

It's Not too Late to Make Your Financial Resolutions!

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As we enter spring, it's still early enough to make some meaningful financial resolutions for 2021. For Veterans, a good starting resolution is building a plan to become debt free.

The first step to achieving this resolution is setting specific but achievable goals. Remember, you don't need to do it all at once! Start by determining exactly how much you can afford to pay per month and establish your goal based on that. For example, if you have \$3,000 in debt and can afford to pay \$100 per month, you can do some quick math to determine how long it will take you to pay it off, including interest. The key is setting a target and establishing a realistic plan.

Establish a budget

The best way to ensure you're paying down your debt at a manageable level is to set a budget, which is vital to make sure the money you're bringing in is on track with what you're spending – for utilities, groceries, entertainment, etc. Setting and following a budget will help keep you from over-drafting your accounts, incurring late fees or wondering how you're going to pay certain bills between paydays.

You can get started by downloading a basic budgeting template online – [click here for an example](#). If you determine that your expenses don't align with your income, consider your options: finding different/additional employment; reducing "impulse" spending; and/or looking for opportunities to alter due dates for bills. It may also be wise to consider stopping the use



of credit cards altogether, while also prioritizing payments toward accounts with the highest interest rates or highest balances.

Most importantly, put your budget in writing – then track it and stick to it!

Start saving!

Once you have a plan in place to eliminate your debt, start thinking about putting some money away – for future vacations, emergencies or other unplanned circumstances. Not only will a healthy savings account give you peace of mind – it will also be there to help keep you from taking on new, avoidable debt in the future.

A good method to remember when it comes to saving is "Pay Yourself First." Every payday, budget to deposit a small amount into a savings account or, better, if your employer pays via direct deposit, assign a portion to go directly into savings – out of sight, out of mind!

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Free Tax Preparation and Filing for Veterans



Did you know Veterans and their families have multiple no-cost options for having their income taxes prepared? The VA offers a convenient list of links to tax preparation and electronic filing services that will help ensure you keep more of your hard-earned money on Tax Day. [Click here for complete details](#).

Certain eligibility requirements apply for some of these services, so be sure to review them carefully and find the option that works best for you. ★

REMINDER

The deadline to file and pay your income taxes is April 15!

Director's Corner



While You Wait for Your COVID-19 Vaccination...

While vaccinations for COVID-19 are well underway, many people are still wondering when, where and how they will receive theirs. While these answers aren't necessarily easy to come by, it is still important that, while you wait, you remain cautious, maintain good personal habits and take actions to reduce stress.

If you plan to be vaccinated, here are five things you can do right now:

- **Learn if you qualify for a vaccine:** The Centers for Disease Control (CDC) has recommended [priority groups](#) to help determine who should receive the vaccine first while supplies remain limited. It is important to know your priority group and determine when vaccines will be available.
- **Keep up with your state and local plans:** While the CDC makes recommendations on prioritization, each state may have different eligibility rules, and those may change over time. Contact your [local health department](#) for more information about qualifications, schedules and other details.
- **Keep track of the VA's plans:** The VA knows how important it is to [stay informed](#) and is working closely with the CDC and other federal partners to efficiently provide vaccines to Veterans and VA health care personnel. [Click here to receive VA updates.](#)
- **Continue protecting yourself and others:** The limited availability of vaccines means it is important for everyone to continue using all the tools available to help stop COVID-19. Cover your mouth and nose with a mask in public, stay at least six feet away from others, avoid crowds, and wash your hands often.
- **Talk to your doctor:** If you have questions about the vaccine and/or its effects, contact your health care provider – especially if you have concerns or doubts.

In Appreciation,

Larry D. Moore

Executive Director



Services for Vets

We provide financial assistance* for basic living needs to eligible Veterans and their dependents.

- Mortgage payments
- Rent
- Utilities
- Food
- Children's school clothing
- Adult work clothing
- Dentures, glasses and hearing aids

Free to Veterans!

- Regularly scheduled transportation for medical appointments at VA medical facilities and Ohio Veterans Home

* Other types of financial assistance maybe considered on a case by case basis. All types of assistance are subject to change based on need and funding.

Veterans Affairs Assistance

- Assistance applying for Veterans Affairs (VA) benefits
- Preparation of VA forms and paperwork
- Supportive documentation of claims and pertinent data
- Proper submission of claims to the VA
- Service connected compensation
- Non-service pension
- Widows pension
- Burial benefits
- Headstones

If you are a Veteran in financial need or need help with your VA claim, please visit us at 1060 E. Waterloo Rd., Akron, OH, or call

(330) 643-2830.





Tip of the **H.A.T.** Helping America's Troops

The Fascinating Service of Edward Carter, Jr.



In February, we celebrated Black History Month, recognizing the achievements and contributions of African-Americans throughout our history.

The VSC is proud to share the story of World War II Veteran, Staff Sergeant Edward A. Carter, Jr., who served in the armed forces of three different nations and was posthumously awarded the Medal of Honor for his actions in battle.

Carter was born in Los Angeles in 1916 to missionary parents, spending most of his childhood in India and China. In 1932, he ran away from home and joined the Chinese National Revolutionary Army to fight against invading Japanese forces. He ultimately achieved the rank of lieutenant but was forced out of the army when it was discovered he was only 15. He eventually made his way to Spain, where he joined the Abraham Lincoln Brigade, a unit of American volunteers supporting the Spanish Republicans in the Spanish Civil War.

In 1941, Carter made his third enlistment, this time in the U.S. Army and, within a year, achieved the rank

of Staff Sergeant as part of the 56th Armored Infantry Battalion. Eventually, he voluntarily surrendered his rank and became a private in one of the newly formed platoons of Black troops established after the Battle of the Bulge. These troops were used to augment depleted divisions, providing combat support with only brief training in small unit tactics. Upon recognizing Carter's experience and leadership, his commanding officer quickly restored his Staff Sergeant rank and made him an infantry squad leader.

On March 23, 1945, the tank Carter was riding on was hit by a German rocket, dismounting him and three of his fellow soldiers, two of whom were killed and the other seriously wounded in their attempt to escape across an open field. Carter continued on his own and was wounded five times before finding cover.

During Carter's retreat, eight separate German soldiers attempted to capture him, but he killed six and captured the remaining two, who he then used as human shields to make his way back across the field. Back

at camp, these prisoners ultimately provided valuable information on enemy troop positions. His heroic actions earned Carter the Distinguished Service Cross as well as a Bronze Star and Purple Heart.

Carter died in 1963 at age 46 from lung cancer attributed to shrapnel in his neck. He was buried at Los Angeles National Cemetery and re-interred at Arlington in 1997. In the early 1990s – nearly three decades after his death – it was determined that African-American Veterans of World War II had been denied fair consideration for the Medal of Honor, and following review of his actions in the war, Carter was identified as one of 10 Black soldiers worthy of recognition. In 1997, his son accepted the award on his behalf. You can [read Carter's full citation here](#).

Thank you to Sergeant Carter and to all the African-American heroes who have bravely risked their lives in defense of our country. We are grateful for your service and patriotism. ★

Disability Housing Grants for Veterans



The VA offers housing grants for Veterans and military members with qualifying service-connected disabilities to help them buy new homes or modify existing homes to better meet their needs for independent living. To qualify, you must own, or will own, a home and have a qualifying service-connected disability.

Qualifying service-connected disabilities include:

- The loss, or loss of use, of more than one limb
- The loss, or loss of use, of a lower leg along with the lasting effects of a natural disease or injury
- Blindness in both eyes (with 20/200 visual acuity or less)
- Certain severe burns
- The loss, or loss of use, of one lower extremity after Sept. 11, 2001, which makes it impossible to balance or walk without the help of braces, crutches, canes, or a wheelchair

If you think you might qualify, [click here to learn more about the application process.](#)★

F.Y.I.

COVID-19 Operating and Visitation Protocols

VSC offices are open and continuing to follow precautionary health and safety measures. Walk-in services have been expanded but remain limited, and Veterans are encouraged to first call (330) 643-2830 to determine if an over-the-phone consultation is adequate and, if an in-person visit is warranted, to schedule an appointment and discuss visitation safety protocols. Office hours are Monday-Friday, 8 a.m. to 4 p.m.

Visit our website at www.vscsummitoh.us for complete details.★



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Be cautious of debt settlement providers

You can always use a certified financial counselor to help you as you work to pay off your debts. However, be careful when dealing with debt settlement companies. Even the [Consumer Financial Protection Bureau](#) recommends caution. Some red flags to watch for:

- They guarantee they can make your debt go away
- They tell you to stop paying your creditors
- They tell you to stop communicating with your creditors
- They tell you they will negotiate with creditors on your behalf
- They guarantee your unsecured debts can be paid off for pennies on the dollar
- They tell you they can stop all debt collection calls and lawsuits
- They promote any "new government programs" to bail out personal credit card debt
- They charge you fees before settling your debts



With reasonable goals and a willingness to stay focused, your resolution to become debt free can become reality. And you don't have to do it alone: As a Veteran in Summit County, you have access to certified financial counseling through the VSC that is free and confidential to you and your family. Schedule an appointment any time by calling Lori Mann at (330) 564-0830.★