



MASSACHUSETTS GOLD STAR FAMILY

Resource Toolkit



Executive Office of Veterans Services

mass.gov/VETS



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EDUCATION BENEFITS

Federal Benefits

Chapter 35 Survivors' and Dependents' Educational Assistance

If you are a surviving military spouse, you are eligible for education benefits for up to 20 years after the date of your spouse's death. Surviving children are also eligible to use their education benefits, but typically only if they are ages 18 to 26.

[Visit VA.gov for more information](#)

Marine Gunnery Sergeant John David Fry Scholarship

The **Marine Gunnery Sergeant John David Fry Scholarship** helps the children and surviving spouses of service members who died in the line of duty on or after September 11, 2001, pay for college or other education. Eligible recipients may receive benefits for up to 36 months, including full tuition and fees, a monthly housing allowance, and a stipend for books and supplies.

[Visit VA.gov for more information](#)

Chapter 33 Post 9/11 GI Bill

Surviving children may be able to use **Post-9/11 GI Bill** benefits if a parent transferred unused education benefits to them before their death. Eligibility begins at age 18 or after completing high school or an equivalent program.

[Visit VA.gov for more information](#)



EDUCATION BENEFITS

Edith Nourse Rogers STEM Scholarship

The **Edith Nourse Rogers STEM Scholarship** provides qualifying students up to nine additional months of educational benefits to help them complete their STEM degree or teacher certification.

Veterans and Fry Scholars who have used or will soon use all of their VA education benefits may apply if they are enrolled in an approved STEM field or working toward teacher certification. Family members using transferred benefits cannot receive additional assistance through this program.

[Visit VA.gov for more information](#)

State Benefits

Massachusetts Public Service Grant

The **Massachusetts Public Service Grant** is an education scholarship administered by the Department of Higher Education's Office of Student Financial Assistance. It provides support to children of veterans whose service was credited to Massachusetts and who were killed in action or died as a result of their service.

For students enrolled full-time at a Massachusetts public college or university, the award covers the full cost of annual tuition. For students attending a private college or university in Massachusetts, the award equals the full-time annual tuition rate at the University of Massachusetts, up to a maximum of \$ 2,500 per academic year.

[Visit mass.edu for more information](#)



EDUCATION BENEFITS

Free Community College in Massachusetts

Massachusetts provides **free tuition and mandatory fee coverage at public community colleges** through state programs like MassEducate and MassReconnect. Students may also receive help with books, supplies, and other school expenses (up to about \$1,000 per year, depending on income). You can enroll full-time or part-time (at least 6 credits per term), which gives flexibility for work, caregiving, or other responsibilities.

Basic Eligibility Requirements:

- Be a Massachusetts resident for at least one year before classes begin, with the intent to remain in the state.
- Enroll in an approved certificate or associate degree program at a Massachusetts public community college.
- Hold a high school diploma or equivalent.
- Complete the required federal or state financial aid form (FAFSA or MASFA).
- Maintain satisfactory academic progress.
- Not already hold a bachelor's degree or equivalent.

[Visit mass.gov for more information](https://mass.gov)

Local & Nonprofit Benefits

Children of Fallen Patriots Foundation

The **Children of Fallen Patriots (CFP) Foundation** provides college scholarships and educational counseling to military children who have lost a parent in the line of duty. CFP serves families from all branches of the armed forces whose loved one died because of combat injuries, military training accidents, service-related illnesses, suicide, or other duty-related causes as determined by the Department of Veterans Affairs.

[Learn more at fallenpatriots.org](https://fallenpatriots.org)



EDUCATION BENEFITS

Fisher House Foundation Scholarships

Fisher House Foundation supports military families through housing, scholarships, and other assistance programs. The Foundation administers two major scholarship programs that help military children pursue higher education.

Heroes' Legacy Scholarship

The **Heroes' Legacy Scholarship** honors service members who have died or become disabled during active duty since September 11, 2001. The scholarship is available to dependent, unmarried children under age 23. A qualifying disability is one that makes the service member eligible for and receiving Traumatic Service Members' Group Life Insurance (TSGLI) benefits or results in a 100% permanent and total disability rating.

[Learn more at fisherhouse.org](https://www.fisherhouse.org)

Scholarships for Military Children Program

The **Scholarships for Military Children Program** recognizes the critical role of military families in supporting the force's readiness. This program is open to unmarried military dependent children under age 23 who hold a valid Uniformed Services Identification (USID) card. A parent or sponsor must be active duty, Reserve or Guard, retired, or deceased from the Army, Marine Corps, Air Force, Coast Guard, or Space Force.

[Learn about all Fisher House Scholarship opportunities here](#)



EDUCATION BENEFITS

The American Legion Legacy Scholarship

The **American Legion Legacy Scholarship** provides financial support to the children, adopted children, and stepchildren of United States military members who died while on active duty on or after September 11, 2001. The scholarship also supports children, adopted children, and stepchildren of Post-9/11 veterans who have a combined disability rating of 50% or higher from the Department of Veterans Affairs.

[Learn more about the American Legion Legacy Scholarship](#)

Army Emergency Relief Scholarships

Army Emergency Relief (AER) provides scholarships that help Gold Star spouses and children pursue higher education or professional certifications.

Major General James Ursano Scholarship for Dependent Children

AER awards the **Maj. Gen. James Ursano Scholarship** to dependent children seeking an undergraduate degree or technical certification. The scholarship supports up to four years of full-time study.

Mrs. Patty Shinseki Spouse Scholarship Program

AER awards the **Mrs. Patty Shinseki Spouse Scholarship** to spouses who have not yet earned a four-year degree. This program supports a first undergraduate degree or certification and allows up to four years of full-time study or eight years of part-time study.

Award amounts vary each year based on financial need, the number of applicants, and the cost of attendance. Applicants must reapply annually to continue receiving support.

[Learn more at armyemergencyrelief.org](http://armyemergencyrelief.org)



EDUCATION BENEFITS

America's Gold Star Families Scholarship Program

America's Gold Star Families (AGSF) provides educational support to families who have lost a loved one in active duty service. The organization awards \$1,000 scholarships each year to parents, spouses, children, and siblings of service members who died while serving on active duty.

Students may use the scholarship for tuition or books at any college, university, trade, or vocational school. The AGSF selection committee reviews every application and sends awards directly to each school's financial aid office.

[Learn more about America's Gold Star Families Scholarship here](#)

Special Operations Warrior Foundation

The **Special Operations Warrior Foundation (SOWF)** provides comprehensive educational support to the families of Special Operations Personnel. The foundation delivers "Cradle to Career" funding and advocacy for the children of fallen Special Operators, deceased Special Operations spouses, and all Medal of Honor recipients. SOWF also provides immediate financial assistance to severely wounded, ill, or injured active-duty Special Operations Personnel to ensure they receive critical support during their recovery.

[Learn more at specialops.org](http://specialops.org)

Tragedy Assistance Program for Survivors

TAPS Education Support Services serves as a guide to scholarship information and benefits resources for military survivors.

[Learn more by visiting taps.org](http://taps.org)



EDUCATION BENEFITS

Marine Corps Scholarship Foundation

The **Marine Corps Scholarship Foundation (MCSF)** provides educational support to the children of Marines and Corpsmen, including those who have made the ultimate sacrifice. MCSF is the nation's oldest and largest provider of need-based scholarships for military children.

The foundation offers two primary pathways: scholarships for students pursuing undergraduate or associate degrees and scholarships for students enrolled in career and technical education certificate programs.

[Learn more by visiting the Marine Corps Foundation's website](#)

Navy Marine Corps Relief Society Education Assistance Program

The **Navy-Marine Corps Relief Society (NMCRS) Education Assistance Program** helps dependents and spouses of Sailors and Marines pay for post-secondary education.

Gold Star children under age 23, spouses of active-duty or retired sponsors, and surviving children of those who died on active duty or after retirement are eligible. NMCRS awards assistance based on financial need.

[Learn more at nmcrs.org](http://nmcrs.org)

Air & Space Forces Aid Society

The **Air & Space Forces Aid Society's** education grants, scholarships, and loans include opportunities that Gold Star children and surviving spouses may access.

[Learn more at afas.org](http://afas.org)



EDUCATION BENEFITS

Marine Corps–Law Enforcement Foundation (MC-LEF)

The **Marine Corps–Law Enforcement Foundation (MC-LEF)** provides educational and humanitarian support to children of service members who died while on active duty or in certain federal law enforcement roles. MC-LEF establishes substantial education accounts for eligible children to help cover college or other higher-education costs.

[Learn more at mc-lef.org](https://mc-lef.org)

Folds of Honor Scholarships

Folds of Honor provides education scholarships to the spouses and children of service members who were killed in action, died from service-connected causes, or are permanently and totally disabled. Scholarships are available for both K–12 and higher education.

Higher education scholarships help pay for tuition and fees at colleges, trade schools, or graduate programs. Children’s Fund Scholarships help cover K–12 tuition, tutoring, and required school materials.

[Learn more at foldsofhonor.org](https://foldsofhonor.org)

Folded Flag Foundation

The **Folded Flag Foundation** provides scholarships and educational grants to spouses and children of United States military and government personnel who died because of hostile action or in accidents related to combat operations. Eligible families may receive grants for K–12 expenses (including tuition, tutoring, after-school programs, and summer camps) and for post-secondary, trade, or technical education (including tuition, books, living costs, and career preparation). Applicants must reapply each year, and the program includes a lifetime cap on total support.

[Learn more at foldedflagfoundation.org](https://foldedflagfoundation.org)



EDUCATION BENEFITS

Children of Fallen Soldiers Relief Fund

The **Children of Fallen Soldiers Relief Fund** provides financial support to surviving spouses and children of service members who died in combat or from service-connected causes. Through its Survivor Financial Assistance Program, the fund helps families cover essential needs, including housing, utilities, medical bills, child care, food, clothing, and other living expenses not covered by other benefits.

[Learn more at cfsrf.org](https://www.cfsrf.org)

Freedom Alliance Scholarship Fund

The **Freedom Alliance Scholarship Fund** supports dependent children of service members whose parent died in action, was classified as a prisoner of war, missing in action, became permanently and totally disabled from a combat or training incident, suffered a significant limb loss due to enemy action, or received a high valor award such as the Medal of Honor or the Distinguished Service Cross.

[Learn more at fascholarship.com](https://www.fascholarship.com)

No Greater Sacrifice Scholarships

No Greater Sacrifice provides scholarships to the children of service members who were killed in action or who were severely wounded, ill, or injured in service since September 11, 2001. Eligible children may apply through age 26. These scholarships cover unmet higher education costs, including tuition, room and board, books, fees, and required equipment. No Greater Sacrifice also provides mentorship and coaching to help recipients succeed academically and prepare for their careers.

[Learn more at nogreatersacrifice.org](https://www.nogreatersacrifice.org)



EDUCATION BENEFITS

Brendan Looney Foundation Scholarships

The **Brendan Looney Foundation** provides educational, camp, and enrichment scholarships to children ages 17 and under, including Gold Star children and siblings, as well as children of wounded warriors and active-duty service members.

The Foundation offers two main scholarship tracks:

- Camp and Enrichment Scholarships help children attend camps that build interests and skills.
- Senior Scholarships provide one-time awards for high school seniors who plan to enroll in a four-year college in the fall.

[Learn more at brendanlooneyfoundation.org](https://www.brendanlooneyfoundation.org)

Duskin & Stephens Foundation

The **Duskin & Stephens Foundation** supports the Special Operations community and their families, including Gold Star families. The Foundation provides scholarships, trusts, and financial assistance to help with educational needs and urgent emotional or financial challenges related to loss.

[Learn more at duskinandstephens.org](https://www.duskinandstephens.org)

AMCSUS NewDay USA Scholarship

The **AMCSUS NewDay USA Scholarship** provides tuition assistance to children of service members who died in the line of duty or who are 100% combat-disabled (non-retired) due to their injuries. The program prioritizes Gold Star children.

[Learn more at amcsus.org](https://www.amcsus.org)



EDUCATION BENEFITS

Coast Guard Mutual Assistance

Coast Guard Mutual Assistance (CGMA) provides several education programs that support surviving spouses, dependents, and other members of the Coast Guard community as they continue their studies or pursue training, including:

- Supplemental Education Grant (SEG)
- Education Loan
- Stafford/PLUS Loan Fee Grant
- Tutoring and test-prep services

[Learn more at mycgma.org](http://mycgma.org)

Military Order of the Purple Heart Scholarship Program

The **Military Order of the Purple Heart** offers scholarships to the children, grandchildren, and spouses of Purple Heart recipients, as well as to surviving spouses and direct descendants of service members who were killed in action or died from their wounds. Applicants must be high school seniors or full-time undergraduate students, meet a minimum grade point average (typically 2.75 on a 4.0 scale), and be enrolled in or accepted to an accredited college, university, or trade school in the United States.

[Learn more at purpleheart.org](http://purpleheart.org)

Gold Star Peak Remembrance Scholarship Fund

Gold Star Peak provides scholarships to family members of fallen service members and to veterans. Eligible applicants must be enrolled in or accepted to an accredited college, university, or vocational program. Awards may be used for tuition, textbooks, registration fees, meal plans, and on-campus housing.

[Learn more at goldstarpeak.org](http://goldstarpeak.org)



EDUCATION BENEFITS

Sugar Bear Foundation Scholarships and Academic Support

The **Sugar Bear Foundation** provides scholarships and academic support to help Gold Star children and spouses continue their education. Programs include a tutoring scholarship, virtual college consulting for admissions planning, and the RF-Lambda Memorial Scholarship for high school seniors and college students who lost a parent on active duty. These resources help families maintain access to educational opportunities during times of financial or emotional hardship.

[Learn more at thesugarbearfoundation.org](https://thesugarbearfoundation.org)





HEALTHCARE BENEFITS

Federal Benefits

TRICARE Survivor Coverage

When a service member dies on active duty, their family enters a three-year survivor benefit period. During this time, **TRICARE** keeps the same level of coverage and lower costs that the family had while their loved one was serving. After the three-year period, survivors transition to coverage similar to that of retiree families, which may include higher cost-shares but continues to provide comprehensive health benefits.

Surviving spouses remain eligible for TRICARE as long as they do not remarry, and children retain coverage until age 21 or 23 if they are full-time students.

[Learn more at **tricare.mil**](https://www.tricare.mil)

Civilian Health and Medical Program of the Department of Veterans Affairs Benefits

The **Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)** provides health coverage to surviving spouses and children when a veteran has died from a service-connected disability or was permanently and totally disabled at the time of death. CHAMPVA functions much like civilian health insurance and covers inpatient and outpatient care, prescriptions, mental health services, and durable medical equipment.

For families who do not qualify for TRICARE, CHAMPVA serves as an essential source of comprehensive health care, ensuring survivors continue to receive the medical support they need.

[Learn more at **VA.gov**](https://www.va.gov)



HOUSING & PROPERTY BENEFITS

Federal Benefits

VA Home Loan Programs

The VA offers **home loan program benefits** to surviving spouses of veterans and service members who died on active duty or from a service-connected disability. Eligible spouses can use this benefit to purchase, build, repair, or refinance a home, giving them a stable path toward long-term housing.

Qualified surviving spouses receive several advantages through the VA loan program, including no down payment requirement, no private mortgage insurance (PMI), competitive interest rates, and flexible options to refinance or transition between different types of VA-backed home loans.

[Learn more at VA.gov](#)

VA Interest Rate Reduction Refinance Loan (IRRRL)

The **VA Interest Rate Reduction Refinance Loan (IRRRL)** allows homeowners with an existing VA-backed mortgage to refinance in order to lower their interest rate or adjust their loan terms. This option can reduce monthly payments by securing a lower rate, and it also lets borrowers switch from an adjustable-rate mortgage (ARM) to a fixed-rate mortgage for added stability.

The program often allows closing costs and VA fees to be rolled into the new loan amount rather than paid up front, making refinancing more accessible for eligible borrowers.

[Learn more at VA.gov](#)



HOUSING & PROPERTY BENEFITS

VA Cash-Out Refinance Loan

The **VA Cash-Out Refinance Loan** allows homeowners to use their home equity to refinance their mortgage, take out cash, or do both at the same time. Homeowners can use this option whether their current mortgage is a VA loan or a non-VA loan.

[Learn more at VA.gov](#)

Native American Direct Loan

The **Native American Direct Loan (NADL)** program helps eligible Gold Star families within Native American communities secure stable housing. Surviving spouses can use this loan to buy, build, or improve a home on federally held trust land, or to refinance an existing NADL for better loan terms.

[Learn more at VA.gov](#)

State Benefits

State-Aided Public Housing Preference

Massachusetts provides a **tenant-selection preference for state-aided public housing**. Families of veterans who died from a service-connected condition receive priority placement, ranking immediately after families of disabled veterans.

Gold Star families apply through their local housing authority and must meet the program's financial and residency requirements.

[Learn more on the Massachusetts Secretary of State's website](#)



HOUSING & PROPERTY BENEFITS

Local & Nonprofit Benefits

Operation Finally Home

Operation Finally Home provides mortgage-free homes, home modifications, and transitional housing for veterans, first responders, and their families, including surviving spouses. The organization partners with sponsors, builders, and volunteers to construct custom homes that meet each family's needs and ensure safe, accessible housing without a mortgage.

[Learn more at operationfinallyhome.org](http://operationfinallyhome.org)

Tunnel to Towers Gold Star Family Program

The **Tunnel to Towers Gold Star Family Program** provides mortgage-free homes to the surviving spouses of fallen service members who have young children. The program helps ease the financial burden of housing and offers families a stable foundation for their next chapter.

Homes are provided mortgage-free and tailored to each family's needs. To qualify, the service member must have died in a combat zone or during authorized training, must have been married at the time of death, and the surviving family must include at least one child age 16 or younger.

[Learn more at t2t.org](http://t2t.org)



EMPLOYMENT & CAREER SUPPORT

Federal Benefits

Office of Personnel Management - Federal Civil Service Preference

The **Office of Personnel Management (OPM)** offers “derived preference” in federal hiring to eligible Gold Star family members. Surviving spouses who have not remarried and parents of service members who died in action or from service-connected causes may qualify.

Derived preference adds points to examination scores or provides priority consideration during the hiring process. It does not guarantee employment, but it improves placement on eligibility lists and increases the likelihood of being selected for a federal position.

[Learn more at opm.gov](https://www.opm.gov)

State Employment & Career Benefits

Massachusetts Civil Service Preference

Massachusetts provides **hiring preference in state civil service jobs** to surviving spouses and parents of service members who died in action or from service-connected causes. Surviving spouses must not be remarried to qualify. Eligible family members rank after disabled veterans and veterans on competitive exams but ahead of non-veteran applicants. For non-exam positions, such as labor service roles, non-veterans receive priority.

[Learn more on the Massachusetts Secretary of State’s website](#)



EMPLOYMENT & CAREER SUPPORT

Local & Nonprofit Benefits

Massachusetts Fallen Heroes

Massachusetts Fallen Heroes provides direct support to Gold Star families who have lost a loved one in post-9/11 service. The organization offers a range of services to help families navigate financial, emotional, and practical challenges.

Support for Gold Star Families includes:

- Financial assistance grants
- Access to grief counseling
- Legal support
- Employment assistance
- Donated vehicles
- Community connection programs

[Learn more at massfallenheroes.org](https://massfallenheroes.org)

InnoVets

InnoVets offer specialized training, business development resources, and ongoing wraparound support to Gold Star Families. Programs for Gold Star Families include:

- STRAC Business Accelerator: Helps Gold Star family members and veteran entrepreneurs launch or grow a business
- Veteran's Edge: Wraparound support services
- CodeX: Introductory IT and tech training
- Community events and networking opportunities

[Learn more at innovets.org](https://innovets.org)

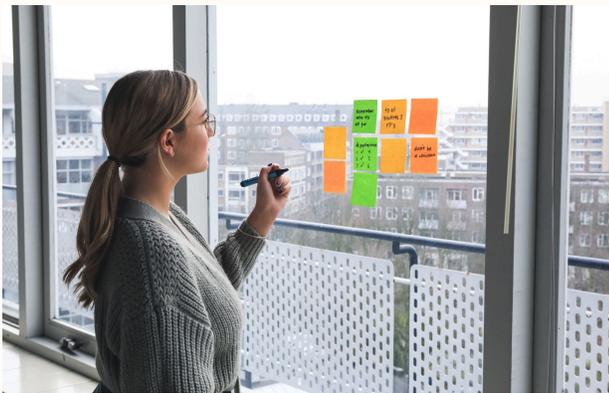


EMPLOYMENT & CAREER SUPPORT

Sugar Bear Foundation Employment Programs

The **Sugar Bear Foundation** offers employment-focused programs to help Gold Star spouses re-enter the workforce or strengthen their career skills. Support includes a resume scholarship for professional resume development, career mentoring, and financial education resources. By pairing career guidance with financial counseling, the foundation helps survivors build long-term stability and greater independence.

[Learn more at thesugarbearfoundation.org](https://thesugarbearfoundation.org)





EMOTIONAL & COMMUNITY SUPPORT

Federal Support

Lifetime Pass to National Parks

Gold Star families are eligible for the **Military Lifetime Pass**, which provides free lifetime access to more than 2,000 federal recreation sites. This includes national parks, wildlife refuges, national forests, and other federally managed lands.

[Learn more at nps.gov](https://www.nps.gov)

Local & Nonprofit Support

The Wingman Foundation

The **Wingman Foundation** supports Gold Star families of the United States Navy and Marine Corps aviation mishaps that occurred after September 11, 2001. The Foundation provides immediate financial and logistical assistance to families after a fatal aviation incident and also offers ongoing support through scholarships honoring fallen aircrew, free travel and registration for remembrance events, physical memorials, and a memorial patch provided at no cost to families or squadrons.

[Learn more at wingmanfoundation.org](https://www.wingmanfoundation.org)

The Precious Legacy

The Precious Legacy supports surviving young adult children of fallen service members. The organization hosts “Building Bonds” retreats that bring these survivors together to share their experiences, process grief, and find peer support among others who understand their loss.

[Learn more at thepreciouslegacy.org](https://www.thepreciouslegacy.org)



EMOTIONAL & COMMUNITY SUPPORT

Honoring Our Fallen

Honoring Our Fallen supports surviving families of military and first responder heroes, offering assistance during some of their most difficult moments, including the transfer of a loved one's remains. The organization provides compassionate, individualized support based on each family's needs.

[Learn more at honoringourfallen.org](https://www.honoringourfallen.org)

Never Alone Widows of Heroes Program

Never Alone Widows of Heroes is a retreat and faith-based support program for women who lost their spouse due to military service or first responder duty.

[Learn more at neveralonewidows.com](https://www.neveralonewidows.com)

Holbrook Farms

Holbrook Farms is a nonprofit that provides all-expenses-paid retreats for military survivors, including widows, Gold Star children, and siblings of service members who died in service.

[Learn more at holbrookfarms.org](https://www.holbrookfarms.org)

American Widow Project (AWP)

AWP is a nonprofit support network for women who have lost a spouse due to military service that focuses on helping Gold Star spouses find connection, hope, and a way forward.

[Learn more at americanwidowproject.org](https://www.americanwidowproject.org)



EMOTIONAL & COMMUNITY SUPPORT

Gold Star Wives of America

Gold Star Wives of America is a national nonprofit, chartered by Congress, that supports surviving spouses and children of service members who died in service or from service-connected causes. The organization provides community, advocacy, and resources to ensure families are not alone and that the benefits earned through their loved one's sacrifice are protected.

[Learn more at goldstarwives.org](https://goldstarwives.org)

America's Mighty Warriors - Gold Star Family Resiliency & Respite Program

America's Mighty Warriors supports Gold Star families through its Resiliency & Respite Program, offering opportunities for rest, reconnection, and healing. Families may stay in retreat homes such as the Heroes Hope Home in Arizona or the Serenity Hope Home in Florida, attend retreats and family events, and participate in counseling or group sessions if they choose.

americasmightywarriors.org/programs/

All In All The Time Foundation - Support for Gold Star Families in Naval Special Warfare

All In All The Time (AIATT) supports surviving spouses and children of fallen Naval Special Warfare operators. The foundation helps families with immediate and unexpected needs that may arise in the months or years following a loss.

[Learn more at aiatt.org](https://aiatt.org)



EMOTIONAL & COMMUNITY SUPPORT

Soldiers' Angels

Soldiers' Angels is a nonprofit that supports military families, including those who have lost a loved one in service. The organization offers programs that provide comfort and practical assistance to Gold Star spouses, parents, and children.

Key Supports for Gold Star Families

- Living Legends Program
- Peer outreach, cards, and remembrances
- Assistance with emergency or immediate needs

[Learn more at soldiersangels.org](https://soldiersangels.org)

Camaraderie Foundation

The **Camaraderie Foundation** provides no-cost, confidential counseling to military families- including survivors- to address grief, PTSD, anxiety, depression, and family challenges. The organization also offers transition support through mentorship and community connections to help spouses and family members adjust after loss.

[Learn more at camaraderiefoundation.org](https://camaraderiefoundation.org)

A H.E.R.O.'s Family Foundation

A **H.E.R.O.'s Family Foundation** provides cost-free healing retreats and supportive services for Gold Star families, including restorative, nature-based spaces where families can rest, reflect, and connect without the pressure of strict schedules.

[Learn more at aherosfamilyfoundation.com](https://aherosfamilyfoundation.com)



EMOTIONAL & COMMUNITY SUPPORT

The Special Liberty Project

The **Special Liberty Project** offers nature-based healing retreats and programs for Gold Star families that foster resilience, healing, and community through outdoor experiences, peer support, and connection with nature.

[Learn more at speciallibertyproject.org](https://speciallibertyproject.org)

Operation Support Our Troops Leap of Faith Program

The **Leap of Faith** program is a three-day healing seminar designed specifically for families of fallen service members. It provides a supportive space for survivors to process grief, honor their loved one, and begin navigating a “new normal.” Participants also engage in healing modalities such as equine therapy, art therapy, and individual coaching to help them reconnect and move forward. An optional tandem skydive for attendees aged 18 or older offers a symbolic “leap of faith” toward courage, growth, and renewed purpose.

[Learn more at osotamerica.org](https://osotamerica.org)

Believe With Me

Believe With Me supports families who have lost a loved one in military service, whether in combat, training, service-related illness, or other duty circumstances. The organization brings comfort and recognition through programs such as Gold Star Christmas, which provides gifts to children of fallen service members, and Gold Star Mother’s Day, which honors surviving mothers.

[Learn more at believewithme.com](https://believewithme.com)



EMOTIONAL & COMMUNITY SUPPORT

The Gary Sinise Foundation - Honoring Families of Fallen Heroes

The **Gary Sinise Foundation** supports surviving spouses and children of military and first responder heroes through programs that foster healing, remembrance, and connection. The program offers year-round peer support, community workshops, and a five-day holiday retreat that provides families with emotional rest and a space to feel remembered.

[Learn more at garysinisefoundation.org](http://garysinisefoundation.org)

A Soldiers' Child Foundation

A **Soldier's Child Foundation** supports children who have lost a military parent during active duty or from service-connected causes. The organization celebrates each child's birthday up to age 18, hosts camps and mini-camps that build community and confidence, and provides scholarships for college, trade school, or vocational programs.

For older children, the foundation offers a leadership program focused on mentorship, resilience, and personal growth.

[Learn more at asoldierschild.org](http://asoldierschild.org)

Honor and Remember

The **Honor and Remember** organization presents the Honor and Remember Flag to the immediate families of the fallen as a symbol of remembrance and gratitude, offering comfort and ensuring their loved one's sacrifice is never forgotten.

[Learn more at honorandremember.org](http://honorandremember.org)



EMOTIONAL & COMMUNITY SUPPORT

Travis Manion Foundation

The **Travis Manion Foundation** empowers veterans and families of the fallen to find renewed purpose through service and personal growth. Gold Star families can take part in programs such as community service projects, leadership development opportunities, and service expeditions that honor their loved ones while building resilience.

[Learn more at travismanion.org](https://travismanion.org)

Tuesday's Children

Tuesday's Children provides lifelong, no-cost programs to families who have lost a service member, including spouses, children, parents, and siblings. The organization offers trauma and grief support, youth mentoring, retreats, wellness activities, and workshops that help families connect, heal, and build resilience.

Tuesday's Children also provides career and leadership development programs that prepare survivors for educational and professional opportunities.

[Learn more at tuesdayschildren.org](https://tuesdayschildren.org)

Comfort Zone Camp

Comfort Zone Camp provides free bereavement camps and support programs for children and young adults who have lost a parent, sibling, or close family member in military service. The programs offer safe, supportive spaces where participants can share their experiences, build coping skills, and connect with peers who understand their loss.

[Learn more at comfortzonecamp.org](https://comfortzonecamp.org)



EMOTIONAL & COMMUNITY SUPPORT

1st LT Jared M. Landaker Memorial Foundation

The **1st LT Jared M. Landaker Memorial Foundation** provides free week-long camp experiences at YMCA camps across the country for children of military members, including those whose parents are fallen, wounded, active duty, deployed, or reservists.

[Learn more at 1stljaredlandaker.org](http://1stljaredlandaker.org)

Camp Corral

Camp Corral provides free summer camps and family camp programs for children whose parent is wounded, ill, injured, or has fallen in military service. Children ages 8-15 can attend a week-long summer camp, and the organization also offers occasional family retreats. All tuition is fully covered, and required medical and emergency information is collected during enrollment.

[Learn more at campcorral.org](http://campcorral.org)

Operation 300

Operation 300 provides healing and connection programs for Gold Star fathers. The organization hosts retreats that offer safe, supportive environments where fathers can share their grief, connect with peers who understand their loss, and honor their children together.

[Learn more at op300.org](http://op300.org)



EMOTIONAL & COMMUNITY SUPPORT

Gold Star Teen Adventures

Gold Star Teen Adventures offers adventure retreats and outdoor programs for teens who have lost a parent who served in the military, as a first responder, or in the intelligence community.

[Learn more at gstadventures.org](http://gstadventures.org)

Project New Hope

Project New Hope provides a wide range of supportive services to military and veteran families, helping ease financial strain and ensuring access to essential resources. The organization offers peer support programs, free weekend wellness retreats, food and baby pantries, back-to-school supply drives, and holiday outreach efforts.

[Learn more at projectnewhopema.org](http://projectnewhopema.org)

The Chris Crossing Foundation

The **Chris Crossing Foundation** supports families who have lost a loved one in military service or in first-responder roles through equine therapy and horseback-riding workshops.

[Learn more at chriskrossing.com](http://chriskrossing.com)

Camp Benesi

Camp Benesi is a nonprofit retreat in northern Wisconsin that provides Gold Star families with free lodging, meals, and a range of outdoor activities, offering space for rest and connection in nature.

[Learn more at campbenesi.com](http://campbenesi.com)



EMOTIONAL & COMMUNITY SUPPORT

Gold Star Sailing

Gold Star Sailing provides week-long summer camps for high school-age children who have lost a parent in military service. The program combines sailing instruction with team building, leadership development, confidence building, and outdoor adventure.

[Learn more at goldstarsailing.org](https://goldstarsailing.org)

Echo Hill Ranch

Echo Hill Ranch offers a fully funded summer camp program exclusively for children of fallen military members and first responders. The ranch setting includes bunkhouses, meals, horseback riding, swimming, creative arts, athletics, and a wide range of outdoor activities—all provided at no cost to families.

[Learn more at echohill.org](https://echohill.org)





FINANCIAL & TAX BENEFITS

Federal Benefits

VA Dependency and Indemnity Compensation (DIC)

Dependency and Indemnity Compensation (DIC) is a tax-free monthly benefit for surviving spouses, children, and, in some cases, parents of service members or veterans who died under qualifying circumstances.

[Learn more at VA.gov](#)

The HEART Act (Heroes Earnings Assistance and Relief Tax Act) of 2008

The **HEART Act** provides important tax and retirement protections for surviving spouses and dependents of service members who die on active duty, including:

- Allowing Death Gratuity and Servicemembers' Group Life Insurance (SGLI) payments to be rolled into Roth IRAs or education savings accounts without standard contribution limits
- Providing accelerated vesting and eligibility in certain employer retirement and pension plans
- Treating differential or service related employer pay as qualifying compensation to protect retirement benefits

[Learn more at militaryonesource.mil](#)

Military Death Gratuity

The **Military Death Gratuity** provides a \$100,000 tax-free payment to the surviving family when a service member dies on active duty, active duty for training, or inactive duty training.

[Learn more at militarypay.defense.gov](#)



FINANCIAL & TAX BENEFITS

State Benefits

Massachusetts Chapter 115 Benefits

Chapter 115 is a Massachusetts program that provides financial assistance to veterans and their dependents, including surviving spouses and children of service members who have died. The program supports families facing financial hardship and helps cover essential needs.

Gold Star families may be eligible for:

- Cash assistance
- Reimbursement for medical costs
- Housing or rent assistance, utilities, and shelter-related expenses
- Emergency aid
- Homelessness prevention or severe hardship support

Chapter 115 also provides a \$2,500 annual annuity, paid each August, to 100% disabled veterans and to eligible surviving spouses and parents of veterans whose death was service-connected.

Gold Star families may be eligible if:

- The veteran must have entered service from Massachusetts, served on active duty while a Massachusetts resident, or died as a Massachusetts resident.
- Surviving family members must remain Massachusetts residents.
- Families must provide documentation showing the death was service-connected, such as a DD Form 1300, VA Dependency and Indemnity Compensation documentation, or other qualifying records.

Questions can be directed to vetsannuity@mass.gov or by visiting mass.gov/eovs/annuity.



FINANCIAL & TAX BENEFITS

MA RMV Veteran and Gold Star Family Benefits and Exemptions

Gold Star families in Massachusetts are eligible for **special license plates and RMV fee waivers**. The Gold Star Family plate is issued at no cost and exempts recipients from annual registration and renewal fees. Families whose loved one was killed in action may also add a KIA decal to the plate.

[Learn more at mass.gov](https://www.mass.gov)

Local & Nonprofit Benefits

Home Base's Massachusetts Military Heroes Fund (MMHF)

The **Massachusetts Military Heroes Fund (MMHF) at Home Base** supports post-9/11 Massachusetts Families of the Fallen by providing mental health care, financial assistance, benefits navigation, and referrals. The program serves families who have lost an active-duty service member since September 11, 2001.

Key support includes:

- Help covering basic needs, such as missed rent or utilities
- Emergency casualty assistance
- "Family enrichment" funds (typically up to about \$1,000 per year) for quality-of-life needs like uninsured mental health counseling, life coaching, or career counseling

[Learn more at homebase.org](https://www.homebase.org)



FINANCIAL & TAX BENEFITS

Freedom Has a Face - Gifts of Gratitude

The **Gifts of Gratitude Fund** provides financial relief to families of service members who were killed in action. Eligible Gold Star family members—including parents, spouses, children, and siblings—may request assistance for overdue bills, home repairs, vehicle repairs, or other urgent household expenses.

[Learn more at freedomhasaface.org](https://freedomhasaface.org)

Operation Homefront

Operation Homefront is a nonprofit that supports military and veteran families, including those who have lost a loved one in service. For Gold Star families, the organization provides assistance that helps ease financial, housing, and emotional burdens during times of transition and hardship.

[Learn more at operationhomefront.org](https://operationhomefront.org)

The Robert Irvine Foundation

The **Robert Irvine Foundation** provides financial support, scholarships, and relief grants to Gold Star families to help ease the burdens that follow a loss. Assistance can cover emergency needs such as housing costs, overdue bills, educational expenses, or other hardships not met by existing benefits. The foundation also connects families to mental health resources, wellness programs, and peer support.

[Learn more at robertirvinefoundation.org](https://robertirvinefoundation.org)



FINANCIAL & TAX BENEFITS

The United for the Fallen (TUFF)

The **United for the Fallen (TUFF)** provides direct support to families of service members killed in the line of duty. Through its Immediate Domestic Needs Program, TUFF helps cover urgent household expenses, including rent, mortgage payments, utilities, car costs, and child care, allowing families to focus on healing rather than financial stress.

TUFF also offers educational scholarships through the WO1 John Wirka, Jr. Memorial Fund, helping Gold Star children continue their education and build toward a strong future. The foundation's mission is to ease immediate burdens while honoring the fallen's legacy.

[Learn more at theunitedforthefallen.com](http://theunitedforthefallen.com)

Helping Hands for Freedom

Helping Hands for Freedom provides emergency financial assistance to Gold Star families facing urgent needs after the loss of a loved one in service. Support may include help with mortgage or rent payments, utilities, car expenses, insurance, and other essential bills, giving families immediate stability during times of crisis.

The organization also offers life enrichment programs, including special events, outings, and holiday support. These opportunities create moments of connection and healing, reminding families they are supported and not alone.

[Learn more at helpinghandsforfreedom.org](http://helpinghandsforfreedom.org)



FINANCIAL & TAX BENEFITS

Surviving Spouse Property Tax Exemptions

Certain municipalities offer **property tax exemptions** to surviving spouses who have never remarried. Depending on the veteran's service-connected disability, awards, or circumstances of death, eligible surviving spouses can receive exemptions ranging from \$400 to a full property tax exemption. Check with your local Assessing office to learn what exemptions you may be eligible for.

[Learn more at mass.gov](https://www.mass.gov)

Military Friends Foundation Hero's Salute Casualty Affairs Grants

Military Friends Foundation provides immediate, personalized support to Massachusetts Gold Star families of all eras whose loved one died while serving on active duty in the Armed Forces. The Hero's Salute Casualty Affairs Grants support families during the immediate aftermath of loss and while planning memorial and tribute services.

The program may provide assistance for funeral expenses, post-funeral meals, travel and lodging for immediate family members and military personnel, memorial tributes, and immediate financial support for basic needs. Military Friends Foundation can also assist with professional photography for plane-side honors or burial services and support communities planning tributes to fallen service members.

Military Friends Foundation also connects families to translation services, mental health counseling, peer-to-peer support, and financial counseling.

[Learn more at militaryfriends.org](https://militaryfriends.org)