

36 FAQs

FREQUENTLY ASKED QUESTIONS

from
Massachusetts' Women Veterans



Compiled by the
Women Veterans' Network
Steering Committee

617-210-5781

www.mass.gov/veterans

TABLE OF CONTENTS

Introduction	1
General Information	2
Military Records	4
Veterans' Benefits	5
Physical & Mental Health	6
Housing & Other Services	13
Education & Employment	15
Getting Involved	19
Special National Guard and Reserve Benefits	21

INTRODUCTION

The first edition of this guide contained 25 frequently asked questions from Massachusetts' women veterans, but this edition presents answers to 36 questions. In the past three years since the first edition was printed, the Women Veterans' Network has seen an increase in calls and emails from women veterans. These inquiries demonstrate that women are stepping up to claim the benefits they earned through their service. At the same time, more resources have become available for veterans. Answers point to the federal and state programs and community resources available for women veterans in Massachusetts.

This edition includes questions and answers about new resources that did not exist three years ago such as: yoga classes for managing symptoms of PTSD (see question 15), the National Suicide Prevention Lifeline (see question 21), the Women's Integrated Treatment and Recovery Program (see question 16), the VA Supported Housing (VASH) program (see question 25), and the Post 9/11 GI Bill (see question 29). In addition to adding new resources, this edition also expands on certain issues such as Military Sexual Trauma, transportation, vocational rehabilitation, student veterans groups, and housing resources.

In 1994, Congress recognized the unique needs of women veterans by passing legislation that authorized the U.S. Department of Veterans Affairs (VA) to establish a Center for Women Veterans. The Center's charge is to ensure that female veterans receive benefits and services on par with male veterans. Three years later the Commonwealth of Massachusetts followed suit and created the Women Veterans' Network as a program of the state's Department of Veterans' Services. Since 1997, service organizations and veterans' advocates in Massachusetts have collaborated with the VA and the Network to raise awareness of women veterans' issues. This guide represents the collaborative effort of the Network's Steering Committee.

GENERAL INFORMATION

1. What is a veteran?

For Massachusetts' benefits, you are a "veteran" if you served for at least 90 days of regular active duty one day of which was during wartime, or you served for 180 days during peacetime, and you received a discharge under honorable conditions. This does not include active duty for training days in the Guard or Reserve.

For Guard members to qualify they must have either:

- 180 days and have been activated under Title 10 of the U.S. Code and a last discharge or release under honorable conditions, or
- Members who were activated under Title 10 or Title 32 of the U.S. Code or Massachusetts General Laws, Chapter 33, sections 38, 40, and 41 must have 90 days, at least one of which was during wartime and a last discharge or release under honorable conditions.

For more information, go to www.mass.gov/veterans.

The federal definition of "veteran" is similar. Eligibility for most U.S. Department of Veterans Affairs (VA) benefits is based on discharge from active military service under other than dishonorable conditions. Active service means full-time service, other than active duty for training, as a member of the Armed Services. Generally, men and women veterans with similar service are entitled to the same VA benefits. Dishonorable and bad conduct discharges issued by a general courts-martial may bar you from VA benefits. Certain VA benefits require wartime service. Military veterans who served in combat since Nov. 11, 1998, including veterans of Iraq and Afghanistan, are now eligible for five years of free medical care for most conditions from the VA. The five-year deadline has no effect on veterans with service-connected medical conditions or conditions related to military sexual trauma. For more information, go to www.va.gov.

2. How many women veterans are there in Massachusetts?

There are approximately 26,818 women veterans residing in Massachusetts, according to VA and census data. For more statistics on women veterans, go to the VA's website (www.va.gov/vetdata). The Women's Research and Education Institute publication, *Women in the Military: Where They Stand*, provides statistics as well as a historical overview of women's military service (202-280-2719 or www.wrei.org). Further historical information can be found at the Women in Military Service for America Memorial website www.womensmemorial.org.

3. What is the Women Veterans' Network?

The Women Veterans' Network is a program of the Massachusetts Department of Veterans' Services. The Network is the central resource for women veterans in Massachusetts and provides information on federal, state, and local benefits. The Network's mission is to expand awareness of the needs of women veterans and identify available health and human resources to meet those needs.

One way the Network provides information to veterans is through its confidential database of women veterans. The database is used as a mailing list for the biannual newsletter, which contains articles about benefits, programs, resources, and events of interest to women veterans. Between issues of the newsletter the Network sends monthly email updates about events and programs. The Network also hosts events periodically.

The Network also has a Speakers' Bureau consisting of women veterans interested in speaking about their experiences in the military. The Network receives requests from cities and towns, schools, organizations, and private groups looking for speakers at different veterans' events, especially for Women's History Month, on Memorial Day, and Veterans' Day. Contact the Network by calling 617-210-5781 or emailing dvswomen@vet.state.ma.us.

MILITARY RECORDS

4. Where can I get a copy of my DD214 or other military records?

If you were discharged in Massachusetts or if your Home of Record was Massachusetts, you can obtain a copy of your military records by contacting the Military War Records Office of the Adjutant General by calling 508-233-7780. Otherwise, a copy of your records is available at the National Personnel Records Center, Military Personnel Records (NPRC-MPR). The NPRC-MPR is the repository of millions of military personnel, health, and medical records of discharged and deceased veterans of all services since World War I. Your records are available upon written request (with signature and date). For more information, go to <http://vetrecs.archives.gov>.

5. How can I change my military records and/or discharge rating?

Each of the military services maintains a discharge review board with authority to change, correct, or modify discharges or dismissals that are not issued by a sentence of a general court-martial. The board has no authority to address medical discharges. If you were discharged within the past 15 years, fill out and submit “DD Form 293: Application for Review of Discharge or Dismissal from the Armed Forces of the United States.” If your discharge was more than 15 years ago, fill out “DD Form 149: Application for Correction of Military Records” and submit it to the review board agency of your branch of service. The contact information for the review boards of all branches of service is listed on both forms. You can get copies of these forms at www.dtic.mil/whs/directives/infomgt/forms/formsprogram.htm or from the VA Regional Office by calling 800-827-1000. Your local Veterans’ Agent can help you fill out these forms.

VETERANS' BENEFITS

6. Who is my Veterans' Agent?

Your Veterans' Agent works out of your City or Town Hall. Your Veterans' Agent is knowledgeable about an array of federal, state, and local benefits to which you may be entitled. His or her job is to help veterans in your community learn about, apply for, and in some cases, receive benefits. To contact your Veterans' Agent, call City/Town Hall and ask to be connected with "Veterans' Services." Or for a complete listing, go to www.mass.gov/veterans.

7. Where can I get help with a VA compensation claim?

To file a claim for VA compensation, we recommend you enlist the assistance of a National Service Officer (NSO) through a veteran service organization such as the Disabled American Veterans (DAV), Veterans of Foreign Wars (VFW), American Legion, and AMVETS. NSOs offer free assistance in filing a claim for service-connected disability compensation. To find a NSO go to www.dav.org, www.vfw.org, www.legion.org or www.amvets.org.

If you have specific questions or concerns about your claim, call the Boston Regional Office and ask to speak to the Women Veterans Coordinator (800-827-1000). You can apply online at <http://vabenefits.vba.va.gov/vonapp/main.asp>.

8. If I need it, can I get financial assistance?

Yes. The Commonwealth of Massachusetts offers a needs-based program of financial and medical assistance for veterans and their dependents known as M.G.L. Chapter 115. Every city and town has a Veterans' Agent who administers this program for those with a discharge under honorable conditions. They help you apply for a range of other programs including VA, Social Security, and SNAP (Supplemental Nutrition Assistance Program the new name for food stamps) benefits. There is also

a \$2000 annuity available for certain blind, paraplegic or 100% disabled veterans and widows and surviving parents of those whose deaths were service-connected. For more information and to apply, contact your local Veterans' Agent by calling City/Town Hall or go to www.mass.gov/veterans for a complete listing.

The Commonwealth of Massachusetts also provides a one-time bonus to veterans of certain designated campaigns who were domiciled in Massachusetts immediately prior to entry into the Armed Forces. Veterans of the Global War on Terrorism for example may receive a \$500 or \$1000 bonus. For more information about the bonus program, go to www.mass.gov/veterans or call 617-210-5480. All veterans may be eligible for burial benefits at one of three veterans' cemeteries in Massachusetts. Bourne National Veterans' Cemetery, located on Cape Cod is a VA cemetery (508-563-7113 or www.cem.va.gov). The state operates two veterans' cemeteries—one in Agawam (413-821-9500) and another in Winchendon (978-297-9501). Eligible veterans can be buried in state and federal cemeteries for free and spouses for a nominal fee.

PHYSICAL & MENTAL HEALTH

9. How do I enroll in the VA healthcare system?

You can enroll for VA healthcare online at www.va.gov. Click on "Apply Online." You can apply not only for healthcare but also for compensation and pension, education benefits, MyHealtheVet, and vocational rehab and employment services. You can also call your local VA Medical Center (VAMC) and ask to speak with the Women Veterans Program Manager (WVPM). You will need to fill out a form and provide your DD214 in order to enroll. The WVPM can facilitate your entry into the system, assess and identify your needs, and coordinate equal access to services.

There are three VAMCs in Massachusetts

- ▶ Bedford (781-687-2000)
- ▶ VA Boston Healthcare System
 - Brockton campus (508-583-4500)
 - Jamaica Plain campus (617-232-9500)
 - West Roxbury campus (617-323-7700)
- ▶ Northampton (413-584-4040)

10. Who is the Women Veterans Program Manager and what does she do?

Each VAMC has a Women Veterans Program Manager (WVPM) who is your advocate to ensure that you receive quality comprehensive care in a safe and sensitive environment. Call your local VAMC and ask to talk to the WVPM.

11. Where can I get gender-specific health services, including pap smears, mammography, pelvic floor dysfunction treatment, infertility treatment, maternity care, and bone density scans?

All VAMCs provide gender-specific healthcare to women veterans within a private, safe setting. Contraception, STD testing, HPV vaccine, specialty GYN care and operative gynecology, breast care including mammography, and rheumatology and osteoporosis specialty care including bone density scanning are available on site or through referral. Referrals are also made to the community for prenatal and fertility treatments. The Pelvic Floor Dysfunction Clinic at the Northampton VAMC provides treatment for urinary incontinence, bowel problems, sexual pain or chronic pelvic pain. Call 413-582-3034 for the Pelvic Floor Dysfunction Clinic. Contact the WVPM at your local VAMC to learn more about healthcare for women veterans (see above for a listing of Massachusetts VAMCs).

12. What is My HealtheVet?

My HealtheVet is VA's online Personal Health Record. It is the gateway to veteran health benefits and services. My HealtheVet provides access to your trusted health information; links to federal and VA benefits and resources; your Personal Health Journal; and online VA prescription refill. In the future, My HealtheVet registrants will be able to view appointments, co-pay balances, and key portions of their VA medical records online, and much more. To register go to www.myhealthvet.va.gov.

13. What is a Vet Center?

VA Vet Centers welcome veterans home by providing quality readjustment services and assisting them and their family members toward a successful post-war adjustment. Vet Centers offer readjustment counseling in individual and group settings as well as sexual trauma, marital and family, bereavement, and career counseling. Counselors can also assist veterans and their families to get connected with benefits and community agencies and provide substance abuse information and referrals. Veterans who have served in a war zone or who have experienced sexual trauma and their families are eligible for Vet Center services. Family members who have lost their loved ones serving on active duty are also welcome at the Vet Center. To reach your local Vet Center call 800-905-4675 or for a complete listing of Vet Centers in Massachusetts, go to www.va.gov/rcs.

14. What is PTSD?

PTSD (Post-Traumatic Stress Disorder) is a normal reaction to abnormal traumatic experiences such as war, violent crime, sexual trauma, or any other experience in which you feel your life or the life of someone you love is in danger. Some symptoms include isolating yourself from loved ones, disruptive sleep and/or nightmares, feeling down and/or depressed, anxiety and/or panic attacks, unexplained and/or triggered anger outbursts. If you or a loved one have any of these or similar symp-

toms, the Vet Center can help. Your local Vet Center can be reached by calling 800-905-4675 or online at www.va.gov/rcs. If you need immediate help, call 1-800-273-TALK (8255)—the suicide prevention hotline. You will be routed to the closest possible crisis center in your area.

15. Is yoga helpful in managing the symptoms of PTSD?

Yes. Yoga therapy has proven effective for combat veterans with PTSD in terms of positive physical, mental, and emotional growth. Yoga is a simple, effective technique that delivers inner peace, vibrant health, and relaxation. There and Back Again: Navigating Life after War is a non-profit that provides re-integrative healing services to veterans of Iraq/Afghanistan through yoga, mindfulness, peer-to-peer counseling, creative arts, life coaching, and referrals to traditional and holistic practitioners. Learn more about There and Back Again by calling 800-311-0187 or at www.thereandback-again.org.

The Worcester Vet Center (508-753-7902) has joined forces with the Central Mass Yoga Institute (508-835-1176) in West Boylston to offer yoga for combat veterans with PTSD. In addition, many private yoga studios provide four free yoga classes to combat veterans. To find a yoga studio near you, visit <http://yogaforvets.com>.

16. Is there help for folks struggling with both substance abuse and PTSD?

Yes. The Brockton VA campus houses the Women's Integrated Treatment and Recovery Program, which is designed for women veterans who have both PTSD and a substance use disorder. The program offers approximately eight weeks of specialized, intensive treatment based on individual needs and strengths. The primary goal is to help women develop skills to maintain abstinence and manage PTSD symptoms. Veterans will have the opportunity to address specific trauma issues, including Military Sexual Trauma. Call 774-826-1833 for more information.

17. What is Military Sexual Trauma?

Military Sexual Trauma (MST) refers to both sexual harassment and sexual assault that occurs in military settings. Both men and women can experience MST and the perpetrator can be of the same or of the opposite gender. Like any kind of traumatic experience, sexual trauma can affect a person's mental and physical health, even many years later. Depression and substance abuse, as well as physical health problems such as headaches, gastrointestinal difficulties, sexual dysfunction, chronic pain, and chronic fatigue are also common.

18. What treatment is available for survivors of MST?

The good news is that there are effective treatments that can reduce symptoms and improve quality of life for survivors of MST. You can receive treatment for physical or mental health conditions related to MST at both Vet Centers (located in the community) or at VA hospitals. Call 800-905-4675 for Vet Center locations near you. In addition, every VA hospital has an MST Coordinator who serves as a point of contact for veterans and staff. To reach the MST Coordinator call the nearest VAMC and ask to speak to the MST Coordinator (see page 7 for a listing of Massachusetts VAMCs). All veterans seen in VA facilities are asked screening questions about whether they experienced MST in the service. All VA treatment for physical and mental health conditions related to MST is free, regardless of service-connection status. You may be able to receive this free MST-related care even if you are not eligible for other VA services.

19. How do I file an MST claim?

The Veterans Benefits Administration (VBA) processes claims for conditions resulting from MST. Like all disability claims, you will need to submit paperwork and records that indicate that MST occurred during your service and that your

current difficulties resulted from these experiences. However, in recognition that it is often difficult to prove that the MST occurred, indirect indicators that the MST occurred are acceptable (e.g., changes in work performance at the time; request for a change in work assignment; increase in healthcare visits). VA compensation may be awarded even if you did not report the assault or if your perpetrator was never prosecuted. There is no time limit to file a claim. If service connection is granted, you will be assigned a percentage of disability ranging from 0% to 100%. Call the Boston Regional Office and ask to speak to the Women Veterans Coordinator (800-827-1000). She can help you through the claims process, including gathering the records to support your claim.

20. What mental health services are available for me?

Counseling is available at each VAMC (see page 7 for a listing of Massachusetts VAMCs) and Vet Center (call 800-905-4675). Contact your local WVPM or Vet Center for specific services in your area. Give an Hour is a non-profit organization dedicated to providing free mental health services to military personnel and their families affected by the current conflicts in Iraq and Afghanistan. To find a provider near you, visit www.giveanhour.org.

21. Who can I talk to if I am feeling suicidal?

The primary mission of the SAVE team, a program of the Department of Veteran's Services, is the prevention of suicide and mental health distress. Team members (who are veterans themselves) are familiar with issues facing veterans when they return from service. SAVE team members advocate for veterans who are not able to obtain the benefits they have earned due to institutional or personal barriers. The SAVE team works closely, and in collaboration, with the Massachusetts National Guard. Resources offered by the Massachusetts National Guard and their Family Readiness Program (call 888-301-3103) are avail-

able to all servicemembers and their families, regardless of the branch in which they serve. Contact SAVE at 888-844-2838 or by email at save@massmail.state.ma.us.

Another resource is the National Suicide Prevention Lifeline, a 24-hour, toll-free suicide prevention service available to anyone in suicidal crisis. Call if you feel you might be in danger of hurting yourself. Call to find referrals to mental health services in your area. If you need help, call 1-800-273-TALK (8255). You will be routed to the closest possible crisis center in your area. Call for yourself, or someone you care about. Your call is free and confidential. If you feel that you are in immediate harm to yourself you can also call 911 or go to the nearest emergency room.

22. What is TRICARE?

TRICARE is the Department of Defense's regionally managed healthcare program for active duty and retired members of the uniformed services, including members of the Guard and Reserve who are issued orders for more than 30 days for a contingency operation. Unlike VA healthcare, TRICARE covers the health and mental health needs of you and your dependents. The Reserve Component can also take advantage of pre-mobilization care (90 Days of TRICARE prior to mobilization onto active duty under a contingency operation), Transitional Assistance Management Program (TAMP) (active duty medical coverage continued for 180 days after coming off active duty), and TRICARE Reserve Select (TRS). TRS is premium-based and is open to all traditional members of National Guard, Reservists except those on active duty more than 30 days (Title 10 and 32), military technicians and those soldiers who can get healthcare under Federal Employees Health Benefits (FEHB). For more information on these programs, call 877-874-2273 or go to www.tricare.osd.mil.

HOUSING & OTHER SERVICES

23. I am homeless or on the verge of homelessness, where can I find assistance?

The Women's Homelessness Program (857-364-4027) at the VA Boston Healthcare System provides a myriad of services to women veterans and their children who are homeless or at-risk for homelessness, including referrals to shelters and housing placement. Your local Veterans' Agent can help, too. Contact him or her to apply for emergency assistance by calling City/Town Hall. See the next question for additional resources.

24. Are there housing shelters specifically for women veterans in Massachusetts?

Yes. There are a few programs currently in operation and more on the horizon.

- Massachusetts Veterans, Inc. has a permanent supportive housing program for women at Fort Devens (508-791-1213).
- Bedford Veterans' Quarters at the Bedford VAMC has private furnished rooms for women veterans (781-843-1242, Ext. 25).
- Soldier On has a house on the Northampton VA campus especially for women veterans (413-584-4040, Ext. 2288). This program provides resident veterans with treatment and recovery from drug and alcohol addictions along with medical services.
- The Chelsea Soldiers' Home has a private and secure dormitory wing specifically for female veterans who can live in an independent setting and who require minimal assistance with the activities of daily living (617-884-5660).
- The New England Center for Homeless Veterans in downtown Boston has a 16-bed dormitory for women (617-371-1800).
- TRUST (Transitional Residence Utilizing Support and Treatment) House is a therapeutic residential program that offers secure and affordable housing along with a communal atmosphere in a treatment-focused setting in Jamaica Plain (857-364-4149).

- The Women Veterans Transition House in New Bedford is home to ten women veterans who are dealing with homelessness and alcohol and drug abuse recovery (508-717-8710).

25. What is the VASH program and how can I get a voucher?

VASH (VA Supported Housing) is a new national program that is administered locally through VA Medical Centers and local housing authorities to provide Section 8 housing vouchers and case management to homeless veterans. Homeless veterans who are eligible for VA services and who need and will accept intensive case management qualify. The highest priority for this program is for chronically homeless disabled veterans and families. To apply for VASH, you must complete a preliminary application, which can be obtained from the Supportive Housing Social Worker at the nearest VAMC (see page 7 for listing of Massachusetts VAMCs).

26. I have a whole host of needs such as food pantry, counseling, claiming a VA disability, employment, and housing. Where can I get help?

Veterans' Outreach Centers are non-profit agencies that receive state funds to not only support the veteran, but the veteran's family as well. You will find Outreach Centers in all regions of the state. All services are offered at no charge and all veterans are served, regardless of their length or character of service. Outreach Center services vary by site and may include the following: benefits counseling, PTSD counseling, anger management, family counseling, food pantry, housing, employment readiness, community activities, transportation, and direct linkages to the VA for medical appointments, substance abuse programs, and detox. To find the Outreach Center nearest you call 617-210-5480 or go to www.mass.gov/veterans.

27. Is there help available for transportation?

Transportation resources are regionally or locally-based in most cases. Many mass transit authorities provide door-to-door

paratransit service (within their region) using accessible vehicles to individuals with disabilities who qualify for service (contact your local mass transit authority for more information or go to www.publictransportation.org). Many municipalities' Senior Centers have a volunteer motor pool (contact City/Town Hall for information). Through the Transportation Network, DAV volunteers drive sick and disabled veterans to and from VA medical facilities for treatment (for service to/from Bedford VA 781-275-7500, Ext. 2999; Boston VA 617-232-9500, Ext. 45040; Brockton VA 774-826-2264; West Roxbury VA 857-203-5627; Northampton VA 413-582-3078). The Nathan Hale Foundation' Troops and Transit program transports veterans to and from the local VA facilities on the South Shore (508-747-2003 or www.thenathanhalefoundation.org). Other non-profits such as veterans' Outreach Centers may offer transportation to clients within their area (to find the Outreach Center nearest you, call 617-210-5480 or go to www.mass.gov/veterans).

EDUCATION & EMPLOYMENT

28. What educational benefits are available for veterans?

As a veteran, you may be eligible for both state and federal educational benefits, which can be combined to cover the cost of your college expenses. The Commonwealth of Massachusetts offers a "categorical tuition waiver" to all veterans and active duty servicemembers, as defined by Massachusetts' law, who are permanent and legal residents of Massachusetts. This waiver can be used for a state-supported undergraduate degree or certificate program at the University of Massachusetts or at any Massachusetts state or community college. To apply contact the financial aid office at the institution you are attending or plan to attend for application requirements and deadlines. You can also contact the Massachusetts Office of Student Financial Assistance at 617-727-9420 or www.mass.edu/veterans to obtain more information.

If you are an active soldier or airman of the Massachusetts Army National Guard, you are eligible for a 100% tuition and fee waiver. This waiver can be used for a state-supported undergraduate degree or certificate program at the University of Massachusetts or at any Massachusetts state or community college. Additionally, the Army National Guard provides a federal tuition assistance program for any accredited college, university, vocational, technical or trade school. To apply for these education benefits contact the Massachusetts Army National Guard Education Services Office at 888-442-4551.

The federal Montgomery GI Bill benefits can be used for degree and certificate programs, flight training, apprenticeship, on-the-job training, correspondence schools, as well as licensing and certification exams. This benefit can be used to pay for school and/or training if you elected to contribute a portion of your military pay toward the GI Bill program. Whether you are a qualified member of the Selected Reserve, an activated Reservist, or active duty personnel will determine which GI Bill program you are entitled to use. Generally, benefits are payable for 10 years following your release from active duty. Those who served after Sept. 11, 2001, may be eligible for the Post 9/11 GI Bill (see the next question for a description). For information, go to www.gibill.va.gov or call 888-442-4551. National Guard members, go to <http://states.ng.mil/sites/ma/resources/edu>.

29. What is the “new” GI Bill?

The Post 9/11 Veterans Education Assistance Act of 2008 is a new chapter under the currently existing GI Bill. Chapter 33 or the Post 9/11 GI Bill expands education benefits to servicemembers who served at least 90 days on active duty on or after Sept. 11, 2001. This benefit will be effective Aug. 1, 2009. In comparison to the Montgomery GI Bill (as described in the previous question), benefits are only payable for an approved program offered by a school that is authorized to grant an associate

degree or higher. Additionally, veterans are eligible for 15 years from their last period of active duty of at least 90 consecutive days. Based on the length of active duty service, you are entitled to receive a percentage of the following: cost of tuition and fees, not to exceed the maximum in-state tuition and fees at a public institution of higher learning; a monthly housing allowance; an annual book and supplies stipend; and a one-time payment of \$500 to certain individuals relocating from highly rural areas. For the most up-to-date information or answers to your personal questions, go to www.gibill.va.gov or call 888-442-4551 to speak with a Veterans Benefits Counselor.

30. What is Veterans Upward Bound?

The Veterans Upward Bound (VUB) program at the University of Massachusetts Boston is a federally-funded program that helps veterans place academic goals back on their radar screen. VUB's mission is to provide academic support to obtain a GED and/or prepare veterans for attending college, certificate programs, or apprenticeship programs. All this comes at no cost to qualified veterans. For more information, call 617-287-5870 or go to www.veterans-ub.umb.edu.

31. I'm a college student who wants to connect with other veterans on campus. How can I find other veterans at my college/university ?

Many private and state colleges and universities have student veteran groups. Check with the office of Campus Life to find out if there is a veterans' group. You may also look to see if there is a Student Veterans of America chapter on your campus; visit www.studentveterans.org. If you still cannot find one, consider starting your own veterans' group. Students at state colleges/universities should talk to the Veterans' Representative on campus (for a complete listing www.mass.gov/veterans).

32. Where can I get help finding a job or improving my skills?

There are 32 One-Stop Career Centers located across the state in every major city, with branch offices in additional communities. These centers, under the Massachusetts Division of Career Services, have Local Veterans' Employment Representatives (LVERs), and Disabled Veterans' Outreach Program representatives (DVOPs), who are veterans themselves. These representatives can guide you to a new career with testing and counseling. They can help you get retrained or go back to school, and help you find a job. To find the Career Center nearest you, go to www.detma.org.

33. I'm having trouble finding a job because of a service-connected disability. Where can I go for help?

The VA Vocational Rehabilitation and Employment (VR&E) Service helps veterans who have service-connected disabilities become suitably employed, maintain employment, or achieve independence in daily living. For eligibility information and to apply, call 617-303-5533 or go to <http://vetsuccess.gov>. If you qualify for services, VR&E staff will help you create a reasonable employment plan based on your interests, goals, and abilities. On the state level, you can contact the Massachusetts Rehabilitation Commission (call 617-204-3600 or visit www.mass.gov/mrc). Both agencies provide free testing, training, counseling, and in certain cases, education.

34. I'd like to start a small business. What resources are available for me?

There are a number of resources for veteran entrepreneurs. The federal government's Small Business Administration (SBA) has an Office of Veterans Business Development. The SBA's Patriot Loan Initiative is offered by participating lenders nationwide for most business purposes in amounts up to \$500,000. For more information, call the SBA at 617-565-5590 or visit

www.sba.gov. The VA's Center for Veterans Enterprise offers assistance with getting started, management, money, mentoring, and marketing. Call 866-584-2344 or visit www.vetbiz.gov. The Northeast Veterans Business Resource Center offers training programs to assist veterans who are entrepreneurs. Call 617-938-3933 or go to www.nevbrc.org. The Center for Women and Enterprise (CWE) is a non-profit organization dedicated to helping women start and grow their own businesses. Call CWE at 617-536-0700 or visit www.cweboston.org.

GETTING INVOLVED

35. How can I get involved with the veterans' community in Massachusetts?

There are a number of ways you can get involved. You can join a service organization specifically for women, such as Bay State Chapter 14 of the Women's Army Corps Veterans' Association (open to all women who served in the Army). If you served in the Marines, you might look into the Women Marines Association, which has two chapters in Massachusetts. Military nurses can join the Army Nurse Corps Association or the Navy Nurse Corps Association. If you served overseas, you may want to join the Women's Overseas Service League. Women who served in one of the sea services may join a SPARS organization or WAVES National, which has two units in Massachusetts. Air Force veterans might look into the WASP or Women Military Aviator organizations. All servicewomen are invited to join the Women Veterans of America. The Women Veterans' Network has a current listing of contact information for all these organizations. For specific details, call the Network at 617-210-5781 or go to www.mass.gov/veterans.

There are also service organizations open to male and female veterans, such as the American Legion, Veterans of Foreign Wars (VFW), AMVETS, Disabled American Veterans (DAV), Military Order of the Purple Heart, and Vietnam

Veterans of America. Contact the Network for a current listing of service organizations (617-210-5781 or www.mass.gov/veterans).

Another way to get involved is by attending events for women veterans. The Female Faces of War Conference is held every year in March at Battleship Cove. The Governor's Advisory Committee on Women Veterans hosts an annual luncheon in October. The Network hosts its annual Women Are Veterans Too! celebration at the State House in November when the Outstanding Woman Veteran Award is presented. For information on other events of interest to women veterans, contact the Network at 617-210-5781 or add your name to the Network's email update dvswomen@vet.state.ma.us. Your Veterans' Agent may know about local veterans' events, too. Call City/Town Hall for more information.

There are non-profits all over the state that could use you as a volunteer. Contact your nearest Outreach Center to see how you can get involved with their projects (for a listing call 617-210-5480 or www.mass.gov/veterans). Battleship Cove in Fall River has an exhibit called "Women Protecting US," which highlights women's military service (508-678-1100 or www.battleshipcove.org). The Veterans Education Project in Amherst (413-253-4947 or www.vetsed.org) is seeking male and female speakers for its innovative and effective educational and violence awareness programs for teenagers. The General Federation of Women's Clubs (GFWC) is an international women's organization dedicated to community improvement by enhancing the lives of others through volunteer service. GFWC of Massachusetts focuses their efforts on serving veterans by partnering with the VA hospitals and non-profit Outreach Centers as well as other activities. To find a chapter near you go to www.gfwcma.org.

SPECIAL NATIONAL GUARD AND RESERVE BENEFITS

36. Are there any special post-deployment services or benefits for members of the National Guard and Reserve Component?

Operation Total Warrior (OTW), a Yellow Ribbon Support Services program directed by the Undersecretary of Defense is specifically designed to serve members of the Guard and Reserve Component. OTW's mission is to link veterans and families with services while minimizing the stress of military service, deployments, and family separation. OTW conducts innovative seminars, briefings, and activities in various locations (call 800-772-1237 or go to www.operationtotalwarrior.us).

The Guard has some of its own benefits and most of the information about the Army National Guard benefits are contained in the *National Guard Almanac*, which is online at www.virtualarmory.com. While entry to all the features of the website requires a login, the FAQs are available to all users in the top menu bar.

National Guard retirees who have completed 20 years of qualifying service receive a points-based retirement at age 60 and then have all the same benefits as Active Component Retirees: medical care, commissary and PX privileges, Space A travel, and access to military lodging and recreational facilities on a tiered priority basis.

The Welcome Home Bill, which was passed in November 2005, expands benefits to members of the Guard who are serving or have served in Operations Enduring and Iraqi Freedom. For more information about these provisions, go to www.mass.gov/veterans or call 617-210-5480 and request a copy of the *Welcome Home Guide*.

This book was compiled by the Women Veterans' Network steering committee.

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