gratuity not covered by a designation shall be paid as follows:

(1) To the surviving spouse of the person, if any. (2) If there is no surviving spouse, to any surviving children (as prescribed in the note for item 2 of the pre-2008 hierarchy, above) of the person and the descendants of any deceased children by representation. (3) If there is none of the above, to the surviving parents of the person or the survivor of them. (4) If there is none of the above, to the duly appointed executor or administrator of the estate of the person. (5) If there is none of the above, to other next of kin of the person entitled under the laws of domicile of the person at the time of the person's death.

Vietnam Survivors Compensation

Illinois Department of Veterans Affairs

(800) 437-9824

<http://www2.illinois.gov/veterans/Pages/default.aspx>

Survivors are entitled to a payment of \$1,000 if veteran's death is service-connected or is the direct result of service-connected disabilities incurred in the period specified. A separate application is required.

Global War on Terrorism Survivors Compensation

Illinois Department of Veterans Affairs

(800) 437-9824

<http://www2.illinois.gov/veterans/Pages/default.aspx>

A \$3,000 bonus is payable to survivors of certain persons killed by terrorist acts or hostile activities during performance of military service in periods recognized as wartime by United States campaign or service medals. Residency of 1 year in Illinois prior to entering military service is required.

Lump Sum Cash Assistance

Social Security

United States Social Security Administration

(800) 772-1213

<http://www.ssa.gov/>

Up to \$255 in Social Security Benefits may be paid to the surviving spouse living with the member at the time of death. The fact that a service member was temporarily away from home on a military assignment will not preclude a finding of living together. If there is no surviving spouse, the sum is paid to the child or children who are eligible for Social Security benefits for the month of death. If more than one child is eligible for the month of death, the sum is divided equally among all such children. No other survivors are entitled to this benefit. You should make your claim through the nearest Social Security Office. Your casualty assistance officer may contact the Social Security Administration Expedited Claim Unit (tel. (866) 777-7887) on your behalf in order for benefits to begin within twenty-four hours. Supporting documentation will be necessary within sixty days or benefits will stop. For more information, go to <http://www.ssa.gov/>

Monthly Cash Assistance

Dependency and Indemnity Compensation (DIC)

U.S. Department of Veterans Affairs
(800) 827-1000
www.va.gov

What Is DIC?

DIC is a monthly benefit paid to eligible survivors of a military service member who died while on active duty, active duty for training, or inactive duty training, or a veteran whose death resulted from a service-related injury or disease, or a veteran whose death resulted from a non service-related injury or disease, and who was receiving, or was entitled to receive, VA Compensation for service-connected disability that was rated as totally disabling for at least 10 years immediately before death, or since the veteran's release from active duty and for at least five years immediately preceding death, or for at least one year before death if the veteran was a former prisoner of war who died after September 30, 1999.

Who Is Eligible?

-The surviving spouse if he or she: validly married the veteran before January 1, 1957, *or* was married to a service member who died on active duty, active duty for training, or inactive duty training, *or* married the veteran within 15 years of discharge from the period of military service in which the disease or injury that caused the veteran's death began or was aggravated, *or* was married to the veteran for at least one year, *or* had a child with the veteran, *and* cohabited with the veteran continuously until the veteran's death or, if separated, was not at fault for the separation, *and* is not currently remarried.*

**Note: A surviving spouse who remarries on or after December 16, 2003, and on or after attaining age 57, is entitled to continue to receive DIC.*

*The **surviving child(ren)**, if he/she is: not included on the surviving spouse's DIC unmarried AND under age 18, or between the ages of 18 and 23 and attending school.*

***Note:** Certain dependent adult children are entitled to DIC. Call the toll-free number for the eligibility requirements.*

How Much Does VA Pay?

The basic monthly rate of DIC is \$1,195 for an eligible surviving spouse. The rate is increased for each dependent child, and also if the surviving spouse is housebound or in need of aid and attendance. VA also adds a transitional benefit of \$296 to the surviving spouse's monthly DIC if there are children under age 18. The amount is based on a family unit, not individual children. Benefit rate tables, including those for children alone and parents, can be found on the Internet at <http://www.vba.va.gov/bln/21/Rates> or call the toll-free number above.

How Should a Claimant Apply?

Claimants should complete VA Form 21-534 Application for Dependency and Indemnity Compensation, Death Pension and Accrued Benefits by a Surviving Spouse or Child.

Monthly Cash Assistance

Parent DIC

Parents who are dependent on a veteran with a service-connected disability, or whose child died in-service or from a service-connected disability, may be entitled as dependents on the veterans compensation award or to Dependency and Indemnity Compensation (DIC) if they are in financial need. Parents may be biological, step, adopted, or in loco parentis.

Uniformed Services Survivor Benefit Plan

The Uniformed Services Survivor Benefit Plan (SBP) was created by Congress in 1972 to put an end to the category of destitute survivors. SBP is the sole means by which survivors can receive a portion of military retired pay. Without it--retired pay stops on the date of the retiree's death.

Every military member is automatically enrolled at no cost while they serve on active duty. Should they die on active duty with an eligible beneficiary, SBP is payable. When they retire, military members must elect to receive reduced retired pay for their lifetime, so as to continue 55 percent of their retired pay to their survivors following their death. To help military members and spouses make informed decisions on SBP participation, in-depth SBP counseling is provided by installation Retirement Services or Activities Officers (RSO/RAO). Note: In most cases, the SBP is taxable income, even if paid to a minor child.

Eligible Beneficiaries

- **Spouse** - An eligible spouse is the spouse the service member is married to when they die. If the service member marries after retirement, the marriage must last at least one year or they must have children born of that spouse. Benefits are paid until the spouse dies, but stop upon remarriage before age 55 (and can be resumed if the remarriage ends).
- **Spouse & Child(ren)** - The spouse is the primary beneficiary, with eligible children (up to age 18, or 22 if unmarried full-time college students) receiving the annuity only if the spouse dies or remarries before age 55. The 55 percent annuity is divided equally among the eligible children.
- **Child(ren) Only** - Eligible children are the primary beneficiaries. If the retiree dies while a child is eligible, the 55 percent annuity continues until the child exceeds the age of eligibility. Adopted children, stepchildren, foster children and natural children of all marriages who live with the retiree in a regular parent-child relationship are eligible.
- **Former Spouse** - This option can be elected voluntarily or be required by a state court. Former spouse costs and benefits are identical to those for spouses. The same remarriage limitations apply.
- **Former Spouse & Child(ren)** - Only children of the marriage to the former spouse are eligible beneficiaries.
- **Insurable Interest** - If a retiree is unmarried with no children or only one dependent child, the retiree may choose someone with a financial interest in his or her life, such as a close relative or a business partner.

Monthly Cash Assistance

Social Security

Social Security Administration
(800) 772-1213
<http://www.ssa.gov/>

Monthly Social Security payments are paid to a spouse or a divorced spouse with children of the deceased service member under the age of 16, or disabled children in their care who meet the eligibility requirements. Monthly payments are also paid to children under the age of 18 or 19 if they are full-time students, or older children who were disabled before the age of 18. The amount paid will be determined by the Social Security Administration.

Survivors may apply for Social Security benefits at the same time they apply for DIC or VA death pension. The substantiating evidence they submit to VA also may be used by the Social Security Administration (SSA). However, survivors must still make application for Social Security benefits to a SSA office. Submission of separate applications with required substantiating evidence to VA and the SSA will expedite the processing of claims for compensation or pension and Social Security benefits.

Do I have to pay income tax on Social Security benefits received?

You will have to pay federal taxes on your Social Security benefits if you file a federal tax return as an individual and your total income is more than \$25,000. If you file a joint return, you will have to pay taxes if you and your spouse have a total income of more than \$32,000. Use the Internal Revenue Service (IRS) Notice 703 shown on the back of the Social Security Benefit Statement, SSA Form 1099, to determine if any of your benefits may be taxable. Social Security has no authority to withhold state or local taxes from your benefit. Many states and local authorities do not tax Social Security benefits. However, you should contact your state or local taxing authority for more information.

Are Social Security Survivor Benefits Received by Children Taxable Income?

When an individual dies, certain family members may be eligible for Social Security benefits. In certain cases, the recipient of Social Security survivor benefits may incur a tax liability.

Family Members

Family members who can collect benefits include children if they are unmarried and are younger than 18 years old; or between 18 and 19 years old, but in an elementary or secondary school as full-time students; or age 18 or older and severely disabled (the disability must have started before age 22). If the individual has enough credits, Social Security pays a one-time death benefit of \$255 to the decedent's spouse or minor children if they meet certain requirements.

Benefit Amount

The benefit amount is based on the earnings of the decedent. The more the decedent paid into Social Security, the larger the benefit amount. Social Security uses the decedent's basic benefit amount and calculates what percentage survivors may receive. That percentage depends on the age of the survivors and their relationship to the decedent. Children, for example, receive 75 percent of the decedent's benefit amount.

Monthly Cash Assistance

Taxation

The person who has the legal right to receive Social Security benefits must determine whether the benefits are taxable. For example, if a taxpayer receives checks that include benefits paid to the taxpayer and the taxpayer's child, the child's benefits are not considered in determining whether the taxpayer's benefits are taxable. Instead, one half of the portion of the benefits that belongs to the child must be added to the child's other income to see whether any of those benefits are taxable to the child.

Social security benefits are included in gross income only if the recipient's "provisional income" exceeds a specified amount, called the "base amount" or "adjusted base amount." There are two tiers of benefit inclusion. A 50-percent rate is used to figure the taxable part of income that exceeds the base amount but does not exceed the higher adjusted base amount. An 85-percent rate is used to figure the taxable part of income that exceeds the adjusted base amount.

Up to 50 percent of Social Security benefits could be included in taxable income if a recipient's provisional income is more than the following base amounts:

- \$25,000 for single individuals, qualifying surviving spouses, heads of household, and married individuals who live apart from their spouse for the entire tax year and file a separate return; and
- \$32,000 for married individuals filing a joint return;
- zero for married individuals who do not file a joint return and do not live apart from their spouse during the entire tax year

Up to 85 percent of benefits could be included in taxable income if a recipient's provisional income is more than the following adjusted base amounts:

- \$34,000 for single individuals, qualifying surviving spouses, heads of household, and married individuals who live apart from their spouse for the entire tax year and file a separate return; and
- \$44,000 for married individuals filing a joint return;
- zero for married individuals who do not file a joint return and do not live apart from their spouse during the entire tax year.

If the taxpayer's provisional income does not exceed the base amount, no part of Social Security benefits will be taxed. For taxpayers whose income exceeds the base amount, but not the higher adjusted base amount, the amount of benefits that must be included in income is the lesser of:

- One-half of the annual benefits received; or
- One-half of the amount that remains after subtracting the appropriate base amount from the taxpayer's provisional income.

Taxpayers whose provisional income exceeds the adjusted base amount must include in income the lesser of:

- 85 percent of the annual benefits received; or
- 85 percent of the excess of the taxpayer's provisional income over the applicable adjusted base amount plus the smaller of: (a) the amount calculated under the 50-percent rules above, or (b) one-half of the difference between the taxpayer's applicable adjusted base amount and the applicable base amount. One-half of the difference between the base amount and the adjusted base amount is \$6,000 for married taxpayers filing jointly and \$4,500 for other taxpayers. For taxpayers who are married, not living apart from their spouse, and filing separately, the amount will always be zero.

Emergency Cash Assistance

Air Force Aid Society

(800) 769-8951

<http://www.afas.org/EA>

Air Force Aid Society emergency assistance is available to Airmen and their eligible family members to meet immediate needs in an emergency situation. The Society provides interest free loans and grants based on the

individual situation for needs such as:

- Basic Living Expenses Emergency Travel Vehicle Expenses Funeral Expenses
- Medical/Dental Child Care/Respite Moving Expenses Miscellaneous Expenses

Who is Eligible?

- Active duty Air Force personnel and their eligible family members
- Retired Air Force personnel and their eligible family members, but not on a continuing basis, and based on a case-by-case review
- Air National Guard or Air Force Reserve personnel away from home station on extended active duty 15 days or more under Title 10 USC
- Spouses and dependent age children of deceased Air Force personnel (who died on active duty or in retired status)

How to Apply:

Airmen or eligible family members who have an emergency need should contact the nearest Air Force Aid Society office located at Air Force bases around the world. Most are located in Airman and Family Readiness Centers.

Army Emergency Relief

(866) 878-6378

<http://www.aerhq.org>

The following individuals are eligible for assistance from Army Emergency Relief: Soldiers on extended active duty and their dependents.

- Members of the Reserve Components of the Army (National Guard under Title 10 authority and Army Reserve) who are on continuous active duty for more than 30 consecutive days and their eligible family members.
- Soldiers retired from active duty because of longevity or physical disability or retired upon reaching age 60 (Reserve Components) and their eligible family members.
- Widows, widowers and orphans of Soldiers who died while on active duty or after retirement as cited above.

Where to get assistance:

If you are on an Army installation or have one within 50 miles of your location, go to http://www.aerhq.org/section_locations.asp for contact information.

If there is no Army installation nearby, AER has support agreements with the military relief societies of the other services to assist Soldiers and their families. Go to http://www.aerhq.org/section_locations.asp?a=12 to find the nearest Air Force, Navy, Marine or Coast Guard facility within 50 miles of your location.

If there is no military installation of any type within 50 miles of your location, AER has a support agreement with the American Red Cross to assist Soldiers and their families. Go to <http://www.redcross.org> to find the contact information for the chapter nearest your location: American Red Cross/Army Emergency Relief 24 hour Emergency Communication Center:

(877) 272-7337

Emergency Cash Assistance

Army Emergency Relief *con't.*

What to bring with you:

- A DA Form 700, Application for AER Financial Assistance is downloadable here: <http://www.aerhq.org/dnn563/Portals/0/LinkedDocs/Form70.pdf>
- Military ID card.
- Be prepared to provide copies of the bills that you are having difficulty paying.
- Reserve Component Soldiers need to bring the current set of orders that place them on active duty for greater than 30 consecutive days.

Coast Guard Mutual Assistance

USCG Mail Stop 7180
4200 Wilson Blvd., Suite 610
Arlington, VA 20598-7180
(800) 881-2462
www.cgmahq.org/

Coast Guard Mutual Assistance provides through counseling, short-term interest-free loans, financial grants, referrals, and other related means. Assistance is provided under a large variety of conditions and situations usually involving everyday essentials including emergency, housing, and medical needs that are beyond the individual's ability to meet at the time assistance is requested. Coast Guard Mutual Assistance should be used to supplement, not replace other forms of available assistance.

Navy/Marine Corps Relief Society

www.nmcrrs.org/

The Navy-Marine Corps Relief Society can provide interest-free loans or grants to help with emergency needs such as:

- Emergency Transportation
- Funeral Expenses
- Medical/dental Bills (patient's share)
- Food, Rent, and Utilities
- Disaster Relief Assistance
- Child Care Expenses
- Essential Vehicle Repairs
- Unforeseen Family Emergencies

How to apply:

Service member or eligible family members who have an emergency need should contact the nearest NMCRRS location and make an appointment to be seen by an NMCRRS caseworker. Bring your ID card. When there is no NMCRRS office in the area, an available Army Emergency Relief, Air Force Aid Society, or American Red Cross Chapter Office can process your request on behalf of the Navy-Marine Corps Relief Society. If you need emergency assistance after hours, please call: the American Red Cross Armed Forces Emergency Service Center at (877) 272-7337.

Emergency Cash Assistance

Children of Fallen Soldiers Relief Fund

The Children of Fallen Soldiers Relief Fund was founded to help support surviving U.S. Military children who have lost a parent in the Afghanistan or Iraq wars. Its program has been expanded to include spouses of Fallen Service Members as well as those whose parent or spouse has suffered a severe disability as a result of their efforts in either war.

The Financial Assistance Program helps the surviving members of these families with financial assistance. Monetary awards are made to applicants in need of assistance with housing, repairs, utilities, medical expenses, groceries, clothing, school supplies and other expenses deemed necessary in order to help alleviate their burden. To apply for assistance, individuals must complete an application.

The Grant Committee meets six times a year; the month following the end of each quarter. Financial assistance applications must be complete and full submissions received prior to the end of each quarter. Those going through financial difficulties are encouraged to apply for assistance by calling (866) 962-3773. <http://www.cfsrf.org/>

County Veterans Assistance Commissions

The County Veterans Assistance Commissions (VAC) are county agencies that assist veterans and their families. Most VAC have a program to provide emergency cash assistance. Each county operates their program differently;

in order to find out what services your county provides you will need to call your county administration offices and ask to speak to the VAC representative. Website: <http://www.iacvac.org/>

USA Cares

Website: <http://www.usacares.org/>
(800) 773-0387

Director of Assistance's phone number: (800) 773-0387 ext. 115

USA Cares is a non-profit organization that provides financial and advocacy support to veterans and their families. USA Cares can provide assistance for families of fallen service members. For example the Housing Assistance program helps families avoid eviction and foreclosure, and the Basic Needs program temporarily assists families in critical areas such as utilities, auto expenses, and food. In order to apply for assistance families must complete the online application available on the website at www.usacares.org.

Emergency Cash Assistance

Armed Forces Foundation

The Armed Forces Foundation 16 North Carolina Avenue, SE
Washington, DC 20003 <http://www.armedforcesfoundation.org/>

Office Phone Number:

(202) 547 - 4713

Fax Number

(202) 547-4712

info@armedforcesfoundation.org

The largest program administered by the Armed Forces Foundation, the C.W. Bill and Beverly Young Financial Assistance Fund, named after Congressman Bill Young and his wife Beverly, provides direct financial assistance to Service members and their families facing financial hardship through injury and other service related situations. They provide money to service members and their families from all branches of service. The Bereavement Services Program provides financial assistance with funeral costs and travel arrangements for military families in times of mourning. In an attempt to help families cope with loss, the AFF offers family retreats and provides for professional grief counseling.

The program offers a wide range of support for families in need i.e. covering the cost of a funeral procession, hotel costs, receptions or flower arrangements, Assisting with estate settlement and investment planning services are additional forms of assistance offered by the foundation. In addition, scholarships for spouses as well as children are available through the Foundation's Yellow Ribbon Scholarship Fund.

It also offers a Financial Assistance Program that helps with rent/mortgage, utilities, childcare, car payments, and car insurance. This Program is available to families of fallen soldiers. The application is online. Only the immediate family of the soldier can apply, and must do so within 18 months of the soldier's death. Necessary forms include: DD214, Death certificate, along with current bills, etc.

American Legion

The American Legion

National Commission on Children & Youth

P.O. Box 1055

Indianapolis, IN 46206

(317) 630-1323

Temporary Financial Assistance Website: <http://www.legion.org/financialassistance>

In the 1920s, The American Legion family raised more than \$5 million to create the National Endowment Fund. One of the programs created through the Endowment Fund was Temporary Financial Assistance. Through grants, TFA keeps children of deceased or disabled veterans at home rather than in institutions. This cash aid is still available for cases not covered by subsequent state and federal programs for the needy. In 2008, the program provided nearly \$706,000 to 640 families, benefiting 1,462 children.

Emergency Cash Assistance

American Legion *Con't.*

Through TFA, a local post can request cash assistance to help maintain the basic needs of veterans' children. The fund helps families meet the costs of shelter, food, utilities and health expenses when parents are unable, thereby keeping the child or children in a more stable home environment.

Who is eligible?

Eligibility is limited to minor children of veterans. The parent must have served at least one day of active duty in the Armed Forces of the United States during one the following periods:

- Dec. 7, 1941-Dec. 31, 1946
- June 25, 1950-Jan. 31, 1955
- Feb. 28, 1961-May 7, 1975
- August 24, 1982-July 31, 1984
- Dec. 20, 1989-Jan. 31, 1990
- Aug. 2, 1990-Cessation of hostilities as determined by the U.S. Government.
- Membership in The American Legion is not required.
- Minor children include any unmarried child, stepchild and adopted child 17 years or younger.
- Children 18-20 years old will be considered if a current disability requires special schooling or indefinite in-home care, or they are enrolled in an approved high school.
- No child is considered eligible for TFA until a complete investigation is conducted, a legitimate family need is determined, and all other available resources have been utilized or exhausted.
- TFA applications must originate and be investigated at the local level. When all other possible resources have been exhausted, contact your local American Legion post, department headquarters, and/or department Children & Youth chairman.

Low Income Assistance

The Low Income Home Energy Assistance Program (LIHEAP)

Emergency Assistance hotline - (877) 411-9276.

LIHEAP is designed to help eligible low-income households pay for utility/energy services. This can include assistance with weatherization services to make your home more energy efficient.

To apply:

<http://www.ildceo.net/dceo/Bureaus/Energy+Assistance/Illinois+LIHEAP/>

The Salvation Army

<http://www.usc.salvationarmy.org>

This organization provides one-time month-long funds to help with those in case of emergency. Individuals must demonstrate income and prove to be up-to-date with their bills in order to receive the emergency fund. Please call (773) 725-1100 to find your local Salvation Army emergency fund provider in the Chicago land and surrounding suburbs area or enter your zip code into the website listed above to find a location near you.

Illinois Department of Human Services (DHS)

To apply for any DHS program listed below: call (800) 843-6154, TTY (800) 447-6404

Or Visit the nearest Illinois Department of Human Services (DHS) office. To locate the nearest DHS office in your area, visit: <http://www.dhs.state.il.us/page.aspx?module=12>

DHS provides many different financial, housing, child care and health care services. Below is a summary the SNAP and TANF programs.

Supplemental Nutrition Assistance Program (SNAP)

(Formerly 'Food Stamps') SNAP helps low-income people purchase food. The most important factors that determine the amount of, and eligibility for SNAP benefits are income and expenses and the number of persons who live and eat together.

To Apply: You may online at:

<https://abe.illinois.gov/>

With the ABE website you can apply for Medical, Food and Cash Assistance with the state of Illinois all on one website. You will need to create a new user ID to begin an application for benefits. The application should take around 30 minutes to complete. You will be asked about the people in your home, the money you get from a job or other sources, your housing costs and a few other bills. Your answers will stay private and secure.

Low Income Assistance

The Temporary Assistance for Needy Families (TANF)

This program provides temporary cash assistance for low income pregnant women and families with one or more dependent children. TANF provides financial assistance to help pay for food, shelter, utilities, and expenses other than medical. Formerly known as 'Aid to Families with Dependent Children' this program does have a lifetime limit of 5 years of assistance.

To apply: <https://abe.illinois.gov/abe/access/> Refer to Supplemental Nutrition Assistance Program SNAP for more info.

Women, Infants, and Children (WIC)

(800) 843-6154

This program provides food assistance for low-income women and children. Generally, women are eligible if she is pregnant, breast feeding, or just had a baby.

Direct2Food

<http://www.direct2food.org/>

This is Metro Chicago's online resource to help locate the food pantries, soup kitchens, and meal programs closest to you. Direct2Food will also help you determine if you are eligible for further assistance like food stamps and resources for Women, Infants, and Children (WIC).

Feeding Illinois (Food Pantries)

Feeding Illinois' eight member food banks work through a network of member agencies, community partners and corporate and government partners throughout Illinois. You can locate your nearest Feeding Illinois partner agency and its hours of operation on the website: <http://www.feedingillinois.org/need/>

Catholic Charities Emergency Assistance Department

<http://www.catholiccharities.net/GetHelp/OurServices/EmergencyAssistance.aspx>

Provide a full array of services for clients in need of urgent basic human needs. Coordinates the Catholic Charities Supplemental Nutrition Assistance Program Employment & Training (SNAP E&T). Provide intake for emergency shelter, emergency financial assistance, referral, advocacy, food pantry, clothing, short-term case management and benefits screening.

Illinois Board of Education Nutrition programs

<http://www.isbe.state.il.us/nutrition/>

Illinois Hunger Coalition

<http://www.ilhunger.org/>

The Illinois Hunger Coalition seeks to alleviate and end hunger and the underlying causes through community organizing, advocating for progressive public policies, and public education.

Financial Counseling

Army Survivor Outreach Services - Financial Counselors

Financial Counselors provide assistance to surviving families through investment and estate planning education. Financial counselors work closely with Benefits Coordinators, Army Long Term Family Case Management, and legal assistance to address the needs of surviving families.

SOS Financial Counselors

Jon C. Cook, AFC
Rock Island Arsenal, IL
(309) 782-0815 / -0829 Toll Free: 1-877-882-0523
email: jon.c.cook.civ@mail.mil

Anne Schwab
Darien, IL
(630) 910-3213 ext 216
email: Anna.m.schwab3.ctr@mail.mil

Mark Dunlop
Ft. Leonard Wood, MO
(573) 596-0153 office
email: mailto:mark.dunlop1@us.army.mil

MFLC - Personal Financial Counselors

Contact MFLC at 1-(800) 327-2133 or visit website: https://www.mhngs.com/app/programsandservices/mflc_program.content

The Military & Family Life Consultant (MFLC) Program includes Personal Financial Counseling to help families manage finances, resolve financial problems and reach long-term goals such as getting an education, buying a home and planning for retirement. Personal Financial Counseling services are free, anonymous and confidential.

Personal Financial Counselors can advise on:

- Military benefits, pay and entitlements
- Family budgets and spending plans
- Credit management and credit cards
- Debt liquidation • Student loans and tuition assistance
- Insurance, mortgages and loans
- Consumer rights
- Taxes
- Investments and basic estate planning
- Veterans' benefits
- State-related benefits
- Military and community support resources

Beneficiary Financial Counseling Service

(888) 243-7351
SGLI, FSGLI, or VGLI Beneficiary
(800) 428-3416
Recipients of TSGLI
Email: fcs@financialpoint.com

Financial Counseling

A free consultation with The Beneficiary Financial Counseling Services is a benefit offered to beneficiaries of Service Members' Group Life Insurance, Service Members Group Life Insurance Family Coverage and Veterans' Group Life Insurance policies as well as TSGLI claimants. A call with Financial Counseling Services are provided as part of your Service Members' and Veterans' Group Life Insurance benefits. Counselors are available 24 hours a day, 7 days a week, to answer questions.

Note: If you choose to hire Beneficiary Financial Counseling Services for financial planning there is a cost for this counseling. Counselors do receive a commission for their services.

Financial Planning Association

<http://www.fpanet.org/PlannerSearch>

The financial planner association of Illinois has a database of private financial planners around the state that you can hire to provide you with financial advice. Use their website to locate information about a local financial planner to assist you in making investment decisions.

Military OneSource

<http://www.militaryonesource.com> or call (800) 342-9647.

Military OneSource offers private, confidential, non-medical problem-solving counseling is provided by licensed, certified counselors on demand. Up to twelve (12) counseling sessions may be provided for each issue, free of charge to the Soldier or Family member.

Assistance:

Face-to-face counseling is provided via referrals to counselors within a 30-minute drive of the Soldier or Family member's home; Telephonic counseling is provided as scheduled by the Soldier or Family member; and Military OneSource refers Soldiers and Family members to TRICARE or a Military Treatment Facility when it is indicated that mental health counseling is needed. Military OneSource consultants and counselors have a Master's degree in a helping profession field of study such as Social Work, Psychology, or Counseling. All face-to-face counselors must be certified and licensed to practice in their state of practice.

Military OneSource counseling is short term, solution focused, and addresses areas such as stress management, couples communications, parent-child communications, grief and loss, financial management, anxiety, self-esteem, loneliness, and critical life decisions. Counseling is provided to individuals, couples, families, or groups. With the exception of mandatory state, federal, and military reporting requirements (domestic violence, child abuse, and duty to warn situations), Military OneSource counseling is private and confidential to encourage the widest level of participation.

Military OneSource registration is not required. There is no cost for Military OneSource services: telephone calls, online services, educational materials (no shipping and handling), or face-to-face or telephonic counseling sessions.

Housing Programs

Housing and Allowances

If you are living in government housing as an authorized dependent, you are eligible to continue living in government housing for a year from the date of your loved one's death. If you leave government housing before the 365th day from your loved one's death, you will be reimbursed for the unused days at the current rate of Basic Allowance for Housing (BAH) for your loved one's pay grade. If you desire to remain in quarters past the 365th day, a written request must be submitted to the Base Commander via the appropriate housing office. If approved, rental charges at the current rate may be applied.

If you are not residing in government housing, you will be provided a lump sum payment of 365 days BAH at the Service member's current rate. If you are in leased government housing, the 365-day rule still applies. If you are a surviving spouse and also a member of the uniformed services, you are also eligible for the housing allowance as an authorized dependent.

You are also authorized one relocation move at government expense. The movement of household goods must be completed within three years following the death of the Service member. A request may be made for an extension if necessary. Please contact the transportation officer at the nearest installation. Your casualty assistance office can also help you with the request.

VA Home Loans

VA loans are basically a 100% Home loan and Home Loan refinance product, set up through the VA to be used by various banks, credit unions and other various lenders. The VA ascertains the Veterans eligibility for the loan, and the actual lender that underwrites the loan will determine the borrower's approval. It can be confusing, but remember that the VA doesn't actually qualify you for the approval of the Home loan, they just determine from the Service Member's discharge certificate (i.e., DD 214) eligibility as a veteran, which will influence your VA funding fee, usually around 2.1% of the total loan amount.

Surviving spouses may be determined eligible if they are an un-remarried spouse of a veteran who died while in service or from a service connected disability or are a spouse of a serviceperson missing in action or a prisoner of war. Note: Also, a surviving spouse who remarries on or after attaining age 57, and on or after December 16, 2003, may be eligible for the home loan benefit. However, a surviving spouse who remarried before December 16, 2003, and on or after attaining age 57, must apply no later than December 15, 2004, to establish home loan eligibility. VA must deny applications from surviving spouses who remarried before December 6, 2003 that are received after December 15, 2004.

To apply for a VA loan, the Survivor should visit their local lender who has experience with VA loans. They should have a copy of the veteran's DD Form 214 and other income requirements that the lender will require (usually last 2 years W2's and last 2 months bank statements and most recent paystub). The lender can contact the VA on the Survivor's behalf and get their eligibility from them - this can take up to several weeks.

Contact the VA at (800) 827-1000 or go to <http://benefits.va.gov/homeloans/index.asp> for more information on general rules of VA eligibility. VA Form 26-1880 (Request for Certificate of Eligibility) is used.

Housing Programs

Direct2Housing

<http://www.direct2housing.org/index.php>

This program provides online assistance with locating housing in the Chicago land area, including housing that is accessible for people with disabilities.

Fannie Mae - Special Mortgage Forbearance Program

Fannie Mae

1-877-MIL-4566

<http://knowyouroptions.com/find-resources/government-programs/military-options>

If your spouse has lost their life in combat, you may be eligible for special mortgage forbearance. If you are unable to make your mortgage payment as a result of this unique hardship and your loan is owned by Fannie Mae, you may be eligible for temporary relief from your monthly mortgage payments. To find out if Fannie Mae owns your mortgage or if you are eligible, please call Fannie Mae at (877) MIL-4566.

Fallen Warriors

2029 Village Lane Suite 101

Solvang, CA 93463

(805) 884-0884, dial '0' for the operator

support@fallenwarriors.org

<http://fallenwarriors.org/>

Fallen Warriors provides homes to the families of those Service Members that have given their lives for our country.

Federal Student Aid

www.FederalStudentAid.ed.gov

U.S. Department of Education's office of Federal Student Aid's website that serves as the source for free information, guidance, and tools for federal student assistance.

MyMoney.gov

www.mymoney.gov

The U.S. Financial Literacy and Education Commission's website dedicated to teaching the basics about financial education. The site offers valuable information on budgeting, credit management, saving and investing, financial planning, financial aid, and loan obligations.

Federal Trade Commission

www.ftc.gov

The Federal Trade Commission's website to prevent fraud, deception, and unfair business practices. This site gives examples of key questions to ask when considering a credit counselor and collects complaints about consumer fraud and identity theft.

Federal Deposit Insurance Corporation

www.fdic.gov

U.S. government website that has articles on how to become a smarter, safer user of financial services that will protect and stretch your earnings.

The Bad Credit Hotel

www.controlyourcredit.gov

U.S. Department of the Treasury's website that offers the basics to maintaining good credit.

Employment Preference/Resources

Veterans Preference for Federal Jobs

To receive preference, a Veteran must have been discharged or released from active duty in the U.S. Armed Forces under honorable conditions. Preference is also provided for certain widows and widowers of deceased Veterans who died in the service such as spouses of service-connected disabled Veterans and mothers of Veterans who died under honorable conditions on active duty or have permanent and total service-connected disabilities. For each of these preferences there is a specific criterion that must be met.

For more information go to: <http://www.fedshirevets.gov/job/familypref/index.aspx>

State Employment Preference

Veterans Outreach Coordinator
Illinois Department of Central Management Services
Capital City Center
130 W. Mason Street, Second Floor
Springfield, Illinois 62702
(217) 524-1313 (800) 643-8138
TTY (217) 785-3979
TTY users can also call the Illinois Relay Center at (800) 526-0844
www.work.illinois.gov

Under state law, qualified veterans are entitled to points added to a passing grade and appointment preference.

An un-remarried spouse of a veteran who suffered a service-connected death or the spouse of a veteran whose service-connected disability prevents the veteran from qualifying for state employment receives the same preference as the veteran would have received. One parent of an unmarried veteran who suffered a service-connected death or disability that prevents the veteran from qualifying for state employment receives points added to a passing grade. A spouse or parent using the veteran's preference must complete CMS Form 255 - Information Questionnaire which is available at the time of application.

Employer Partnership of the Armed Forces

<https://h2h.jobs/>

The Employer Partnership Office job search engine is easy to use, and will give Service Members and Families of Fallen Service Members another tool to help them achieve their career goals.

With nearly 1000 Employer Partners you'll find Fortune 500 companies in career fields in:

- Health care
- Law enforcement
- Public safety
- Transportation and logistics
- IT
- Telecommunications
- Human Resources and other industries

Employer Partnership field representatives are also available to further assist in matching you with an employer seeking your work skills. Search for local representatives on the website above.

Savings Program

Heroes Earnings and Assistance and Relief Act of 2008

If you received a military death gratuity or SGLI payment with respect to a death from injury that occurred after October 6, 2001, you can contribute (roll over) all or part of the amount received to your Roth IRA. The contribution is treated as a qualified rollover contribution. The Heroes Earnings Assistance and Relief Tax Act of 2008 (Public Law 110-245, §109) allows a beneficiary of a \$100,000 death gratuity and/or an SGLI payment of any amount to contribute all or part of the gratuity or payment to a Roth IRA or an education savings account.

The account must be created within one year following receipt of the payment and the normal rules limiting contributions to Roth IRAs and education savings accounts do not apply. Unlike some other Roth IRA contributions, there is no 5-year waiting period for withdrawal of the contributions. .

For additional information, contact an Army Survivor Outreach Service Financial Counselor in your area:

SOS Financial Counselors:

Jon C. Cook, AFC

Rock Island Arsenal, IL

(309) 782-0815 / -0829 Toll Free: 1-877-882-0523

email: <mailto:jon.c.cook.civ@mail.mil>

Mark Dunlop CEBS, CFP, ChFC, CEBS, RFC, AEP

Ft. Leonard Wood, MO

(573) 596-0153 office

email: mark.dunlop1@us.army.mil

Income Taxes

Assistance with filing income taxes is available at most active military installations during tax season. And in some cases year round. This service is free of charge for eligible survivors and military ID card holders. Contact nearest active duty military or state National Guard legal assistance office for availability of services and further information.

For income tax purposes, Social Security benefits, death gratuity payment, BAH benefit, burial benefits, VA pension and compensation payment, property and the face amount of all life insurance policies are excluded from gross benefits.

Combat Zone Forgiveness (Abatement)

Tax liability is forgiven for an individual who:

- Is a member of the U.S. Armed Forces at death, and
- Dies while in active service in a combat zone, or at any place from wounds, disease, or injury incurred while in active service in a combat zone.

The forgiveness applies to:

- The tax year death occurred, and
- Any earlier tax year ending on or after the first day the member served in a combat zone in active service.

Service outside combat zone: These rules also apply to a member of the Armed Forces serving outside the combat zone if the service:

- Was in direct support of military operations in the zone, and
 - Qualified the member for special military pay for duty subject to hostile fire or imminent danger.
- Tax liability is also forgiven for an individual who:
- Is a member of the U.S. Armed Forces at death, and
 - Dies from wounds or injury incurred while a member of the U.S. Armed Forces in a terrorist or military action.

The Heroes Earnings Assistance and Relief Tax Act of 2008 (Public Law 110-245, §109) allows a beneficiary of a \$100,000 death gratuity and/or an SGLI payment of any amount to contribute all or part of the gratuity or payment to a Roth IRA or an education savings account. The account must be created within one year following receipt of the payment and the normal rules limiting contributions to Roth IRAs and education savings accounts do not apply.

Military Service Tax Preparation Project

To request assistance or more information, contact:

Jill Wiles Wolf, Public Service Manager
(800) 993-0407 ext. 277
wilesj@icpas.org

The Illinois CPA Society's CPAs for the Public Interest, in partnership with the Internal Revenue Service, offers the Military Service Tax Preparation Project to provide free personal income tax return filing assistance to members of the US Armed Forces who have recently returned or are still serving on active duty in a combat zone or qualified hazardous duty area. This service is also available for family members of Service Members who die while serving on active duty in a combat zone or qualified hazardous duty area.

Health & Wellness Programs

- Health
- Dental
- Pharmacy Programs



Health Care Programs

TRICARE

1-888-633-5433

North region: 1-877-874-2273 West region: 1-888-874-9378 South region: 1-800-444-5445

www.tricare.mil

Eligibility

If your sponsor dies while serving on active duty for a period of more than 30 days* (including eligible National Guard and Reserve members), you automatically are eligible for transitional TRICARE survivor benefits as long as your Defense Enrollment Eligibility Reporting System (DEERS) information is up to date and you are:

- A surviving spouse and do not remarry (Eligibility cannot be regained later, even if you divorce or your new spouse dies.)
- An unmarried child under age 21 or under age 23 if in college full-time (Children with disabilities may remain eligible beyond normal age limits. Check DEERS for eligibility criteria.)

Surviving Spouse: You remain eligible as a “transitional survivor” for three years following your sponsor’s death and will have active duty family member (ADFM) benefits and costs. After three years, you remain eligible as a “survivor” and pay retiree rates† under TRICARE Prime, TRICARE Standard, or TRICARE Extra.

Surviving Children: Surviving children whose sponsor died on or after October 7, 2001, remain eligible for TRICARE benefits as an ADFM. Unlike spouses, eligibility will not change after three years, and children remain covered as ADFMs until eligibility ends due to the age limits previously noted or for another reason (e.g., marriage).

Note: *Surviving spouses and children of National Guard and Reserve members who die while serving on active duty for a period of 30 days or less, on active or inactive duty training, or traveling to/from training remain eligible as survivors and pay retiree rates under TRICARE Prime, TRICARE Standard, or TRICARE Extra. †*

** Includes those who die while on delayed-effective-date active duty orders. † You will need to re-enroll at that time and pay retiree enrollment fees.*

TRICARE Prime Health Care

Coverage Guidelines

Transitional survivors enrolled in TRICARE Prime or TRICARE Prime Remote for Active Duty Family Members (TPRADFM) at the time of their sponsor’s death will not be disenrolled. Coverage continues as long as DEERS information is up to date or until eligibility ends. If you are not enrolled in TRICARE Prime or TPRADFM and are eligible, you may enroll at any time after your sponsor’s death. Normal TRICARE Prime enrollment rules apply; there is no retroactive enrollment. Transitional survivors not enrolled in TRICARE Prime will be covered as ADFMs under TRICARE Standard and TRICARE Extra. If living overseas, you may enroll in TRICARE Overseas Program (TOP) Prime, TRICARE Global Remote Overseas (TGRO), or TRICARE Puerto Rico Prime (TPRP).‡ For benefit cost details, visit www.tricare.mil/costs.

Health Care Programs

CHAMPVA

www.va.gov/hac, select CHAMPVA and

Mailing address: PO Box 469063 Denver, CO 80246-9063

Email, please go to this web link and follow the directions for submitting secure email: <http://www.va.gov/hac/>

By Phone 1-800-733-8387, Monday - Friday

CHAMPVA is a health benefits program in which the Department of Veterans Affairs (VA) shares the cost of certain health care services and supplies with eligible beneficiaries. CHAMPVA is managed by the VA's Health Administration Center (HAC) in Denver, Colorado. They process CHAMPVA applications, determine eligibility, authorize benefits, and process medical claims.

Who is eligible for CHAMPVA?

To be eligible for CHAMPVA, you cannot be eligible for TRICARE.

Spouse & Children :

CHAMPVA provides coverage to the spouse or widow(er) and to the children of a veteran who:

- is rated permanently and totally disabled due to a service-connected disability, or
- was rated permanently and totally disabled due to a service connected condition at the time of death, or
- died of a service-connected disability, or
- died on active duty and the dependents are not eligible for DoD TRICARE benefits.

Medicaid/ Illinois Department of Human Services (DHS)

To apply for Medicaid:

Apply on the ABE website: <https://abe.illinois.gov/abe/access/> with this website you can apply for SNAP, Medical Assistance and/or Cash Assistance all at the same time. Refer to Supplemental Nutrition Assistance Program SNAP for more info.

Or call 1-800-843-6154, or 1-800-447-6404.

DHS provides many different financial, housing, child care and health care services, below is a summary of health insurance/Medical programs.

Medicaid is the state-administered health program for eligible low-income individuals and families. This is a health insurance program that allows people to receive services from approved providers. Medicaid is only an option for certain categories of people, for example : Medicaid covers families with children and pregnant women, medically needy individuals, the elderly, people with disabilities, and persons with breast or cervical cancer, if state and federal guidelines are met.

Federally Qualified Healthcare Centers (FQHC) and Community Health Centers

Most communities in Illinois have a FQHC or community health center that provides health care services, including Primary care, Gynecological and obstetrical services, in the community. These centers charge on a sliding fee scale based on family income. Most also accept TRICARE. There is not a statewide list online of all of the FQHCs but many belong to a membership organization listed at www.iphca.org.

Health Care Programs

Health & Disability Advocates

312 265-9088

www.hdadvocates.org/program_policy/military_families.asp

HDA has the 'Illinois Connections' program to assist Veteran, Military and Survivor families to access resources.

HDA specializes in helping individuals/families access benefits such as Social Security, Medicare, Medicaid and others that will supplement military/veterans benefits. HDA wants to make sure that families have the best package of services, which can mean combining federal and state resources. The website contains a series of fact sheets aimed at helping you sort out how these programs interact. HDA is also able to provide individual assistance.

How Do I Contact HDA?

Individual assistance is available by contacting Health & Disability Advocates at 312-265-9088. Your inquiry will be sent to an advocate who will call you back shortly. All communications with HDA are privileged & confidential.

TRICARE Dental Program Survivor Benefit Plan

The TRICARE Dental Program (TDP) Survivor Benefit Plan is a three-year benefit for eligible spouses (to age 21/23 if in school) - for eligible dependent children check ages offering the same coverage as the regular TDP plan. The government pays 100 percent of your monthly premiums, and you are responsible for paying applicable cost-shares for covered services.

If enrolled in the TDP at the time of your sponsor's death, you automatically will be disenrolled from the TDP and enrolled in the TDP Survivor Benefit Plan. If you were not in the TDP, you are allowed to take application

The TDP Survivor Benefit Plan is also available to:

- A spouse on active duty for more than 30 days at the time of the sponsor's death, but who leaves active duty during the three-year transitional survivor period

Eligible surviving family members not enrolled in the TDP at the time of their sponsor's death are not enrolled automatically in the TDP Survivor Benefit Plan. Contact the TDP contractor to determine your eligibility.

† Restrictions may apply. Refer to <http://www.tricare.mil/dental/tdp.aspx> for details.

TRICARE Retiree Dental Program

When a surviving spouse's three-year TDP Survivor Benefit Plan ends for a surviving spouse, you are eligible for the TRICARE Retiree Dental Program (TRDP). The TRDP may also be available if you do not qualify for the TDP Survivor Benefit Plan. For more information, visit www.trdp.org.

Pharmacy Programs

Your pharmacy benefit remains the same regardless of which TRICARE program option you choose. Prescriptions may be filled through a Military Treatment Facility Pharmacy, the TRICARE Pharmacy Home Delivery, a TRICARE retail network pharmacy,* or a non-network pharmacy.

Military Treatment Facility Pharmacy

You may have prescriptions filled (up to a 90-day supply for most medications) at a military treatment facility (MTF) pharmacy free of charge.

Not all medications are available at MTF pharmacies. Each facility is required to make available those medications listed on the Basic Core Formulary (BCF). These medications must be readily available at all military pharmacies worldwide. MTFs may add other medications to their local formularies based on the scope of care at each MTF.

If your prescription was not given to you by an MTF provider at the MTF where you are getting it filled, and the medication is not listed on as a BCF medication, it's a good idea to call the MTF pharmacy before trying to get it filled to make sure the MTF carries the medication you need.

TRICARE Pharmacy Home Delivery

The TRICARE Pharmacy Home Delivery is your least expensive option when not using the military pharmacy and it has several other advantages. It's safe, convenient and easy to use and prescriptions may be mailed to any address in the United States and its territories.

You may receive up to a 90-day supply for most medications via home delivery for minimal out-of-pocket costs, and the medications will be delivered to your home. Once you're registered, refills may be requested by mail, phone or online.

TRICARE Retail Network Pharmacy

If you need a prescription filled right away and are unable to get to a military pharmacy, you can visit one of the more than 60,000 TRICARE retail network pharmacies. TRICARE retail network pharmacies are available in:

- the United States
- Guam
- the Northern Mariana Islands
- Puerto Rico
- the U.S. Virgin Islands

They are not located in any other overseas areas.

At retail network pharmacies, you can fill prescriptions (up to a 30-day supply of most prescription medications) for minimal out-of-pocket costs. We recommend using a retail network pharmacy for new prescriptions your health care provider has required you to start taking immediately.

Using a retail network pharmacy is easy. Simply present the pharmacist with your written prescription, along with your uniformed services identification card. If you have any difficulties having your prescriptions filled at your local retail network pharmacy, please contact Express Scripts, Inc.

Mental Health

- **Picking a Mental Health Professional**
- **Mental Health/Bereavement Counseling**



Picking A Mental Health Professional

Picking A Mental Health Professional

How to choose a Mental Health Professional:

Tips

1. Be aware of the different types of mental health professionals out there
2. Get a sense of the type of support you want
3. Interview potential clinicians
 - Qualifications
 - Payment
 - Structure of treatment
4. Choose a professional who meets your criteria and with whom you feel comfortable

Types of Mental Health Professionals:

1. Psychiatrists: Prescribe medication, no other mental health professional will prescribe medication
2. Psychologists: Specialized treatments and therapy, they have a doctoral degree
3. Marriage and family therapists: Master degree trained therapists with additional specialized training in the area of family therapy
4. Certified Addiction Counselors: Drug or alcohol abuse specialists with a master degree and may have a variety of more generalized training in counseling
5. Pastoral Counselors: Clergy with at least a master degree and a degree from a seminary with additional training in therapy
6. Licensed Clinical Social Worker (LCSW): Trained in all the evidence based practices and therapies
7. All therapists are trained in therapy techniques

Before choosing a mental health professional, it is within your rights as a prospective client to “interview” the therapist over the phone before attending an initial session to ensure you are comfortable with the therapist and his or her working style. If possible, speak with several therapists before deciding on whom to choose. Questions should revolve around qualifications, payments, and treatment structure.

Qualifications-related questions to ask:

- Are you licensed?
- What is your license?
- How much experience do you have working with people with problems similar to mine?
- What are your areas of expertise?
- How familiar are you with military culture?

Payment-related questions:

- What are your fees?
- Do you have a sliding-scale option for fees?
- What types of insurance do you accept?
- Will you accept direct billing to or payment from my insurance company?

Treatment Structure:

- How many times per week will the therapist want to meet?
- How long does each session last?
- How long does the therapist expect treatment to last?
- Can you contact the therapist in between sessions if you have questions?
- Is there someone who can be called in emergencies if the therapist is unavailable?

Mental Health/Bereavement Counseling

TRICARE Behavior Health

TRICARE behavioral health care services are available for you and your family during times of stress, depression, grief, and anxiety. Visit www.tricare.mil/mybenefit or contact your regional contractor for more information.

Covered Services

TRICARE covers medically and psychologically necessary behavioral health care services, as listed below, for diagnosed behavioral health conditions.

Outpatient services and limitations include:

- Psychotherapy (two sessions per week, in any combination of the following types)
- Individual adult or child: 60 minutes per session, 120 minutes for crisis intervention
- Family or conjoint: 90 minutes per session, 180 minutes for crisis intervention
- Group: 90 minutes per session
- Collateral visits
- Psychoanalysis
- Psychological testing (*six hours per fiscal year [FY];* additional testing requires medical necessity review*)
- Medication management

Inpatient services and limitations include:

- Acute inpatient psychiatric care: 45 days† for patients age 18 or younger, 30 days† for patients age 19 and older
- Psychiatric partial hospitalization program (PHP): 60 treatment days,† whether full- or half-day program
- Residential treatment center (RTC) care: 150 days† (only for patients under 21 years of age in a TRICARE authorized RTC)

The Web-based TRICARE Assistance Program (TRIAP) is available to eligible U.S. beneficiaries and provides online access to counseling for short-term, non-medical issues. If eligible, you can access TRIAP an unlimited number of times, and services are confidential. Visit your regional contractor's Web site for more information, including eligibility and technology requirements.

The Telemental Health program is available to all U.S. TRICARE beneficiaries. At Telemental Health-participating TRICARE facilities, beneficiaries can use secure audiovisual conferencing to connect with offsite TRICARE network providers. Charges, limitations, and referral and authorization requirements apply. Visit the Mental Health and Behavior Web page at www.tricare.mil, or contact your regional contractor for additional information.

Providers

TRICARE may authorize the following types of behavioral health care providers:

- Psychiatrists and other physicians
- Clinical psychologists
- Certified psychiatric nurse specialists
- Licensed or certified clinical social workers
- Certified marriage and family therapists (requires TRICARE participation agreement)
- Licensed or certified mental health and pastoral counselors (requires physical referral and supervision)

Contact your primary care manager (PCM), primary care provider, or regional contractor for help finding a provider. Active duty service members (ADSMs) and active duty family members (ADFMs) enrolled in a TRICARE Prime option may also call the Behavioral Health Care Provider Locator and Appointment Assistance Line.

Mental Health/Bereavement Counseling

TRICARE Behavior Health *Con't.*

For more information and specific cost details, visit www.tricare.mil/costs.

For Information and Assistance

TRICARE North Region

Health Net Federal Services, LLC

1-877-TRICARE (1-877-874-2273)

Behavioral Health Care Provider Locator and Appointment Assistance Line: 1-877-747-9579

(8 a.m.-6 p.m. Eastern Time)

www.healthnetfederalservices.com

Defense Enrollment Eligibility Reporting System (DEERS)

Phone: 1-800-538-9552

Fax: 1-831-655-8317

www.tricare.mil/deers

Military Health System Web Site

www.health.mil

TRICARE Web Site

www.tricare.mil

Defense Centers of Excellence (DCoE) for Psychological Health & Traumatic Brain Injury

1-866-966-1020

www.dcoe.health.mil

Vet Centers

www.vetcenter.va.gov

To access Bereavement Counseling Services call 202-273-9116 or e-mail at vet.center@va.gov

Bereavement Counseling is assistance and support for people with emotional stress after the death of a loved one. Bereavement counseling includes a broad range of transition services including counseling, outreach and referral services for family members.

The Vet Centers offer bereavement counseling to parents, siblings, spouses and children of Armed Forces personnel who die in service to our country. Also eligible are family members of reservists and National Guardsmen who die while serving on federally activated duty.

Vet Center Bereavement Counseling is provided at the 207 community-based Vet Centers located nationally and can even be provided in the family's home when necessary. There is no cost for these services.

Mental Health/Bereavement Counseling

Military OneSource

<http://www.militaryonesource.com> or call 1-800-342-9647.

Military OneSource private, confidential, non-medical problem-solving counseling is provided by licensed, certified counselors on demand. Up to twelve (12) counseling sessions may be provided for each issue, free of charge to the Soldier or Dependent or Survivor Cardholder Family member.

- Face-to-face counseling is provided via referrals to counselors within a 30-minute drive of the Soldier or Family member's home.
- Telephonic counseling is provided as scheduled by the Soldier or Family member.
- Military OneSource refers Soldiers and Family members to TRICARE or a Military Treatment Facility when it is indicated that mental health counseling is needed.

Military OneSource counseling is short term; solution focused and addresses areas such as stress management, couples communications, parent-child communications, grief and loss, financial management, anxiety, self-esteem, loneliness, and critical life decisions. Counseling is provided to individuals, couples, Families, or groups. With the exception of mandatory state, federal, and military reporting requirements (domestic violence, child abuse, and duty to warn situations), Military OneSource counseling is private and confidential to encourage the widest level of participation.

Expertise

Military OneSource consultants and counselors have a Master's degree in a helping profession field of study such as Social Work, Psychology, or Counseling. All face-to-face counselors must be certified and licensed to practice in their state of practice.

Registration

Military OneSource registration is not required. Individuals may personalize their Military OneSource website by identifying their Service branch, unit, and location. There is no cost for Military OneSource services: telephone calls, online services, educational materials (no shipping and handling), or face-to-face or telephonic counseling sessions.

TAPS

Tragedy Assistance Program for Survivors

National Headquarters

1777 F Street NW, Suite 600

Washington, DC 20006

800-959-TAPS (8277)

www.taps.org

TAPS is the 24/7 tragedy assistance resource for ANYONE who has suffered the loss of a military loved one, regardless of the relationship to the deceased or the circumstance of the death. TAPS provides comfort and care through comprehensive services and programs including peer based emotional support, case work assistance, crisis intervention, and grief and trauma resources.

The National Military Survivor Seminar and Good Grief camp has been held annually since 1994. TAPS also conducts regional Survivor Seminars and Good Grief Camps at locations across the country.

Mental Health/Bereavement Counseling

Military Family Life Consultants

Contact MFLC at 1-(800) 327-2133

https://www.mhngs.com/app/programsandservices/mflc_program.content

Local MFLAC-

Maggie Rosol

State Family Readiness Program

1301 N. MacArthur Blvd.

Springfield, IL 62702

(217) 720-0268

e-mail: maggie.rosol.healthnet.com

Michael Jay

State Family Readiness Program

10451 N. 2nd St

Machesney Park, IL 62056-1143

(708) 638-2068

e-mail: michael.r.jay@healthnet.com

The Department of Defense (DoD) established the Military & Family Life Consultant, or MFLC, Program to provide non-medical, short term, situational, problem solving counseling services. The MFLC Program addresses issues that occur across the military lifestyle including helping survivors of fallen service members.

Military and Family Life Consultants possess a Masters or Ph.D. education level and are Licensed Clinical Counselors. They work with families, individuals, couples and children to provide non-medical problem identification and counseling services. Additionally, they address relationships, stress management, grief after loss, occupational and other individual and family issues. They provide crisis intervention when needed.

The Barr-Harris Children's Grief Center

The Chicago Institute for Psychoanalysis

122 S. Michigan Ave., Suite 1300

Chicago, IL 60603 (312) 922-7474 x310

<http://barrharris.org/>

The Barr-Harris Children's Grief Center helps children ages 2 -18 cope with: The death of a parent, sibling, or other loved one; Separation, divorce, abandonment and deployment, Violence or trauma at home, school, or in the community.

What They Do:

- Evaluate needs of the child, parent, and other family members.
- Provide short and long-term grief therapy and counseling services.
- Provide guidance and support to other family members.
- Provide consultation and guidance for teachers, social service and mental health professionals, and others working with the child.
- Provide telephone consultations for those seeking immediate response to a loss or crisis.
- Provide referral services.
- Provide workshops and presentations to educate professionals and the community.

Mental Health/Bereavement Counseling

The Barr-Harris Children's Grief Center *Con't.*

As part of their mission to serve all children in need of their services, their fees are set on a sliding scale and they never turn away a family because of inability to pay. For information about their program, please call the main location downtown and they will help you determine the location closest and most convenient for you.

Give an Hour

Barbara Van Dahlen, Ph.D
Founder and President
c/o Give an Hour
P.O. Box 5918
Bethesda, MD 20824-5918
info@giveanhour.org

Give an Hour is a national networks of volunteers capable of responding to both acute and chronic conditions that arise within our society. Give an Hours' first target population is the U.S. troops and families who are being affected by the current military conflicts in Afghanistan and Iraq. Give an Hour is asking mental health professionals nationwide to literally donate an hour of their time each week to provide free mental health services to military personnel and their families. Visit Give an Hour at www.giveanhour.org

Community Mental Health Centers

Throughout Illinois there are community mental health centers that provide access to mental health resources in local communities. Most of these centers accept TRICARE and have a program for uninsured patients to charge a sliding fee based on the patient's income level. Community Mental Health centers can be a good alternative if you are having difficulty locating a private therapist that accepts your health insurance.

To locate local Community Mental Health Centers:

<http://www.dhs.state.il.us/page.aspx?item=29728> OR <http://store.samhsa.gov/mhlocator>

NetworkTherapy.com

<http://www.networktherapy.com/>

Network therapy is an online directory of mental health providers in your area. Additionally, it has a mental health library with information on medications, disorders & conditions, treatment approaches and other valuable information. Lastly, network therapy includes a resource center which offers contact information for support groups and national hotlines.

Psychology Today's Therapy Directory

http://therapists.psychologytoday.com/rms/?tr=Hdr_Brand

Psychology Today offers an online searchable directory of mental health providers in your area based on your zip code.

Psychologist Locator

<http://locator.apa.org/>

The American Psychological Association Psychologist Locator helps connect you with a psychologist in your area. The online directory is searchable not only by your physical location but by area of specialization (i.e. grief, marriage counseling, anxiety, etc.), language spoken, cultural sensitivities, and sexual orientation.

Mental Health/Bereavement Counseling

Soldier's Project

www.thesoldiersproject.org

Phone: (877) 761-4377

Email: Chicago@thesoldiersproject.org

The Soldiers Project is a private, non-profit group of volunteer licensed psychiatrists, psychologists, social workers, nurses, marriage and family therapists. They offer free, confidential counseling to military service members and veterans of the Iraq and Afghanistan conflicts and their extended families.

Hellogrief

Website: www.hellogrief.com

Hello Grief provides information and resources about grief in order to break through the culture of avoidance that surrounds death and loss. Instead, Hello Grief addresses bereavement head-on for those who are helping others cope, as well as those who need support on their own personal journey with grief.

The Institute for Therapy Through the Arts

<https://www.musicinst.org/institute-therapy-through-arts>

The Institute for Therapy through the Arts (ITA) is one of the few comprehensive community-based arts therapy programs in the United States to offer all four creative arts treatment modalities – Music Therapy, Drama Therapy, Art Therapy, and Dance/Movement Therapy. The use of integrated arts approaches help children, adults and families to improve functioning related to psychological, developmental, physical or cognitive factors. ITA offers individual, group and family therapy sessions at the Music Institute of Chicago's Downtown Evanston (1702 Sherman Avenue), Downtown Chicago, Lake Forest, and Winnetka campuses.

Education, Planning for College

- **Post Secondary Education Programs**
- **Community Scholarships**
- **Community Resources**
- **College Costs in Illinois**
- **Budgeting for College**
- **Loans**



Post-Secondary Education Programs

Survivors' and Dependents' Education Assistance Program

1-888-442-4551.

http://www.gibill.va.gov/benefits/other_programs/dea.html

For eligible spouses or dependents of certain veterans, the DEA program offers up to 45 months of education benefits, for degree and certificate programs, apprenticeship, and on-the-job training, and/or correspondence courses. Remedial, deficiency, and refresher courses may be approved.

You are eligible for the DEA benefits if you are the son, daughter, or spouse of:

- A veteran who died or is permanently and totally disabled as the result of a service-connected disability.
- The disability must arise out of active service in the Armed Forces.
- A veteran who died from any cause while such service-connected disability was in existence. A service member missing in action or captured in line of duty by a hostile force.
- A service member forcibly detained or interned in line of duty by a foreign government or power.

If you are a spouse, benefits end 10 years from the date VA finds you eligible or from the date of death of the veteran.

Application

Make sure your selection is an approved educational assistance program. If you're not sure, the VA can inform you and the school about the requirements. If you are a son or daughter under legal age, a parent or guardian must sign the application. If you have started training, take your application to your school or employer. Ask them to complete VA Form 22-1999, Enrollment Certification, and send both forms to the VA.

Marine Gunnery Sergeant John David Fry Scholarship

[http://www.gibill.va.gov/documents/factsheets/fry_scholarship.pdf\(888\) GI-BILL1 \(442-4551\)](http://www.gibill.va.gov/documents/factsheets/fry_scholarship.pdf(888) GI-BILL1 (442-4551))

What is the Marine Gunnery Sergeant John David Fry Scholarship?

Public Law 111-32, the Marine Gunnery Sergeant John David Fry Scholarship, amends the Post-9/11 GI Bill (chapter 33) to include the children of service members who die in the line of duty after Sept. 10, 2001. The benefit is effective August 1, 2009; the same day the Post-9/11 GI Bill takes effect. Eligible children attending school may receive up to the highest public, in-state undergraduate tuition and fees, plus a monthly living stipend and book allowance under this program.

Who is eligible?

Children of an active duty member of the Armed Forces who has died in the line of duty on or after September 11, 2001, are eligible for this benefit. A child may be married or over 23 and still be eligible.

Eligible children:

- are entitled to 36 months of benefits at the 100% level
- have 15 years to use the benefit beginning on his/her 18th birthday
- may use the benefit until his or her 33rd birthday
- cannot use benefit before age 18, even if he or she has completed high school
- are not eligible for the Yellow Ribbon Program
- Child's marital status does not affect eligibility

Post-Secondary Education Programs

Marine Gunnery Sergeant John David Fry Scholarship *Con't.*

Rules for eligible children serving, or who have served, in the Armed Forces:

- If the child is eligible under the Montgomery GI Bill Active Duty, Montgomery GI Bill Selected Reserve, and/ or the Reserve Educational Assistance Program (REAP), then he or she must relinquish eligibility under one of those programs to receive benefits under Post-9/11 GI Bill
- A child's character of discharge from his or her own service does not impact eligibility resulting from the line of duty death of a parent
- A child on active duty will receive benefits at the active duty benefit rate (eligible for unlimited tuition and fees but not eligible for monthly housing allowance or books and supplies stipend)
- A child who meets the service requirements to transfer entitlement under Post-9/11 GI Bill may be eligible to transfer up to 36 months of entitlement to his or her dependents.

When will benefits be paid?

VA must begin issuing payments under this benefit no later than August 1, 2010. This includes retroactive payments for eligible children enrolled during the period of August 1, 2009, through July 31, 2010.

VA began accepting applications for this benefit May 1, 2010,. (Children enrolled from 8/1/09 through 7/31/10 received retroactive payments for that time.)

Note: *Children currently enrolled in school may apply for benefits under VA's Dependents' Educational Assistance Program. The program offers up to 45 months of education benefits. The application for this benefit is available online, and there is a link on the GI Bill website, www.gibill.va.gov. The link takes the user to VONAPP, the online application. Select VA Form 22-5490, Application for Dependents' Educational Assistance, to apply. If you are a son or daughter, under legal age, a parent or guardian must sign the application.*

MIA/POW Scholarship

Illinois Department of Veterans Affairs at 800-437-9824

or your local Veterans Service Officer

http://www.collegezone.com/416_1498.htm

Dependents of a veteran who has been declared by the Department of Defense or U.S. Department of Veterans Affairs to be a Prisoner of War; Missing-in-Action; to have died as the result of a service-connected disability; or be permanently disabled from service-connected causes with 100% disability; and, who was in an Illinois residence or was an Illinois resident within six months of entering service may be eligible for the scholarship. Eligible dependents are entitled to full payment of tuition and certain fees to any state supported Illinois institution of higher learning consisting of the equivalent of four (4) calendar years of full-time enrollment including summer terms (i.e., 120 points)

Post-Secondary Education Programs

Bright Start Fallen Heroes Scholarship

Contact Bright Start Account Representative Deon Perryman at (217) 558-4983 or by email at <mailto:fallenheroes@treasurer.state.il.us>

The Illinois State Treasurer's Office is proud to offer Fallen Heroes Scholarships to the children of our state's fallen service members.

Eligibility Requirements:

- Child must be a U.S. citizen under the age of 30
- Fallen Hero's home of record on file with the Department of Defense must be in Illinois
- A photocopy of a birth certificate, adoption certificate or marriage license must be provided and are typically available from county governments.

Scholarship Terms:

- The state will deposit \$2,500 in a Bright Start account for each child of a fallen Illinois service member who served in Operation Iraqi Freedom or Operation Enduring Freedom upon the request of a surviving family member. All Illinois active and reserve servicemen and women are eligible.
- The money will be invested in an age-based portfolio, which adjusts automatically as the beneficiary ages. The closer the child is to college-age, the more conservative the investments become.
- Payments will be made by the Treasurer's Office directly to an accredited college or university anywhere in the U.S. or at select institutions abroad. The scholarship will be applied only to tuition, fees and room and board and must be spent before the child reaches age 30.
- Individuals other than the state can make tax-free contributions to the scholarship account, but the state retains control of account disbursement.
- The scholarship can be used in conjunction with other federal benefits that children of fallen service members are eligible to receive.

Education Program Refunds

Montgomery GI Bill/Veterans Educational Assistance Program (MGIB/VEAP). If the service member signed up and participated in MGIB/VEAP, the VA will pay a refund equal to the amount contributed under Chapter Thirty or Chapter Thirty-Two, less any benefits paid, unless the death is a result of willful misconduct. The refund will be paid to the beneficiary of SGLI proceeds. In cases involving multiple beneficiaries, each beneficiary must submit a separate request.

Requests for refunds for VEAP contributions may be made by completing a VA Form 5281 or by simply submitting a written request, along with a copy of the DD Form 1300, to the nearest regional VA office.

Primary and Secondary Education Programs

Educational Aid for children 10-18 years old

Illinois Department of Veterans Affairs at 800-437-9824 or your local Veterans Service Officer Financial aid is provided annually to each child between the ages of 10 and 18 years of a veteran who died or became totally disabled as a result of service in the Armed Forces during World War I, or II, the Korean and Vietnam conflicts, beginning February 1, 1955, the Gulf War, Operation Enduring Freedom or Operation Iraqi Freedom, until such individuals are no longer eligible for induction under the universal military training and service act. The financial aid applies to state educational institution of elementary grade, high school or vocational training school.

Department of Defense Domestic Dependent Elementary and Secondary Schools

Dependents of Fallen Service members may continue in Department of Defense Domestic Dependent Elementary and Secondary Schools (DDESS) without limitations, neither on their physical residence, nor on school transition points, until they graduate or until they relocate to another school system.

Community Scholarships

Folds of Honor

Folds of Honor Foundation
7030 S. Yale, Suite 600
Tulsa, OK 74136 P (918) 591-2406
Email: contact@foldsofhonor.org
<https://scholarships.foldsofhonor.org/>

Folds of Honor Foundation (FHF) provides post-secondary educational scholarships for children and spouses of military service men and women killed or disabled while serving our great nation. Scholarships are to be used to subsidize the costs of tuition, school books, fees, room and board, special tools and equipment necessary for coursework, school-approved tutoring, and any other expense that the school in which the student is enrolled may deem appropriate and unmet.

Available Scholarships:

Immediate-Use Scholarship: awarded to the spouses or dependents that are currently attending or recently accepted into a 4-year or 2-year degree program at an institution of higher education, OR a vocational, technical or other certification program.

Future-Use Scholarship: awarded to the young children of service members, infants up to, and including, the 8th grade, and invested by the Foundation on their behalf, the scholarship is dispersed at the time of college enrollment.

Eligibility:

To be eligible, an applicant must be the spouse or dependent of:

- An active duty or Reserve Component soldier, sailor, airman, Marine, or Coast Guardsman killed or disabled in the Global War on Terror or other unique applications presented to and approved by the FHF board in writing on a case-by-case basis.
- An active duty or Reserve Component soldier, sailor, airman, Marine or Coast Guardsman who is currently classified as a POW or MIA.
- A veteran who died from any cause while such service-connected disability was in existence. A service member missing in action or captured in line of duty by a hostile force.
- A service member forcibly detained or interned in line of duty by a foreign government or power.
- A service member who received a Purple Heart Medal

Community Scholarships

American Legion Legacy Scholarship

The American Legion Legacy Scholarship Fund

Michael Novak

Program Coordinator

(317) 630-1212

Aid Offered:

Amount and number of awards depends on the income from the trust. Scholarship recipients may reapply.

Eligibility:

Child/children or legally adopted child/children or a child of a spouse by a prior marriage or dependent child as defined by the U.S. Armed Services for active duty personnel of the U.S. military and National Guard, and military reservists who were federalized and die on active duty on or after September 11, 2001. Must be a high school senior or high school graduate to apply for the scholarship. Scholarships are for undergraduate study at a U.S. school of higher education.

Application:

Available on the Legion's website: <http://www.legion.org/scholarships/legacy> or email: acy@legion.org.

Commissary Scholarship

<http://www.militaryscholar.org/>

Only dependent unmarried children under age 23 of active duty personnel, reserve/guard and retired military members, or survivors of service members who died while on active duty or survivors of individuals who died while receiving retired pay from the military, may apply for a scholarship. Applicants should ensure that they, as well as their sponsor, are currently enrolled in the Defense Enrollment Eligibility Reporting System (DEERS) database (or call 1-800-538-9552) and that they have a current dependent military ID card. The DEERS database will be the primary method of verifying eligibility.

Applicants must be enrolled, or planning to enroll, in a full-time undergraduate degree program at an accredited U.S. college or university in the fall term of 2014. Applicants who have earned an undergraduate degree or who are enrolled in a graduate degree program are not eligible. High school applicants must have a minimum unweighted GPA of 3.0 (on a 4.0 basis) to be eligible to apply. College applicants must have a minimum unweighted GPA of 2.5 (on a 4.0 basis) to be eligible to apply. Students attending a community or junior college must be enrolled in a program of studies designed to allow the student to transfer directly into a four-year program.

Freedom Alliance Scholarship Fund

www.fascholarship.com or call 800-475-6620

The Freedom Alliance Scholarship Fund was the vision of founders Lt. Col Oliver L. North, USMC. The scholarship fund honors Americans in our Armed Forces who have sacrificed life or limb defending our country by providing educational scholarships for their children.

The dependent children of U.S. military personnel who have been killed or permanently disabled in an operational mission or training exercise are eligible to apply. Also eligible are children who have a parent classified as a Prisoner of War or Missing in Action.

The Scholarship Fund is a program of Freedom Alliance - an educational and charitable 501©(3) foundation which supports our troops and their families.

Community Scholarships

Children of Fallen Soldiers Relief Fund

P.O. Box 3968 Gaithersburg, MD 20885-3968

(301) 685-3421 or (866) 96-CFSRF

<http://www.cfsrf.org/>

The Children of Fallen Soldiers Relief Fund was founded to help support surviving U.S. Military children who have lost a parent in the Afghanistan or Iraq wars by providing them with College Grants. The program has been expanded to include spouses of our fallen as well as those whose parent or spouse has suffered a severe disability as a result of their efforts in either war.

The College Grant Program has been expanded to include both U.S. Military children and spouses who has either lost a loved one as a result of the Iraq or Afghanistan wars or have a severely disabled parent or spouse that was injured in either war.

Army Emergency Relief's - MG James Ursano Scholarship Program For Dependent Children of Active, Retired and Deceased Soldiers

Mrs. Kasey L. Phillips

(703) 428-0035

Kasey@AERHQ.ORG

<http://www.aerhq.org/dnn563/Scholarships/DependentChildren.aspx>

Army Emergency Relief (AER) is a private non-profit organization with the primary mission of providing financial assistance to Soldiers and their dependents in time of valid emergency need. The MG James Ursano Scholarship Program was established in 1976 as a secondary mission to help Army Families with undergraduate college expenses for their dependent children. The MG James Ursano Scholarship Program funds are limited therefore scholarship awards are limited.

The MG James Ursano Scholarship Program offers scholarships based on financial need, academics, and leadership/achievement for each academic year.

Eligibility:

Maintain a cumulative GPA of a 2.0 on a 4.0 scale, be full time undergraduate students for the entire academic year at a school accredited by the U.S. Department of Education, be dependent of a Soldier on federal active duty, a retiree, or a deceased active or retired Soldier

To be a dependent you must be:

- Under the age of 23 for the entire academic year.
- Registered in DEERS
- Unmarried for the entire academic year

Scholarship Funds

The scholarship funds are split evenly between the fall and spring semesters, or terms or quarters. The funds are to be used for tuition, fees, books, supplies and school room and board either on or off campus as requested by the student.

Community Scholarships

Heroes' Legacy Scholarships

Fisher House Foundation

(888) 294-8560

<http://www.militaryscholar.org/legacy/index.html>

The "Heroes' Legacy Scholarships" program honors not only those who have fallen in battle, but all who have died or have become disabled through their active military service since September 11, 2001. The program is open to their dependent unmarried children under age 23. A disability is defined as one that results in the service member being eligible for, and receiving, Traumatic Servicemembers' Group Life Insurance (TSGLI) or a permanent and total disability compensation rating of 100%.

The scholarship grants for this special program are principally underwritten by the author's after tax proceeds from the book *"Of Thee I Sing. A Letter to My Daughters"* written by President Barack Obama. The amount to be awarded each year depends on the amount of royalties and other potential donations.

Selected recipients will receive a scholarship grant, not to exceed the costs of tuition, books, lab fees, room and board, to any accredited U. S. post-secondary institution of high learning. The amount of the scholarship may be reduced by other funds that the student has received, from federal or state government programs or other grants.

Dependent unmarried children under age 23 of active duty personnel, Reserve/Guard and retired military members, or survivors of service members who died while on active duty may apply for a Heroes' Legacy Scholarship if they meet one of the following additional criteria:

- One of the parents died while serving on active duty in any branch or component of the U. S. Armed Forces since September 11, 2001, or
- One of the parents, while serving on active duty, became disabled, meaning that the parent qualified for receipt of Traumatic Service members' Group Life Insurance (TSGLI) or
- One of the parents received a permanent and total compensation rating of 100% from the Department of Defense or Department of Veterans Affairs on or after September 11, 2001.

If a student or parent is not sure whether they qualify, they can submit documentation to Fisher House Foundation which will make such determinations on a case by case basis. Documentation should be sent via email to BGawne@fisherhouse.org. Please include "Heroes' Legacy Scholarships" in the subject line. If no response is provided within one week, please call Fisher House Foundation at (888) 294-8560 to ensure the email was received.

In addition to the above, the student must possess a DD Form 1173 (United States Uniformed Services Identification Card). Eligibility, including survivors of deceased members, will be determined using the DEERS (Defense Enrollment Eligibility Reporting System) database. Applicants can verify if they are enrolled in DEERS by having the sponsor go to www.dmdc.osd.mil and entering their social security number, date of birth, and last name (requires a CAC card or DFAS ID). Alternatively, the personnel office at your closest military installation can access DEERS and verify if the applicant is enrolled.

Community Scholarships

Heroes' Legacy Scholarships *Con't.*

Applicants must be enrolled, or planning to enroll, full-time in the fall of 2014 in an accredited U.S. college or university, or junior/community college. They must have a minimum cumulative unweighted grade point average of 2.5 or higher (on a 4.0 basis). College freshmen must submit a first semester college transcript.

Recipients may be asked to provide an "Awards Letter" from the college or university they plan to attend. An "Awards Letter" verifies the costs to attend a particular college or university, and it includes all grants the student has qualified to receive. Excepting extremely unusual circumstances, the awards cannot be deferred for future use; the awards must be used for educational expenses incurred during the 2014-2015 Academic Year.

The awards are made without regard to race, creed, color, sex, sexual orientation, religious belief, national origin, rank or service of the sponsor.

Higher Education Assistance Program

<http://www.americaschild.org/html/>

America's Child helps provide tuition assistance, books, supplies and other higher educational expenses to enrolled students at accredited two- and four-year colleges, universities and recognized trade schools.

Eligibility:

Eligible participants are children of legal US citizens, who are financially needy under the age of 18 or age 22 if enrolled in accredited institutions of higher learning, and who have lost one or both parents in patriotic service to the United States of America fighting our nation's war against all forms of terrorism.

In general terms, financial need is based on an individual's ability to pay compared to the cost of the accredited institution. The amount of money available to any child for educational assistance will depend on the size of the Fund, the number of eligible participants, and the financial need of applicants.

Armed Forces Children's Education Fund

<http://www.afcef.org/>

Eligibility:

The candidate must be a surviving child of a U.S. Military Service Member who lost their life on or after October 7, 2001, while serving their country. The candidate must be enrolled (or accepted) at an eligible educational institution (college, university or accepted trade school) that meets federal accreditation standards.

Be able to prove financial need of funds. Submit completed AFCEF application and 500 word essay titled, "Why it is important for me to continue my education, and what the plan is for my life."

Community Scholarships

National Military Family Association Military Spouse Scholarships

<http://www.militaryfamily.org/our-programs/military-spouse-scholarships/>

The National Military Family Association created its scholarship program to provide financial assistance to military spouses who are working toward their education goals. Scholarships of up to \$1,000 are awarded to spouses of Uniformed Service Members (active duty, National Guard and Reserve, retirees and survivors) to obtain professional certification or to attend post-secondary or graduate school.

Eligibility

National Military Family Association scholarship funds are awarded only to military ID-carrying Uniformed Services' spouses (active duty, retiree, Reserve, National Guard, and/or survivor); If notified you have been selected for a scholarship, you must provide a copy of current military dependent ID within one week, or your scholarship funds will be awarded to another card-carrying applicant. Scholarships are for one year only. Every year, previous awardees must reapply for funding.

Military Spouse Scholarships for Spouses of the fallen

This scholarship is open to any Military ID-carrying Uniformed Services' Spouse whose Service Member was killed since September 11, 2001. Awardees will be required to verify that the death was a result of active duty service in support of the Global War on Terror. The scholarship funds may be used for tuition, fees, and school room and board.

Military Spouse Scholarships for all Military Spouses

This scholarship is open to any Military ID-carrying Uniformed Services' Spouse (active duty, retiree, Reserve, National Guard, and/or survivor). The scholarship funds may be used for tuition, fees, and school room and board.

Pat Tillman Foundation Scholarship

<http://www.patillmanfoundation.org/tillman-military-scholars/apply/>

Eligibility:

Veteran and active duty military Service Members, of both pre- and post-9/11 service. From all branches of the U.S. Armed Forces: Army, Navy, Air Force, Marine Corps and Coast Guard, including service in the National Guard and Reserve Current Spouses of active or veteran service members, Including surviving spouses, Service Members or spouses seeking assistance to pursue an undergraduate (Bachelor's or above), graduate or post-graduate degree as a full-time student at a public or private, U.S.-based accredited institution.

Illinois Patriot Education Fund

<http://www.illinoispatrioteducationfund.org/>

4044 N. Lincoln Avenue, Suite 436

Chicago, IL 60618

info@illinoispatriot.com

The Illinois Patriot Education Fund 501c(3) is a volunteer effort to provide financial assistance to support the educational journey for Illinois military Service men and women who have given their lives or become disabled in service to our country and their families. They also support the education of active duty members, their spouses, and their children over and above the benefits provided by the post 9-11 GI Bill.

Community Scholarships

Hope for the Warriors

<http://www.hopeforthewarriors.org/>

Hope For The Warriors® Scholarships were created in response to the sacrifices of U.S. military Service Members in the Global War on Terror and the desire to provide their spouses or caregivers with the opportunity to pursue postsecondary higher education to assist them in maintaining the financial well-being of their families. As such, Hope For The Warriors® Scholarships are open only to legal spouses or caregivers of U.S. military Service Members who were wounded/injured or killed while serving in support of Operation Enduring Freedom, Operation Iraqi Freedom or Operation New Dawn.

ThanksUSA

<http://www.thanksusa.org/main/index.html>

ThanksUSA is a non-partisan, charitable effort to mobilize Americans of all ages to “thank” the men and women of the United States armed forces. They provide need-based college, technical and vocational school scholarships for their children and spouses.

Eligibility:

Be dependent children, age 24 and under (as of the 5/15/2013 application deadline), of U.S. military service personnel², or be spouses of U.S. military service personnel and be current high school seniors or graduates who plan to enroll or students who are already enrolled in a fulltime undergraduate course of study at an accredited two-or four-year college or university or vocational-technical school for the 2013-14 academic year and have at least a 2.00 cumulative grade point average (GPA) on a 4.00 scale or its equivalent on their relevant academic record (e.g., high school record for incoming freshmen or postsecondary school record for those already enrolled in a college, university or vocational/technical school). Spouses enrolled part-time in an undergraduate course of study at an accredited institution are also eligible.

Military Scholarship Finder

<http://aid.military.com/scholarship/search-for-scholarships.do>

Community Scholarships

Army Emergency Relief's - MG James Ursano Scholarship Program For Dependent Children of Active, Retired and Deceased Soldiers

Mrs. Kasey L. Phillips

(703) 428-0035

Kasey@AERHQ.ORG

http://www.aerhq.org/education_dependentchildren_mgjames.asp

Army Emergency Relief (AER) is a private non-profit organization with the primary mission of providing financial assistance to Soldiers and their dependents in time of valid emergency need. The MG James Ursano Scholarship Program was established in 1976 as a secondary mission to help Army Families with undergraduate college expenses for their dependent children. The MG James Ursano Scholarship Program funds are limited therefore scholarship awards are limited.

The MG James Ursano Scholarship Program offers scholarships based on financial need, academics, and leadership/achievement for each academic year.

Eligibility Criteria

- Maintain a cumulative GPA of a 2.0 on a 4.0 scale
- Be full time undergraduate students for the entire academic year at a school accredited by the U.S. Department of Education
- Be dependents of a Soldier on federal active duty, a retiree, or a deceased active or retired Soldier

To be a dependent you must be:

- Under the age of 23 for the entire academic year.
- Registered in DEERS
- Unmarried for the entire academic year

Scholarship Funds

The scholarship funds are split evenly between the fall and spring semesters, or terms or quarters. The funds are to be used for tuition, fees, books, supplies and school room and board either on or off campus as requested by the student.

Community Scholarships

Heroes' Legacy Scholarships

Fisher House Foundation

(888) 294-8560

<http://www.militaryscholar.org/legacy/index.html>

The "Heroes' Legacy Scholarships" program honors not only those who have fallen in battle, but all who have died or have become disabled through their active military service since September 11, 2001. The program is open to their dependent unmarried children under age 23. A disability is defined as one that results in the service member being eligible for, and receiving, Traumatic Servicemembers' Group Life Insurance (TSGLI) or a permanent and total disability compensation rating of 100%.

The scholarship grants for this special program are principally underwritten by the author's after tax proceeds from the book *"Of Thee I Sing. A Letter to My Daughters"* written by President Barack Obama. The amount to be awarded each year depends on the amount of royalties and other potential donations.

Selected recipients will receive a scholarship grant, not to exceed the costs of tuition, books, lab fees, room and board, to any accredited U. S. post-secondary institution of high learning. The amount of the scholarship may be reduced by other funds that the student has received, from federal or state government programs or other grants.

Dependent unmarried children under age 23 of active duty personnel, Reserve/Guard and retired military members, or survivors of service members who died while on active duty may apply for a Heroes' Legacy Scholarship if they meet one of the following additional criteria:

- One of the parents died while serving on active duty in any branch or component of the U. S. Armed Forces since September 11, 2001, or
- One of the parents, while serving on active duty, became disabled, meaning that the parent qualified for receipt of Traumatic Service members' Group Life Insurance (TSGLI) or
- One of the parents received a permanent and total compensation rating of 100% from the Department of Defense or Department of Veterans Affairs on or after September 11, 2001.

If a student or parent is not sure whether they qualify, they can submit documentation to Fisher House Foundation which will make such determinations on a case by case basis. Documentation should be sent via email to BGawne@fisherhouse.org. Please include "Heroes' Legacy Scholarships" in the subject line. If no response is provided within one week, please call Fisher House Foundation at (888) 294-8560 to ensure the email was received.

In addition to the above, the student must possess a DD Form 1173 (United States Uniformed Services Identification Card). Eligibility, including survivors of deceased members, will be determined using the DEERS (Defense Enrollment Eligibility Reporting System) database. Applicants can verify if they are enrolled in DEERS by having the sponsor go to www.dmdc.osd.mil and entering their social security number, date of birth, and last name (requires a CAC card or DFAS ID). Alternatively, the personnel office at your closest military installation can access DEERS and verify if the applicant is enrolled.

Applicants must be enrolled, or planning to enroll, full-time in the fall of 2011 in an accredited U.S. college or university, or junior/community college. They must have a minimum cumulative unweighted grade point average of 2.5 or higher (on a 4.0 basis). College freshmen must submit a first semester college transcript.

Recipients may be asked to provide an "Awards Letter" from the college or university they plan to attend. An "Awards Letter" verifies the costs to attend a particular college or university, and it includes all grants the student has qualified to receive.

Excepting extremely unusual circumstances, the awards cannot be deferred for future use; the awards must be used for educational expenses incurred during the 2011-2012 Academic Year.

The awards are made without regard to race, creed, color, sex, sexual orientation, religious belief, national origin, rank or service of the sponsor.

Community Resources

Illinois Student Assistance Commission

<http://www.isac.org/>

1755 Lake Cook Road

Deerfield, IL 60015-5209

Phone: 800.899.ISAC (4722)

8 a.m. - 5 p.m. CST

E-mail: isac.studentservices@isac.illinois.gov

Fax: 847.831.8549

Spanish-speaking counselors are also available.

ISAC seeks to make college accessible and affordable for Illinois students. At every stage of the financial aid process, ISAC is there, acting as a centralized source of information and guidance and offering a comprehensive array of programs and services. Their priority is making postsecondary education accessible and affordable for the students and families of Illinois. ISAC's college access and outreach activities are focused on helping families navigate the numerous steps involved in career and college planning as well as finding, applying to and paying for college. These activities provide tremendous support to improving the high school to college transition for students in need.

Eligibility:

All Illinois Students

Complete the Degree Chicago

<http://www.completethedegree.org/>

65 E. Wacker Place., Suite 1500

Chicago, IL 60601

312.267.2580

info@completethedegree.org

Complete the Degree is a free service, led by local non-profits with a commitment to educational success. Complete the Degree simplifies the college re-enrollment process and guides you to options that best meet your individual needs. Their broad network of partners and participating universities provide additional support, direction and resources, ensuring a collaborative and thorough strategy for your college return. For those who have previously attended college and earned some college credits, Complete the Degree services are free and include the following:

- One-on-one planning and personalized guidance,
- Support in getting credit for previous education and life experience,
- Guidance with scholarship, grant and loan applications,
- Assistance with the college application process and re-enrollment,
- Advice and support accessing financial aid resources,
- Guidance with the student loan rehabilitation process and default issues,
- Academic support and skill development,
- Information about Chicago-area colleges and universities and select programs,

Complete the Degree is committed to helping Chicagoans pursue their academic goals by linking candidates to important resources to make their return to college as easy and affordable as possible; however, Complete the Degree does not award degrees, financial support, or scholarships.

Eligibility:

Those living in the Chicagoland area that started college courses but did not graduate.

College Costs in Illinois

2012-13 Annual Tuition & Fees

Chicago State University	\$ 11,006
Eastern Illinois University	\$ 10,930
Governors State University	\$ 7,470
Illinois State University	\$ 12,726
Northeastern Illinois University	\$ 11,306
Northern Illinois University	\$ 13,066
Southern Illinois University/Carbondale	\$ 11,527
Southern Illinois University/Edwardsville	\$ 9,251
University of Illinois at Chicago	\$ 13,938
University of Illinois at Springfield	\$ 10,865
University of Illinois at Urbana-Champaign	\$ 14,960
Western Illinois University	\$ 10,380

* Note: Depending on the program of study, students are assessed a variety of tuition and fees rates at the University of Illinois-Chicago and University of Illinois-Urbana. The amounts reported here are average tuition and fees rates developed by incorporating amounts paid by all students.

Illinois Private Colleges & Universities 2012-13 Annual Tuition & Fees

Augustana College	\$ 34,614
Aurora University	\$ 20,100
Benedictine University	\$ 25,850
Blackburn College	\$ 17,502
Bradley University	\$ 28,264
Brisk Rabbinical College	\$ 4,500
Columbia College Chicago	\$ 22,390
Concordia University	\$ 26,656
DePaul University	\$ 31,650
Dominican University	\$ 27,770
East-West University	\$ 17,595
Elmhurst College	\$ 31,750
Eureka College	\$ 19,480
Greenville College	\$ 22,750
Hebrew Theological College	\$ 17,620
Illinois College	\$ 26,500
Illinois Institute of Technology	\$ 37,969
Illinois Wesleyan University	\$ 37,954
Judson University	\$ 27,000
Kendall College	\$ 9,441
Knox College	\$ 36,138
Lake Forest College	\$ 38,300
Lewis University	\$ 25,770

Lexington College	\$ 23,500
Lincoln Christian University	\$ 16,320
Lincoln College-Normal	\$ 16,500
Loyola University Chicago	\$ 34,940
MacMurray College	\$ 21,400
McKendree University	\$ 25,340
Millikin University	\$ 28,644
Monmouth College	\$ 30,450
National-Louis University	\$ 17,001
North Central College	\$ 31,071
North Park University	\$ 22,090
Northwestern University	\$ 43,779
Olivet Nazarene University	\$ 28,090
Quincy University	\$ 25,180
Robert Morris University	\$ 22,200
Rockford College	\$ 26,210
Roosevelt University	\$ 25,950
Saint Augustine College	\$ 8,760
Saint Xavier University	\$ 28,143
Shimer College	\$ 29,000
St. Joseph College of Loyola University	\$ 33,810
Telshe-Yeshiva Chicago	\$ 12,000
Trinity Christian College	\$ 23,288
Trinity International University	\$ 25,840
University of Chicago	\$ 45,609
University of St. Francis	\$ 26,924
VanderCook College of Music	\$ 24,116
Wheaton College	\$ 30,120

Illinois Community Colleges 2012-13 Annual Tuition & Fees

Black Hawk College	\$ 3,010
Carl Sandburg College	\$ 4,054
College of DuPage	\$ 4,352
College of Lake County	\$ 3,136
Danville Area Community College	\$ 2,985
Elgin Community College	\$ 3,000
Harold Washington College	\$ 2,536
Harper College	\$ 3,789
Heartland Community College	\$ 3,264
Highland Community College	\$ 3,584
Illinois Central College	\$ 3,195
Lincoln Trail College	\$ 3,392
Olney Central College	\$ 3,392
Frontier Community College	\$ 3,392

Wabash Valley College	\$ 3,392
Illinois Valley Community College	\$ 2,947
John A. Logan College	\$ 2,860
John Wood Community College	\$ 4,193
Joliet Junior College	\$ 3,090
Kankakee Community College	\$ 3,390
Kaskaskia College	\$ 1,560
Kennedy-King College	\$ 2,536
Kishwaukee College	\$ 3,150
Lake Land College	\$ 3,030
Lewis and Clark Community College	\$ 3,192
Lincoln College	\$ 17,500
Lincoln Land Community College	\$ 3,210
MacCormac Junior College	\$ 12,930
Malcolm X College	\$ 2,536
McHenry County College	\$ 3,184
Moraine Valley Community College	\$ 2,910
Morrison Institute of Technology	\$ 15,100
Morton College	\$ 3,188
Oakton Community College	\$ 2,784
Olive-Harvey College	\$ 2,536
Parkland College	\$ 3,360
Prairie State College	\$ 2,784
Rend Lake College	\$ 3,072
Richard J. Daley College	\$ 2,536
Richland Community College	\$ 3,054
Rock Valley College	\$ 2,804
Sauk Valley Community College	\$ 3,382
Shawnee Community College	\$ 2,944
South Suburban College	\$ 4,024
Southeastern Illinois College	\$ 2,760
Southwestern Illinois College	\$ 2,912
Spoon River College	\$ 3,390
Triton College	\$ 3,302
Truman College	\$ 2,488
Waubensee Community College	\$ 2,448
Wilbur Wright College	\$ 2,536

For Updated College Costs check the ISAC website:

<http://www.isac.org/students/during-college/applying-for-financial-aid/college-costs.html>

Budgeting for College

Budgeting tips for college students and others

Unfortunately, the cost of college is a burden for many families-- and a cost they incur for many years after graduation. No matter if a student is attending a public institution in their home state, or one of the most expensive universities in the country, there is no avoiding the extreme cost of college. Costs can spring up from anywhere, ranging from travel expenses to dorm room decorations, so it is important for students to know how to properly manage a budget as to not find themselves in debt within the first few weeks of school. For most students, college will be the first time they are responsible for managing their own finances. This can be a daunting and overwhelming task

- 1. Regularly assess needs versus wants** - determine what you need for school first, such as a ThinkPad, school supplies and textbooks and make those purchases priority. Once you realize how much you pay for the things that you actually need, you will shy away from wasting money on unnecessary items.
- 2. Plan around savings “specials”** - This is a great tip for those students not on a meal plan. Also consider consignment shopping . You can save up to 70% off wardrobe essentials and is still considered cool to do.
- 3. Bulk is not always cheaper** - Check the price per unit and be sure to use coupons. You can save significantly on a single item purchase, making the cost of a smaller size item the better choice; that said...perhaps share a warehouse club membership - Splitting a club membership fee with several college friends to share the bulk buys and save big on basic dorm room cleaning supplies like laundry detergent or even food staples like oatmeal for quick microwave breakfasts. These stores may also offer better prices on body lotion, toothpaste and other such necessities.
- 4. Consider store brands when they are on sale** - Whether buying groceries, detergent or school items, purchasing the store brands when they are on sale. Often times, there will be in-store coupons associated with the store brands. Look into signing up for drugstore or grocery store's card to be eligible for potential extra savings.
- 5. Rent textbooks**
- 6. Take advantage of your school's cafeteria food as often as possible** - If you have a meal plan, going out and buying food off campus is an unnecessary, additional expense. If you are set on going out with friends, or simply sick of the food, happy hour/pre dinner pricing. Also, if you need to do a movie – consider one prior to noon or before the price jumps into prime time)
- 7. Know your health and dental plan benefits as well as potential scholarships from private entities**
- 8. File FAFSA on time** and also take advantage of the new way to link the IRS tax return to it

Loans

Federal Student Aid/FASFA

<http://www.fafsa.ed.gov/>

Federal Student Aid, a part of the U.S. Department of Education, is the largest provider of student financial aid in the nation. The office of Federal Student Aid, helps make college education possible for every dedicated mind by providing more than \$150 billion in federal grants, loans, and work-study funds each year to more than 15 million students paying for college or career school. The FAFSA is the Free Application for Federal Student Aid. Anyone who wants financial aid for college will need to fill out the FAFSA. The FAFSA is managed by the Office of Federal Student Aid, part of the Department of Higher Education. The Office of Federal Student Aid processes roughly 14 million financial aid applications a year and disburses about \$80 billion in financial aid. The FAFSA application is used to determine the dollar amount you or your family will be expected to contribute towards college. All federal grant and loan awards are determined by the FAFSA, and nearly all colleges use the FAFSA as the basis for their own financial aid awards.

Start a FAFSA application: https://fafsa.ed.gov/FAFSA/app/fafsa?locale=en_US

Stafford Loans

<http://www.staffordloan.com/>

Stafford loans are the most common form of government student loans, and are awarded to college students who file the Free Application for Federal Student Aid (FAFSA). Stafford loans are not credit-based.

Stafford loans come in two forms — subsidized and unsubsidized.

Subsidized Loans:

3.86% interest rate

Federal government pays interest while enrolled in school

Can borrow up to \$8,500 per year depending on your eligibility

Unsubsidized Loans:

3.86% interest rate

Interest accrues while in school

Can borrow up to \$12,000 per year depending on your eligibility

Parent Plus Loan

<http://www.parentplusloan.com/>

The Federal PLUS Loan is a loan borrowed by a parent on behalf of a child to help pay for tuition and school related expenses at an eligible college or university, or by a graduate student for graduate school. The student must be enrolled at least half time, and the parent or graduate student must pass a credit check in order to receive this loan. For more information, visit Graduate PLUS Loans. The primary benefit of the PLUS Loan is that a parent can borrow a federally guaranteed low interest loan to help pay for their child's education. A Federal PLUS Loan allows a parent to borrow the total cost of undergraduate education including tuition, room and board, and any other eligible school expenses, minus any aid the child is receiving in their name.

Loans

Perkins Loan

<http://studentaid.ed.gov/types/loans/perkins>

Perkins Loans, are low-interest federal student loans for undergraduate and graduate students with exceptional financial need. Perkins Loans are available to undergraduate, graduate, and professional students with exceptional financial need. The interest rate for this loan is 5%. Not all schools participate in the Federal Perkins Loan Program.

Child Care/Children's Programs/Camps

- Child Care
- Children's Programs
- Camps



Give Army Parents a Break - Free Respite Child Care

<http://www.naccrra.org/military-families/army/army-respite-program>

The United States Army Child, Youth & School Services (CYSS) provides Respite Child Care services. Give Army Parents a Break Respite Child Care will provide up to 16 hours of free child care each month for each of your eligible children. You can use this time to run errands, attend appointments, or just take some well-deserved time out for yourself. NACCRRRA will reimburse your provider for eligible care at the Army approved hourly rate. Eligible child care providers will be reimbursed at a maximum of \$10/hour for the first child and \$5 for each additional child, not to exceed \$20/hour per family.

Parents

Eligibility Requirements:

To take advantage of the Give Army Parents a Break, you or your spouse need only be an Army Service Member in one of the following categories:

- Survivor of Fallen Soldier
- Wounded, Ill, and Injured
- Deployed - (for 30 days prior and 90 days after return)
- Temporary Change of Station
- Unaccompanied Permanent Change of Station
- TDY (90-179 days)

To find a provider who meets the requirements to serve your family, you can Contact Child Care Aware at 1-800-424-2246 for a personal consultation. Illinois Network of Child Care Resource and Referral Agencies (INCCRRA)

Families need to have confidence in their child care arrangements. Finding quality, convenient and affordable child care is not an easy job. Families in Illinois can rely on their local Child Care Resource & Referral for help in finding child care. They offer many services including:

- Finding quality child care
- Consumer education, information and resource materials about quality child care options
- Referrals to child care programs
- Help with paying for child care costs for families who qualify
- Referral to services for children with special needs

Find your local Child Care Resource & Referral by calling 1-877-202-4453.

Children's Programs

Tutor.com

<http://www.tutor.com/military>

The Tutor.com for U.S. Military Families program gives eligible military families access to free online tutoring and free homework help from live, professional tutors in more than 16 subjects. Tutors are online 24/7 and eligible military families in the Army, Marines, Navy, and Air Force can take advantage of this military family program. Experts offer assistance to K-12 students, college students, and service members and spouses going back to school or through a career transition. K-12 students can get help in more than 16 academic subjects, including algebra, chemistry, calculus, and physics. Adult learners can get back-to-school and career help, including GED prep and resume writing. A student and tutor work together in a secure online classroom, where they can chat, draw on a shared whiteboard, upload files, and browse the web together.

Sesame Street - Sesame Workshop "When Families Grieve"

Sesame Workshop

<http://www.sesameworkshop.org/grief>

When Families Grieve presents families' personal stories about coping with the death of a parent, as well as strategies that have helped these families move forward. Watch behind the scenes footage, and the 1-hour television special. For more information on When Families Grieve, or to find out how to request When Families Grieve kits, please contact us at grief@sesameworkshop.org When Families Grieve kits for military families are available through Military OneSource.

Operation Ensuring Christmas

<http://opchristmas.org>

(321) 251-7850

Operation Ensuring Christmas provides financial, moral and rehabilitative support to the Children of fallen American Troops by providing them Christmas Gift Cards at Christmas and a "Christmas in July," VIP theme park trip to Orlando, Florida.

Programs

Christmas Gift Card Program: Each child will receive a personalized Christmas VISA Gift Card, worth \$100.00.

Non-Christmas families can still apply and will receive a "OEC's Gift Card Program" Card instead.

Christmas in July Program: Families will be sent on an all-expenses paid VIP 'Christmas in July' Orlando Theme Park vacation.

Eligibility Requirements:

Children under the age of 17, legal Dependents of Military Personnel lost while on Active Duty

Snowball Express

<http://snowballexpress.org>

Provide hope and new happy memories to the children of military fallen heroes who have died while on active duty since 9/11. They bring children together from all over to world for a four-day experience filled with fun activities, like sporting events, dances, amusement parks and more.

Eligibility Requirements: Children of military fallen heroes who have died while on active duty (not medically retired) on or after September 11, 2001 who are between the ages of 5 years of age and 18 years of age.

The children **MUST BE** listed on the DD1300, Report of Casualty in order to attend, no exceptions. The names will be confirmed upon receipt of the DD1300. Biological, step-children and adopted children are all eligible to attend IF their names are on the DD1300. The death of the fallen hero can be either combat or non-combat related. Ages– Children must be 5 years of age by December 16, 2013. Children cannot have turned 19 years of age before December 12, 2013 to be eligible to attend.

TAPS Good Grief Camps

Tragedy Assistance Program for Survivors
National Headquarters
1777 F Street NW, Suite 600
Washington, DC 20006
800-959-TAPS (8277)
www.taps.org

TAPS offers regional and national Good Grief Camps to children and teens; providing them with a safe and supportive atmosphere to conduct activities and have opportunities to learn coping skills, establish and identify support systems and create awareness that they are not alone in the grief of their loved one. Children and teens meet others of their own age group to share and learn, together.

A Day at the TAPS Good Grief Camp

- TAPS Good Grief Camp Team Leaders will conduct a day of activities for children of all ages, providing a safe place to learn about grief, share feelings, express emotions and heal young hearts.
- Children will meet others their own age who are also grieving and have the chance, in facilitated groups, to learn that they are not alone in their feelings.
- Through special activities we call “grief work,” the children will have fun while discovering how to cope with the pain they are experiencing.
- The children will end the day by creating a network of care to lean on as they move forward.

Camp Erin - Illinois

Camp Erin/ Northern Illinois Hospice and Grief Center at
815-398-0500
http://www.northernillinoishospice.org/camp_erin.htm

Camp Erin, the largest bereavement camp in the country, is designed for children and teens ages 6 to 17 who have experienced the death of someone close to them. It is a weekend-long experience filled with traditional, fun, camp activities combined with grief education and emotional support -- led by grief professionals and trained volunteers. Camp Erin provides a unique opportunity for peer bonding between children and teens facing a similar life circumstance. The camp weekend is offered free to all families.

Camp Corral

<http://www.campcorral.org/>
1-855-605-1267
Email: campinfo@campcorral.org

Camp Corral is a free, summer camp for children in military families ages 8-15. The child must be 8 to 15 during the week of camp. It is a FUN week full of great camp activities – a place where a kid is free to be a kid!

Eligibility:

Any child (age 8 to 15) in a military family. Priority is given to children in a family with a wounded, disabled or fallen Service member. Top priority is given to children in a military family where a Service member has been injured, wounded, is disabled as result of service or has fallen in action. Children of veterans are eligible.

Camps

Hands Together, Heart To Art

VARIETY - The Children's Charity of Illinois

516 N. Ogden #125

Chicago, IL 60642

Phone: (312) 822-0660

Fax: (312) 822-0661

Email: info@varietyofillinois.org

<http://www.varietyofillinois.org/handstogether/>

Variety—the Children's Charity of Illinois is pleased to support Hands Together, Heart to Art arts initiative for children who have experienced the death of a parent. The Auditorium Theatre of Roosevelt University in Chicago has created "Hands Together, Heart to Art." This inspiring program addresses these kids' tragic social dilemma by using dance, theatre, and song as a means to help the children grow, reflect, and heal.

Employing several different areas of the performing arts, the program encourages communication, fosters emotional growth, and provides them with consolation by friends experiencing similar emotions and compassion from counselors and therapists.

Participants come from diverse and varied communities throughout Chicago and have even commuted from nearby Indiana and as far south as Florida. They participate in daily theatre, music and dance classes in addition to interactive sessions with licensed healing counselors and therapists. Each session is organized according to a specific theme, such as Our Memories, Our Story, and Imagine Me.

The children are accepted through an exhaustive recruiting process. The application requires an official recommendation of the child as well as a detailed explanation for how/why the child can benefit from the program. The program is held in the lobby of the Auditorium Theatre as well as various classrooms at Roosevelt University, culminating in a final public performance. Classes in theatre, music, and dance will be conducted daily from 9am - 4pm, led by teaching artists. Throughout the sessions, guest specialists from dance, theatre, music, puppetry, juggling and other art forms offer their expertise and lead group activities. The children participate in each component and contribute artistically and journalistically.

A typical day at "Hands Together, Heart to Art" includes Sharing Time, an informal discussion with guest speakers who discuss their personal experience with losing a parent to death. The children gradually begin to understand that life does continue following a tragedy, and that people who have suffered a similar loss have gone on to lead successful and happy lives. During the Specials part of the day, the children can choose to write in their journals, spend one-on-one or group time with a certified grief counselor, or visit the Resource Room. The Resource Room is a quiet room stocked with books, magazines and other literary materials concerned with how to cope with grieving.

Comfort Zone Camp

4906 Cutshaw Ave.

Richmond, VA 23230

(866) 488-5679

Email: ComfortZone@comfortzonecoamp.org

<http://www.comfortzonecamp.org/>

Comfort Zone Camp is a nonprofit 501(c)3 bereavement camp that transforms the lives of children who have experienced the death of a parent, sibling, or primary caregiver. The free camps include confidence building programs and age-based support groups that break the emotional isolation grief often brings. Comfort Zone Camps are offered to children 7-17, and are held year-round in California, Massachusetts, New Jersey, and Virginia.

Other Military Related Benefits

- Legal Assistance
- Commissary & Exchange
- ID Cards
- Records Requests
- Burial Assistance
- Insurance Programs



Legal Assistance

Military Legal Assistance

<http://legalassistance.law.af.mil/index.php>

Should you need legal advice on benefits and entitlements, insurance, taxation or other matters, military legal assistance can be provided. Legal services are available on all military installations and your Casualty Assistance Officer or Army Survivor Outreach Services Coordinator can help arrange for an office visit or a phone conversation with a legal expert.

The Armed Forces Legal Assistance (AFLA) website is a joint initiative of the Armed Forces legal assistance offices that aims to provide general legal information to the military community to enhance its readiness. The information provided through this Web site is for educational and general information purposes only. It is not legal advice.

American Bar Association Standing Committee on Legal Assistance for Military Personnel

<http://www.abanet.org/legalservices/lamp/>

The mission of the American Bar Association Standing Committee on Legal Assistance for Military Personnel is to foster the continued growth of the military legal assistance programs and to promote the delivery of legal

services to military personnel and their family members and to persons accompanying the armed forces outside the U.S., on their personal legal affairs.

Military Legal: A Free Public Resource For Service Personnel

<http://militarylegal.org/home/>

This site was designed as a public resource for service personnel. Legal issues can be confusing as often times you cannot tell where to begin and whether you are on the right path. The site contains discussions on common legal areas. Volunteer attorneys are encouraged to provide information on the site that will be helpful to families.

Prairie State Legal Services

To find a local office : <http://www.pslegal.org/locations.asp>

Provides free civil legal services for low-income, elderly, and disabled clients.

Examples of High Priority Cases:

- Family Law: Protection from abuse or exploitation of domestic violence victims, elderly, children and persons w/ disabilities; divorce and related relief for domestic violence victims.
- Housing Law: Evictions and lock-outs; foreclosure defense; loss or denial of subsidized housing benefits; loss or denial of essential public utilities; substandard housing conditions cases that cannot be addressed by other agencies.
- Health Care: Loss or denial of medical or nursing home care; loss or denial of medical benefits (Medicaid, Medicare).

Legal Assistance

Land Of Lincoln Legal Assistance Foundation

To apply for services call 618.394.7300 or toll free at 877.342.7891
<http://www.lollaf.org>

Land of Lincoln provides free legal services to low income residents in their service area on civil matters. ie. Housing, Family Law, consumer and public benefits cases. You will speak to an attorney over the telephone about your problem immediately. If you may qualify for more than advice, then the attorney will refer your case to the local office for review.

Legal Assistance Foundation of Chicago (LAF)

To apply call 312-341-1070.
<http://www.lafchicago.org/>

LAF provides free legal assistance to low-income residents of Cook County in civil cases only including Family law, Housing and Public Benefits. LAF has a team who helps with VA disability applications for veterans.

Search www.illinoislegalaid.org for articles, fact sheets and legal resources for a variety of issues. This information can be a good way to learn more about a legal issue and to find out about other legal assistance resources.

Commissary & Exchange

Commissary & Exchange

The death of your loved one does not end your rights to certain Service benefits and privileges. You may be eligible to use the base theater and some other Morale, Welfare, and Recreation (MWR) facilities.

Spouses of a deceased Service Member are eligible to continue shopping at the exchange and commissary indefinitely unless they remarry. Unmarried children of the deceased Service member may use these privileges at no cost until they are 21, or 23 if enrolled in a full-time course of study in an institution of higher education.

ID Cards & DEERS Enrollment

ID Cards & DEERS Enrollment

In order to use the services you are entitled to, you must identify yourself as the dependent of a deceased Service member. The ID card you used when your sponsor was alive is no longer valid. You will need to apply for a new ID Card.

To locate the nearest military ID card facility, visit the Defense Manpower Data Center (DMDC) web site at [http:// www.dmdc.osd.mil/rs/](http://www.dmdc.osd.mil/rs/)

Family members must also ensure their information listed in the Defense Enrollment Eligibility Reporting System (DEERS) is up-to-date. DEERS identifies and validates TRICARE eligibility and address information.

Information can be verified on the DEERS record or address updated by calling the DMDC Support Office (DSO) at 800-538-9552. Updates to DEERS may be done at the nearest uniformed services identification card center.

Records Request - National Archives

Records Request - National Archives

<http://www.archives.gov/veterans/military-service-records/>

Online Requests Using eVetRecs

Our online eVetRecs system creates a customized order form to request information from your, or your relative's, military personnel records. You may use this system if you are:

- A military veteran, or
- Next of kin of a deceased, former member of the military. The next of kin can be any of the following:
- Surviving spouse that has not remarried
- Father
- Mother
- Son
- Daughter
- Sister
- Brother

Your request must contain certain basic information for us to locate your service records. This information includes:

- The veteran's complete name used while in service
- Service number
- Social security number
- Branch of service
- Dates of service
- Date and place of birth (especially if the service number is not know).

You can mail or fax your signed and dated request to the National Archives' National Personnel Record Center (NPRC). NPRC Fax Number: (314) 801-9195

NPRC Mailing Address:

National Personnel Records Center

Military Personnel Records

9700 Page Avenue

St. Louis, MO 63132-5100

(314) 801-0800

Burial Assistance

Grave Registration

Illinois Department of Veterans Affairs at 800-437-9824
Or your local Veterans Service Officer

The Illinois Department of Veteran's Affairs maintains a Roll of Honor of all veterans buried in the State of Illinois. Every person, firm or corporation owning or controlling any cemetery or burial place in this State is required to keep a permanent record of the burial of each U.S. war veteran or memorial marker erected for this purpose.

Headstones/Markers

VA provides headstones and grave markers for the graves of veterans anywhere in the world and of eligible dependents who are buried in military post, state veteran or national cemeteries. Niche markers also are available for identifying cremated remains in columbaria and memorial markers if the remains are not available for burial.

To apply for a headstone/marker:

- Please complete a VA Form 40-1330 Application for standard government headstone or marker.
- Attach a copy of the Veteran's DD-214 and/or other military discharge documents you will be using to support your application.
- Fax the documentation to: (800) 455-7143

Medallion

The Department of Veterans Affairs is making available a new medallion to be affixed to an existing privately purchased headstone or marker to signify the deceased's status as a veteran.

If requested, the medallion will be furnished in lieu of a traditional Government headstone or marker for veterans that died on or after November 1, 1990, and whose grave is marked with a privately purchased headstone or marker.

The medallion is currently available in three sizes, 5 inches, 3 inches, and 1 ½ inches. Each medallion will be inscribed with the word VETERAN across the top and the Branch of Service at the bottom. Appropriate affixing adhesive, instructions and hardware will be provided with the medallion.

Important: *This benefit is only applicable if the grave is marked with a privately purchased headstone or marker. In these instances, eligible veterans are entitled to either a traditional Government-furnished headstone or marker, or the new medallion, but not both.*

For family members of eligible Veterans interested in submitting a claim for the new medallion, instructions on how to apply for a medallion will be updated on NCA's web site at www.cem.va.gov/hm_hm.asp. Until a new form specifically for ordering the medallion is available, use VA Form 40-1330; Application for Standard Government Headstone or Marker. Fill the form out completely with the exception of blocks 11 (Type of Headstone or Marker Requested) and 27 (Remarks). Leave block 11 blank. In block 27 put the word Medallion followed by the size requested. For example; use "Medallion 5 inch" to request a 5 inch medallion.

Please continue to monitor this site for updated information regarding the new medallion.

Burial Assistance

Cartage and Erection Fees

When the federal government has furnished a headstone or marker, the Illinois Department of Veterans Affairs shall pay up to the allowable reimbursement amount for the setting of such marker within Illinois. Currently, the maximum amount is \$100 payable upon approval of the application.

For more information or to apply to receive cartage and erection fees, please contact the Illinois Department of Veterans Affairs at 800-437-9824 or your local Veterans Service Officer

Presidential Memorial Certificates

A certificate bearing the President's signature is issued to recognize the service of deceased veterans who were discharged under honorable conditions. Eligible recipients include next of kin or other loved ones. A certificate can be issued to more than one eligible recipient. VA regional offices or your local SOS Support Coordinator can help you in applying for certificates.

To apply for the Presidential Memorial Certificate:

Please complete a VA Form 40-2047 Application for a Presidential Memorial Certificate.

Attach the veteran's military discharge documents that show Active Duty for other than training purposes.

Fax the documentation to: (800) 455-7143

Funeral Honors

By law, all eligible veterans are entitled to military funeral honors. Military members are eligible if they were on active duty at time of death or had previously served on active duty and were discharged under other than dishonorable conditions.

Upon request of the next of kin or authorized representative, the funeral director normally requests the honors from the Military Service in which the veteran served. The Military Service will provide the Military Funeral Honors to the eligible beneficiary, consisting of the ceremonial folding and presenting of the American flag and sounding of "Taps".

The ceremony is normally provided by two uniformed members of the armed forces, at least one of whom will be from the Service in which the veteran served. The Military Services, based on their traditions and resources, may render additional elements of Military Funeral Honors. The Nation is grateful for every veteran's service to the country. This is the DoD's time honored way to recognize those who faithfully served. For additional information on veterans burial benefits, go to: www.va.gov or the DoD website site at www.militaryfuneralhonors.osd.mil.

Insurance Programs

Service Members' Group Life Insurance

Unless your loved one elected not to be covered, he or she has a life insurance policy sponsored by the VA. The maximum amount of Service Members' Group Life Insurance (SGLI) is \$400,000 and is non-taxable. Service Members have the option of electing full coverage, reduced coverage in increments of \$50,000 or no coverage.

Payment is made by the Office of SGLI in approximately 45 days to the beneficiary(ies) in either a lump sum payment or in 36 equal monthly installments as specified by the Service Member. Eligible beneficiaries may elect to change the lump sum payment to 36 equal monthly payments; however, they cannot change the 36 equal monthly payments to a lump sum payment.

Beneficiary Information

If your loved one did not select a beneficiary, the law requires the insurance be paid in the following order of precedence:

1) Spouse; 2) children in equal shares; 3) parent(s) in equal shares; 4) a duly appointed executor or administrator of the estate; 5) the next-of-kin entitled to payment under the law of the Service Member's state of residence.

If you are an SGLI beneficiary, your casualty assistance officer will assist you with completing the necessary claim forms. If you are not the beneficiary, privacy laws forbid the government from divulging the name of the beneficiary to you.

Family Service Members' Group Life Insurance

Family Service Members' Group Life Insurance (FSGLI) is a program extended to the spouses and dependent children of members insured under the SGLI program. FSGLI provides up to a maximum of \$100,000 of insurance coverage for spouses, not to exceed the amount of SGLI the insured member has in force, and \$10,000 for dependent children. FSGLI is a Service Member benefit for which the member pays the premium on spousal coverage and is the beneficiary of the policy.

FSGLI coverage for dependent children is automatic and free. Although child coverage cannot be converted, spouses may elect to convert their coverage to a commercial policy with a participating company within 120 days following the date of the Service Member's death.

Traumatic Injury Protection Under Service Members' Group Life Insurance

All Service members who are enrolled in the SGLI program are automatically covered for Traumatic Injury Protection under Service Members' Group Life Insurance (TSGLI). The purpose of TSGLI is to provide financial assistance to Service Members during their recovery period from a serious traumatic injury. Coverage ranges from \$25,000 to \$100,000 depending on the nature of the injury.

For a deceased Service member to be eligible for payment under the TSGLI program, he/she must have sustained a qualifying traumatic injury and survive for a period of not less than seven full days from the date of the traumatic injury. Insurance proceeds will then be paid to the beneficiary named by the Service Member on his/ her SGLI application. For more information about SGLI, FSGLI or TSGLI, call 1-800-669-8477 or visit www.insurance.va.gov.

Resources

- **Peer Support Resources**
- **Resources for Children**
- **Other Resources**
- **Important Telephone Numbers for Casualty Survivors**



Peer Support Resources

American Gold Star Mothers

<http://www.goldstarmoms.com>

American Gold Star Mothers is an organization comprised of mothers who have lost a son or daughter in the service of our country.

Army Survivor Outreach Services

To find a peer support group in your area contact your local SOS coordinator (*page 3*)

Gold Star Wives

<http://www.goldstarwives.org>

Gold Star Wives of America is an organization of widows and widowers whose spouses died while on active duty in the military services or as the result of a military service connected cause.

Society of Military Widows

<http://www.militarywidows.org>

The society serves the interests of women whose husbands died while on active military duty, or a service-connected illness, or during disability or regular retirement from the armed forces.

Operation Support Our Troops - America

(630) 971-1150

<http://www.osotamerica.org>

Operation Support Our Troops - America (OSOT America) has created a Leap of Faith program to provide tools to help our families of the fallen embrace their “new normal.” This two day seminar encourages life on the other side of grief and loss through teaching principles on courage, trust, letting go and building community. On day two of the seminar, attendees are given the option to take a literal Leap of Faith through a tandem skydive with an Army Golden Knight at 13,000 feet. This seminar is held twice a year, in February in Homestead, Florida and August in a suburb of Chicago, Illinois.

Many have found comfort through volunteering with OSOT. Families go to the OSOT warehouse on comfort package sorting and packing days to work alongside other military families and supporters. Others choose to honor their loved one’s sacrifice by hosting a collection of items needed for our men and women still serving in harm’s way. These are just a few of the volunteer opportunities that OSOT has available.

Gold Star Dads of America

<http://goldstardads.org/>

Their national objective is to provide public awareness of America’s Gold Star Family Community and to celebrate and honor America’s combat veterans and their families. Further, we endeavor to assist and support, were ever possible, other veteran projects from around the nation thus making a lasting impression in the lives of our veterans by creating a positive outlet for the Military and Civilian communities to unite in a single effort.

Peer Support Resources

American Widows Project

<http://americanwidowproject.org>

The Mission of the American Widow Project is to provide military widows with the vital support through peer based support programs designed to educate, empower, inspire and assist in rebuilding their lives in the face of tragedy.

Resources for Children

The National Child Traumatic Stress Network

National Center for Child Traumatic Stress
NCCTS — University of California, Los Angeles
11150 W. Olympic Blvd., Suite 650
Los Angeles, CA 90064 Phone: (310) 235-2633
<http://nctsnet.org/>

Living in either military or civilian communities, in urban, suburban, or rural settings, military children experience unique challenges related to military life and culture. These include deployment-related stressors such as parental separation, family reunification, and reintegration. Some children also experience the trauma of welcoming home a parent who returns with a combat injury or illness, or of facing a parent's death. Recent research reveals an increase in military child maltreatment and neglect since the start of combat operations and deployments to Afghanistan and Iraq.

NCTSN also provides training to mental health professionals in responding to the unique needs of children who have experienced traumatic stress.

- Chicago Child Trauma Center, La Rabida Children's Hospital, Phone: 773-374-3748, press 0 and ask for Rica Wheelis for assistance.
- Children's Research Triangle Trauma Treatment Program, Phone 312-766-4011, and ask for Amy Groessl for assistance.
- The Illinois Childhood Trauma Coalition (ICTC) by calling Anne Studzinski at 312-516-5560.

The NCTSN website also contains resources about military families for caregivers, service providers, and children.

http://www.centerforthestudyoftraumaticstress.org/resources/category-4_families

Zero to Three

National Center for Infants, Toddlers and Families
1255 23rd Street, NW, Suite 350
Washington, DC 20037
(800) 899-4301
<http://www.zerotothree.org/>

Zero To Three is a national, nonprofit organization that informs, trains, and supports professionals, policymakers, and parents in their efforts to improve the lives of infants and toddlers. ZERO TO THREE promotes the health and development of infants and toddlers. Free brochures and guides on numerous parenting topics are available on their website.

Resources for Children

Military Child Education Coalition

The Military Child Education Coalition
909 Mountain Lion Circle
P. O. Box 2519
Harker Heights, TX 76548-2519
(254) 953-1923
<http://www.militarychild.org/>

A 501(c)(3) non-profit, world-wide organization, the Military Child Education Coalition (MCEC)'s work is focused on ensuring quality educational opportunities for all military children affected by mobility, family separation, and transition. This website contains materials helpful for military families.

Foundation for Grieving Children

www.foundationforgrievingchildren.org/blog/grief-support-services-children/

The Foundation for Grieving Children strives to increase, sustain and expand the resources available to grieving children and to educate society and the professional communities to their needs. The Foundation's website offers a list of different support services for children around the country.

Other Resources

Operation Remembrance

<http://www.operationremembrance.org>

Operation Remembrance provides memory boxes to the families of fallen Soldiers. They work in unison with Army organizations to provide support from Army families to Army families. They also research and develop programs that help Army families through their grieving process. They see honor the memory of fallen soldiers.

American Heroes Tribute

<http://www.americanheroestribute.org/>

Their mission is to honor U.S. Military personnel that have given their lives in the war on terror in Iraq and Afghanistan, and their families, through remembrance. Banners of the Fallen are designed by their family. American Heroes Tribute supports qualified public and private events by providing the banners for display thereby honoring, preserving and celebrating their memory. Their vision is to display American Heroes Tribute banners at as many qualified public and private events as possible so our Fallen Heroes and their sacrifice are remembered. When a family of a Fallen Hero contacts them they find a financial sponsor for the banner. They have a large banner 3' x 9' produced for public display. They also have a commemorative size banner 18" x 48" created for the family to keep and display as they wish.

Angels of Love

<http://www.angelslove.org/>

Their mission is to give a stained-glass, gold-plated Angels to people who are grieving the loss of a family member or suffering from a serious illness, disability, or tragedy, including families of the military killed in Iraq and Afghanistan.

Project Never Forget

http://www.foreverloved.com/Project_Never_Forget.html

Their mission is to honor men and women serving our country in the war against terrorism. As well as, to remember the all fallen soldiers of Operation Iraqi Freedom and Operation Enduring Freedom and past wars and to preserve their legacy and pay tribute to their families. They provide a family with one personalized 3-D charm memorializing their loved one.

Operation Thankful Nation

<http://www.operationthankfulnation.com/>

Provide personalized porcelain keepsake ornament and comfort CD to a soldier's next of kin.

Project Compassion

<http://www.heropaintings.com/>

Provide free hand painted portraits, framed and shipped. The mother, father or spouse of any American military or law enforcement casualty who has died in active service since the terrorist attacks of September 11, 2001 is eligible for a free Project Compassion portrait. Project Compassion does not judge the location or circumstances of death within this eligibility.

Other Resources

Fallen Heroes Project

<http://www.fallenheroesproject.org/>

Their mission is to honor the American Fallen Heroes for their ultimate sacrifice during the war against terrorism. They produce and distribute to each family a hand-drawn portrait of their Fallen Hero, created by artist Michael G. Reagan, free of charge. Each portrait is intended to show love and respect for these heroes and their families.

Soldier Portraits

<http://www.soldiersportraits-mwilcox.net/>

Pastel portraits by artist Martha Wilcox are provided for families and friends of fallen heroes at NO cost as a personal tribute and expression of admiration and gratitude.

Important Telephone Numbers for Casualty Survivors

Casualty assistance by service branch

U.S. Army

Casualty Assistance
1-800-626-3317

U.S. Marine Corps

1-800-847-1597
Fax: 1-703-784-4134

U.S. Navy

1-800-368-3202

U.S. Air Force

1-800-433-0048

U.S. Department of Veterans Affairs (VA)

Benefits information
1-800-827-1000
Bereavement counseling (through the Readjustment Counseling Service)
1-202-273-9116

Social Security Administration

1-800-772-1213 (7 a.m. to 7 p.m., Monday through Friday)

TRICARE

1-888-633-5433
North region: 1-877-874-2273 West region: 1-888-874-9378 South region: 1-800-444-5445

Military OneSource

1-800-342-9647

TAPS (Tragedy Assistance Program for Survivors)

1-800-959-TAPS (8277)



ILLINOIS CONNECTIONS FOR FAMILIES OF THE FALLEN (ICFF)

in partnership with Army Survivor Outreach Services

ICFF is a project of



Phone: (312) 265-9109 • Email: ICFF@Hdadvocates.org

Health & Disability Advocates

205 W. Randolph, Suite 510 • Chicago, IL 60606 • www.hdadvocates.org



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