



AMERICAN  
BANKRUPTCY  
INSTITUTE

Annual Spring Meeting

## **Working with the Next Greatest Generation of Veterans**

*Hosted by the Veterans and Servicemembers Affairs Task Force*

**Hon. Mary Jo Heston, Moderator**

U.S. Bankruptcy Court (W.D. Wash.) | Tacoma

**Lee Goldberg**

VETRAN | Norton, Mass.

**Patrick J. Murphy**

Hilco Global, an ORIX Company | Northbrook, Ill.

**Ryan Pavel**

Warrior School Project | Chicago

**Kristina M. Stanger**

Nyemaster Goode, P.C. | Des Moines, Iowa

CONCURRENT SESSION

2026

*Working with the Next Greatest Generation of Veterans*

ABI ANNUAL SPRING MEETING, WASHINGTON, D.C.: Friday, April 24,  
2026, 3:45-5:00 p.m. .

**I. SPEAKERS**

- Honorable Mary Jo Heston, Co-Chair of ABI Veterans and Servicemembers Task Force (Moderator). [Mary\\_Jo\\_Heston@wawb.uscourts.gov](mailto:Mary_Jo_Heston@wawb.uscourts.gov)
- Honorable Patrick J. Murphy, Executive Director, Hilco Global Geopolitical Unit. [Pmurphy@hilcoglobabl.com](mailto:Pmurphy@hilcoglobabl.com)
- Leland B. Goldberg, President Veteran Entrepreneurial Training and Resource Network (VETRN). [lelandg@vetern.org](mailto:lelandg@vetern.org)
- Ryan Pavel, CEO, Warrior Scholar Project. [rpavel@warrior-scholar.org](mailto:rpavel@warrior-scholar.org)
- Kristina M. Stanger, Shareholder, Nyemaster Goode, P.C. [kmstanger@nyemaster.com](mailto:kmstanger@nyemaster.com)

**II. PANEL SUMMARY DESCRIPTION**

The panel organized by the ABI's Task Force on Veterans and Servicemembers Affairs (Task Force) will provide lawyers and financial advisor members of ABI with valuable insights and information on how best to help servicemembers and veterans who could benefit from training on financial issues, assistance in dealing with personal financial distress as well as advice on how to start, expand, restructure and keep their veteran-owned businesses in good financial health. The panel will train lawyers who provide legal representation of veterans and their businesses on bankruptcy, other debtor creditor issues and financial matters about the resources available to veterans, the unique concerns and needs of veterans, the strength of veterans and the best methods to communicate effectively to achieve the most effective legal and financial representation possible.

**III. GOALS OF PRESENTATION:**

- A. To identify the unique resources available to veterans to assist legal and financial professionals providing advice to veterans on legal, business and financial issues.
- B. To train legal and financial professionals on how best to communicate effectively with their veteran clients through a better understanding of veterans' transition issues.

## 2026 ANNUAL SPRING MEETING

- C. To identify how to utilize veterans' strengths to maximize the results of financial and legal assistance to veterans.
- D. To provide ABI members who want to help veterans to identify resources available from the ABI Task Force and its members as well as volunteer opportunities including VETRN, Warrior Scholar Project, ABA Pro Bono opportunities.

### IV. OUTLINE OF DISCUSSION

- A. Introduction: Introduction of Panelists, General Background and Statistics on Changing Nature of Veteran Population, Challenges of Transition.
- B. Discussion of VETRN Program, Warrior Scholar Project Programs and mentoring and other volunteer opportunities.
- C. Effective Communication in teaching and providing legal and financial Advice on personal financial and business issues.
- D. Current situation for veteran services that affect veteran's individual and business financial health (e.g., delay in education benefits, delays in VA Benefit and more outsourcing of medical and other benefits, delays in other benefits, delays in decisions on veterans' disability).
- E. Resources that panelists have found useful to assist veterans on legal, financial and other issues including Veteran Capital Programs, Office of Strategic Capital, JP Morgan Chase, US Chamber of Commerce Foundation, Milken Institute.
- F. Task Force resources and additional volunteer and training opportunities available
- G. Question and Answers (5-10 minutes)

### V. MATERIALS

- A. Ten Training Modules for Professionals Working with Veterans and Servicemembers.
  - 1. Module 1: How to Identify Military Status and Core Documents.
  - 2. Module 2: Servicemembers Civil Relief Act (SCRA)
  - 3. Module 3: Military Lending Act (MLA)
  - 4. Module 4: HAVEN Act and Guard or Reservist Waivers for COMI
  - 5. Module 5: Special Issues Re: Exemptions and Venue Choice
  - 6. Module 6: VA and DFAS Overpayment Issues in Bankruptcy
  - 7. Module 7: Security Clearance Issues

## AMERICAN BANKRUPTCY INSTITUTE

8. Module 8: Housing and Foreclosure Protections
  9. Module 9: Enforcement and Complaint Channels for violations of SCRA, MLA.
  10. Module 10: Practical Tips for Working with Veteran and Active Military Clients
- B. Veteran Resource Guide (federal and WA state)<sup>1</sup>
- C. VETRN Materials (<https://vetrn.org/>)
1. Description of VETRN Program
  2. Mentoring Role for Volunteers
- D. Warrior Scholar Project (<https://www.warrior-scholar.org>) Description of Academic Boot Camps Program.
- E. Veterans, Entrepreneurship & the Access-to-Capital Gap (Milken Institute III, Initiative for Inclusive Entrepreneurship and U.S. Chamber of Commerce Hiring Our Heroes Program)
- F. Veterans, Capital and National Security: Connecting Private Sector Commitment to Public Defense Priorities (Office of Strategic Capital and J.P Morgan Chase Military & Veterans Affairs Program)

---

<sup>1</sup> Though this guide only has state resources from Washington most states have some of the same resources available.

## Train-the-Lawyer Guide: Working with Veterans

### Module 1 – Military Status and Core Documents

Overview: At the beginning of a 30- to 60-minute advice session confirm three data points: (1) current duty status, (2) discharge character, and (3) any VA disability rating. Active-duty status activates the Servicemembers Civil Relief Act and Military Lending Act. Discharge character governs access to VA health care and compensation. A documented disability rating shows protected VA income that is excluded from the bankruptcy means test under the HAVEN Act. The two core records are the DD-214 (service dates and character of discharge) and the VA Benefits Verification letter listing disability percentage and payment amount.

Why it matters: Later advice on interest-rate caps, default judgments, loan eligibility, or bankruptcy hinges on these facts. Missing active-duty status means overlooking SCRA rights such as the six-percent interest cap. Accepting “veteran” status without a DD-214 may lead to recommending benefits the client cannot receive. Assuming protected VA income for a client with a dishonorable discharge can distort any budget or debt-relief strategy.

#### Avoid:

- Accepting self-reported status without documents.
- Ignoring Guard or Reserve mobilizations that qualify only when orders are federal Title 10 for 30 days or more.
- Forgetting that VA disability income is excluded under the HAVEN Act Pub. L. 116-52 (HAVEN Act).
- Giving timing advice on lawsuits or collections before reviewing Leave and Earnings Statements or current orders.

#### Practical steps for advice:

- Ask for the DD-214 or current mobilization orders. If missing, they can retrieve them from VA.gov > My VA > Records.
- Veterans can retrieve military payment history from Ask DFAS. (<https://corpweb1.dfas.mil/askDFAS/welcome.action>)
- With the client's consent print an active-duty status certificate from the DoD SCRA site for use with creditors (<https://scra.dmdc.osd.mil>).
- Review the DD-214 discharge block. If it shows other-than-honorable or bad-conduct, explain that a discharge upgrade may be necessary and refer to a VA-accredited veterans service organization for upgrade counseling (<https://www.va.gov/ogc/apps/accreditation>).
- Help the client download a Benefits Verification letter showing disability percentage and monthly amount. Explain that 38 U.S.C. § 5301 protects these

## AMERICAN BANKRUPTCY INSTITUTE

payments from garnishment and that the HAVEN Act excludes them from means-test income.

- Record branch, service dates, current status, discharge type, and VA rating on the intake sheet for reference in any follow-up.

Key laws and references: 10 U.S.C. § 101(d) (definition of active duty); 50 U.S.C. § 3911(2) (SCRA definition of servicemember); 38 U.S.C. § 5301 (non-assignability of VA benefits); Public Law 116-52 HAVEN Act amending 11 U.S.C. § 101(10A) (<https://www.congress.gov/116/plaws/publ52/PLAW-116publ52.pdf>); eBenefits portal (<https://www.ebenefits.va.gov>).

---

## 2026 ANNUAL SPRING MEETING

### Module 2 – Servicemembers Civil Relief Act (SCRA)

Overview: The SCRA, 50 U.S.C. §§ 3901-4043, offers financial and procedural protections to servicemembers on federal active duty for at least 30 days and, in limited cases, to their dependents (<https://www.consumerfinance.gov>). The most relevant are:

- A six-percent cap on interest for pre-service loans and credit cards during active service and for twelve months after separation, 50 U.S.C. § 3937 (<https://www.consumerfinance.gov>).
- A requirement that courts verify military status and appoint counsel before entering a default judgment, 50 U.S.C. § 3931 (<https://www.consumerfinance.gov>).
- The right to terminate residential and vehicle leases without penalty upon qualifying deployment or permanent change-of-station orders, 50 U.S.C. § 3955 (<https://www.consumerfinance.gov>).
- A prohibition on nonjudicial foreclosure of pre-service mortgages during service and for one year afterward without a court order, 50 U.S.C. § 3953 (<https://uscode.house.gov>).

Why it matters: Identifying SCRA applicability lets the attorney show the client low-effort steps that can reduce interest, set aside a default judgment, end an expensive lease, or delay foreclosure. These actions can stabilize finances quickly and may avoid the need for bankruptcy or litigation.

#### Avoid:

- Assuming every loan qualifies for the six-percent cap; the debt must predate active duty.
- Forgetting that the servicemember must send written notice with orders within 180 days after separation to enforce the rate reduction.
- Treating protections as automatic. Creditors are not obligated to adjust terms until the servicemember asserts rights.
- Overlooking that foreclosure protection applies only to pre-service mortgages.
- Advising that SCRA rights extend indefinitely; the one-year post-service period is critical.

#### Practical steps for advice:

- Confirm the dates the financial obligation was incurred and the dates of active-duty orders.
- Explain how to write a short interest-rate-reduction request, attaching copies of orders, and to send it by certified mail to each lender. Provide a sample letter if available.
- If facing foreclosure on a pre-service mortgage, advise the client to inform the lender in writing of SCRA rights and to seek immediate assistance from base legal assistance or a housing counselor approved by HUD.

## AMERICAN BANKRUPTCY INSTITUTE

For drafting motions, negotiating with lenders, or representing the client in court, refer to a consumer-law practitioner experienced in SCRA cases.

Key laws and references: 50 U.S.C. §§ 3931, 3937, 3953, 3955; CFPB SCRA guide (<https://www.consumerfinance.gov>); DoD active-duty status verifier for creditors (<https://scra.dmdc.osd.mil>).

---

## 2026 ANNUAL SPRING MEETING

### Module 3 – Military Lending Act (MLA)

Overview: The Military Lending Act, 10 U.S.C. § 987, protects active-duty servicemembers (including Guard or Reserve on federal orders of more than 30 days) and their dependents from high-cost consumer credit. The Department of Defense rule at 32 C.F.R. part 232 sets a 36 percent Military Annual Percentage Rate that includes interest, fees, credit-insurance premiums, and many ancillary costs (<https://www.consumerfinance.gov/consumer-tools/educator-tools/servicemembers/military-lending-act-mla/>). Covered credit includes most payday loans, vehicle-title loans, refund-anticipation loans, personal installment loans, and credit cards. Lenders must give oral and written MLA disclosures and may not impose mandatory arbitration, require repayment by allotment, or charge prepayment penalties. A loan that violates the Act is void from inception, and the borrower may recover statutory damages of at least five hundred dollars plus costs and attorney fees.

Why it matters: In a short advice session you may discover a client paying more than 36 percent effective interest or bound by an arbitration clause. Informing the client that such a loan is void can stop unnecessary payments and prevent default judgments on an unenforceable debt. Educating the client also discourages future use of predatory credit products.

#### Avoid:

- Assuming every loan to a servicemember is covered. Mortgages, purchase-money auto loans, and certain secured property loans are exempt.
- Calculating only the stated interest rate. The MAPR includes most fees, so an apparent 29 percent loan might exceed 36 percent when fees are added.
- Overlooking prohibited contract terms such as mandatory arbitration or allotment requirements.
- Advising on enforcement beyond brief counseling. Litigation for damages requires referral.

#### Practical steps:

- Confirm the client's active-duty status at the time each loan was made using the DoD MLA database (<https://mla.dmdc.osd.mil>).
- Review the loan agreement. Include fees, credit-insurance charges, and application fees to compute the MAPR. If it exceeds 36 percent or includes a banned term, explain that the contract is void under 10 U.S.C. § 987(f).
- Advise the client to submit a complaint to the CFPB Office of Servicemember Affairs, which monitors MLA compliance (<https://www.consumerfinance.gov/complaint>).
- If further legal assistance is needed, you can refer to the state attorney general's office for possible enforcement (OMVLS for WA).

## AMERICAN BANKRUPTCY INSTITUTE

Key laws and references: 10 U.S.C. § 987 (statutory text); 32 C.F.R. part 232 (DoD MLA rule); CFPB MLA fact sheet ([https://files.consumerfinance.gov/f/documents/cfpb\\_military-lending-fact-sheet.pdf](https://files.consumerfinance.gov/f/documents/cfpb_military-lending-fact-sheet.pdf)); DoD MLA covered-borrower database (<https://mla.dmdc.osd.mil>).

---

## 2026 ANNUAL SPRING MEETING

### Module 4 – Bankruptcy Income Rules: HAVEN Act and Guard or Reservist Waiver

Overview: The HAVEN Act, Public Law 116-52, excludes VA disability compensation, Dependency and Indemnity Compensation, Combat Related Special Compensation, most medical retirement pay under 10 U.S.C. 1201, and certain survivor benefits from both current monthly income under 11 U.S.C. 101(10A)(B)(ii) and disposable income under 11 U.S.C. 1325(b)(2). Separately, 11 U.S.C. 707(b)(2)(D) waives the Chapter 7 means test for National Guard or Reserve members who served at least ninety days of federal active duty after September 11, 2001, if the petition is filed during service or within five hundred forty days (18 months) after release. Congress most recently extended this waiver to December 19, 2027, in the National Guard and Reservists Debt Relief Extension Act of 2023, Public Law 118-24.

Why it matters: In a brief advice session you can quickly determine whether a disabled veteran need not complete the means test or can pass it after removing protected income. This may allow a straightforward Chapter 7 instead of a Chapter 13 repayment plan.

Avoid:

- Counting VA or DoD disability pay as income on Form 122A or 122C.
- Forgetting that disability retirement must be split into the ordinary pension portion and the disability enhancement; only the enhancement is excluded.
- Missing the 18-month filing window for the Guard or Reserve waiver.
- Failing to document excluded amounts with award letters or DFAS statements.

Practical steps:

- Ask whether the client receives VA compensation, military disability retirement, Combat Related Special Compensation, or Dependency and Indemnity Compensation.
- Review the VA award letter or DFAS statement while meeting with the client. Mark any disability payments as HAVEN-excluded for future use on bankruptcy forms.
- If the client is Guard or Reserve, confirm dates of the most recent federal activation. Track the time since release to see if the filing will fall inside the 18-month waiver period.
- You may have to refer the client to a bankruptcy attorney, noting a possible HAVEN exclusion and, if applicable, the Reserve/Guard waiver will apply.

Key laws and references: Public Law 116-52 HAVEN Act (<https://www.congress.gov/116/plaws/publ52/PLAW-116publ52.pdf>); 11 U.S.C. § 101(10A)(B)(ii); 11 U.S.C. § 707(b)(2)(D); Department of Justice U.S. Trustee Program HAVEN guidance and FAQs (<https://www.justice.gov/ust>).

---

Module 5 – Exemptions and Venue

Overview: Under 11 U.S.C. § 522(b)(3)(A) the applicable state exemptions are those of the state where the debtor was domiciled for the seven hundred thirty days before filing. If the debtor lived in more than one state during that period the controlling state is the one in which the debtor was domiciled for the majority of the one hundred eighty days preceding the seven hundred thirty-day window. Servicemembers often keep legal domicile in a home-of-record state even while stationed elsewhere, and under 50 U.S.C. § 4025 a change of station does not alter domicile for tax or voting purposes. Venue may be proper where the debtor resides, where the debtor is domiciled, or where principal assets have been located for the greater part of the past one hundred eighty days, 28 U.S.C. § 1408. Many states grant special exemptions to military or disabled veterans, for example full protection of VA benefits by statute similar to 38 U.S.C. § 5301, or enhanced homestead allowances for one hundred percent disabled veterans.

Why it matters: Selecting the best venue and exemption scheme can mean preserving a homestead, a modified vehicle, or protected VA funds. Filing in the wrong district or claiming the wrong exemptions risks loss of property and unnecessary litigation. For clients overseas or on deployment convenience of telephone appearance may also drive venue choice.

Avoid:

- Defaulting to current residence without confirming legal domicile.
- Forgetting the 730/180-day look-back and the resident-only limitation in some exemption statutes.
- Missing special veteran exemptions (for example, statutes that fully exempt VA benefits or add a disabled-veteran homestead bonus).
- Ignoring local rules on telephonic appearances when a chosen venue is far from the client.

Practical steps:

- Determine the veteran's domicile. Ask about driver's license, voter registration, state income taxes, and intent to return.
- Create a simple timeline of the client's locations for the past two years; apply the 730-day rule to see which state's exemptions control.
- Compare that state's exemptions with the federal set if the state permits an election. Note any special protections for VA benefits or military pensions.
- Remind the client that VA disability and survivor benefits are protected from creditors by federal law and can be claimed as exempt even if state law is silent, citing 38 U.S.C. § 5301.
- If the preferred exemption set is tied to domicile in a distant state discuss practicality of filing there.
- For complex multi-state fact patterns or homestead questions refer the client to a specialist in the relevant jurisdictions.

## 2026 ANNUAL SPRING MEETING

Key laws and references: 11 U.S.C. § 522(b)(3)(A) (730/180-day rule); 11 U.S.C. § 522(d) (federal exemptions, including § 522(d)(10)(A)–(B) for VA and Social Security benefits); 28 U.S.C. § 1408 (venue); 38 U.S.C. § 5301 (federal protection of VA benefits); 50 U.S.C. § 4025 (domicile preserved despite military orders; formerly § 571); example state provisions: Texas Prop. Code § 42.0022 (full VA-benefit exemption); Fla. Const. art. X § 4 (disabled-veteran homestead boost).

---

Module 6 – VA and DFAS Overpayments

Overview: Veterans Affairs or the Defense Finance and Accounting Service may demand repayment when benefits or military pay were issued in error. Typical triggers include VA disability compensation overlapping with drill pay, GI Bill housing stipends after school withdrawal, or separation pay miscalculations. A collection letter states the overpayment amount and warns of offset from future benefits or tax refunds. These debts are unsecured and, unless procured by fraud, dischargeable in bankruptcy. VA offers an administrative remedy: a waiver or compromise under 38 U.S.C. § 5302 and 38 C.F.R. §§ 1.962-1.965 (<https://www.govinfo.gov>). The veteran must submit a waiver request within 180 days of notice. DFAS has parallel waiver or remission procedures under 10 U.S.C. § 2774, each service using its own form.

Why it matters: In a short clinic meeting the attorney can identify whether the client is still inside the 180-day window to request a waiver and can explain the basic steps. Stopping or reducing offsets while a waiver is pending can preserve critical income. When the deadline has passed or the waiver is denied the client may consider bankruptcy; knowing the debt is usually dischargeable helps frame next steps.

Avoid:

- Missing the waiver deadline; after 180 days VA frequently denies on timeliness grounds.
- Assuming all overpayments are innocent; if VA alleges fraud or misrepresentation waiver is barred and the debt may be nondischargeable under 11 U.S.C. § 523(a)(2).
- Overlooking that offsets may continue unless the debtor requests hardship suspension.

Practical steps:

- Determine the source and date of the overpayment notice. If within 180 days advise the client to complete VA Form 5655 and a short waiver request explaining lack of fault and financial hardship; suggest certified mail submission. Provide the VA Debt Management Center address (P. O. Box 11930, St. Paul, MN 55111).
- If the notice is older than 180 days advise the client that an untimely waiver is unlikely and may need to consider another relief option.
- Explain that the automatic stay in bankruptcy usually halts collection. However, the agency may claim ongoing recoupment is permitted; recommend the client consult a bankruptcy attorney to decide strategy.
- For DFAS debts direct active-duty or recently separated clients to the finance or legal office on base for the correct service-specific waiver or remission form.
- If the client cannot manage the waiver packet within the brief session give them a referral to a veterans service organization accredited for debt-waiver assistance (<https://www.va.gov/ogc/apps/accreditation>).

## 2026 ANNUAL SPRING MEETING

Key laws and references: 38 U.S.C. § 5302; 38 C.F.R. §§ 1.962-1.965 (waiver standards & 180-day rule); 38 C.F.R. § 1.912a (suspension/reduction pending waiver); VA Form 5655 Financial Status Report; VA Debt Management Center (800-827-0648, [vcadmops@va.gov](mailto:vcadmops@va.gov), [ask.va.gov](http://ask.va.gov)); DD Form 2789 (DFAS pay waiver); 10 U.S.C. § 2774 (waiver) & §§ 4837/6161/9837 (service-specific remission); Fed. R. Bankr. P. 2002(j) (government-creditor notice).

---

Module 7 – Security Clearance Impact

Overview: Some veteran debtors still work for defense contractors or in federal positions that require a national-security clearance. Under Security Executive Agent Directive 3 (SEAD-3), both bankruptcy and debt delinquency over 120 days are required to be reported. However, taking responsible action (like a good faith bankruptcy filing) is an accepted mitigating factor.

Why it matters: A veteran may hesitate to pursue bankruptcy out of fear it will cost a clearance-dependent job. A concise explanation that (1) unresolved debt is the bigger clearance problem and (2) bankruptcy is usually viewed as a favorable resolution lets the veteran make an informed decision and prevents unnecessary delay.

Avoid:

- Repeating the misconception that bankruptcy automatically revokes a clearance.
- Neglecting to advise clients that they must truthfully report major financial events, including bankruptcy, on the SF-86 and during periodic reinvestigations. Failure to report can itself be disqualifying under Guideline E (personal conduct).
- Ignoring that large unresolved debts are more damaging than resolved debts.

Practical steps for advice

- Ask early whether the client holds or needs a clearance.
- Summarize SEAD-3: bankruptcy and over 120 days of debt delinquency requires report.
- Emphasize that bankruptcy undertaken in good faith is a recognized mitigating factor and is often better for clearance than continuing default.
- Remind the client to update the SF-86 or self-report significant financial changes through their security manager if required.
- Suggest assembling documentation such as credit-counseling certificates, proof of payments, or bankruptcy discharge orders to show investigators evidence of remediation.
- For complex clearance questions or pending revocation proceedings refer to a security-clearance attorney or the base legal office's ethics counselor.

Key laws and references: Security Executive Agent Directive 3; 18 U.S.C. § 1001 (false-statement liability on clearance forms); 11 U.S.C. § 525 (no blanket license discrimination for bankruptcy).

---

## 2026 ANNUAL SPRING MEETING

### Module 8 – Housing and Foreclosure Protections

Overview: Servicemembers receive special mortgage and tenancy protections. For any mortgage that originated before active duty a creditor cannot complete a nonjudicial foreclosure during service or for twelve months after service without a court order, 50 U.S.C. § 3953 (<https://uscode.house.gov>). VA-guaranteed loan servicers must attempt every reasonable alternative to foreclosure including special forbearance, repayment plans, and loan modification under 38 C.F.R. § 36.4350 (<https://www.ecfr.gov>). The Department of Veterans Affairs assigns loan technicians to borrowers sixty-one days delinquent; the borrower or adviser can call 877-827-3702 for help (<https://www.va.gov/housing-assistance/home-loans/troubleshoot-payments>). Servicemembers may terminate residential or vehicle leases after receiving qualifying deployment or PCS orders under 50 U.S.C. § 3955.

Why it matters: In a single advice session attorneys can identify the relevant protection, tell the client how to invoke it, and direct them to the proper VA or housing-counseling channel. Early intervention may stop an impending sale, gain time for a workout, or let a tenant exit an unaffordable lease.

#### Avoid:

- Assuming SCRA foreclosure protection applies to mortgages taken while on active duty; it covers only pre-service obligations.
- Overlooking the requirement that the servicemember or counsel must raise SCRA rights; lenders do not pause foreclosures automatically.
- Allowing the client to believe forbearance eliminates missed payments; unpaid amounts must still be addressed in a repayment or modification agreement.
- Drafting court motions or negotiating loan modifications in the clinic; these exceed advice scope and require referral.

#### Practical steps for advice:

- Identify the mortgage type. Ask if the client paid a VA funding fee or has a Certificate of Eligibility; if so, it is likely a VA loan.
- If the loan is VA-guaranteed, direct the client to call the VA loan technician line at 877-827-3702 to discuss forbearance or modification (<https://www.va.gov/housing-assistance/home-loans/troubleshoot-payments>).
- If the client is on active duty or recently separated within twelve months and the mortgage predates service, explain the SCRA foreclosure protection. Advise the client to notify the lender's attorney in writing and, if foreclosure is pending, seek help from a JAG office or housing lawyer to request a stay.
- For renters with deployment or PCS orders, outline the SCRA lease-termination process: written notice plus copy of orders delivered to the landlord; termination is effective thirty days after the next rent due date.
- Provide links to CFPB servicemember mortgage resources for further reading (<https://www.consumerfinance.gov/servicemembers/>).

## AMERICAN BANKRUPTCY INSTITUTE

- Refer clients who need formal representation to a HUD-approved housing counselor, Legal Aid housing unit, or a foreclosure-defense attorney experienced in SCRA and VA loans.

Key laws and references: 50 U.S.C. § 3953 (foreclosure stay); 50 U.S.C. § 3955 (lease termination); 38 C.F.R. § 36.4350 (VA servicer duties); VA loan technician assistance (877-827-3702); CFPB servicemember mortgage page (<https://www.consumerfinance.gov/servicemembers>).

---

## 2026 ANNUAL SPRING MEETING

### Module 9 – Enforcement and Complaint Channels

Overview: When a servicemember faces predatory lending, debt-collection abuse, or SCRA and MLA violations, federal and state enforcement agencies can intervene after an advice session. The Consumer Financial Protection Bureau's Office of Servicemember Affairs was created under 12 U.S.C. § 5493(e) to track military consumer complaints and coordinate enforcement (<https://www.consumerfinance.gov/servicemembers>). The CFPB accepts online complaints that companies must answer within fifteen days (<https://www.consumerfinance.gov/complaint>). State attorneys general often operate military-consumer units that enforce unfair-practice statutes and may sue violators. The Department of Justice enforces the SCRA in civil court under 50 U.S.C. § 4041 (<https://www.justice.gov/crt>).

Why it matters: In a brief clinic you will rarely litigate or draft long demand letters. Instead, you can show the client how to document wrongdoing and route it to the regulator that can compel a response, obtain refunds, or impose penalties. Complaints also help regulators spot patterns that harm the larger military community.

#### Avoid

- Trying to negotiate a complex settlement during the short session rather than guiding the client to the proper enforcement channel.
- Assuming JAG attorneys will sue private businesses; they generally cannot appear in civilian court for individual claims.
- Filing a complaint without the client's informed consent to share facts.
- Omitting key documents when submitting the complaint; regulators need contracts, billing statements, or letters showing the violation.

#### Practical steps for advice

- Identify the issue. MLA high-cost loan, SCRA foreclosure, credit-report error, or abusive debt collection each has a matching complaint path.
- Walk the client through the CFPB complaint portal. Select the product, check the "servicemember" box, upload supporting documents, and note the confirmation number for follow-up (<https://www.consumerfinance.gov/complaint>).
- For systemic or egregious SCRA violations direct the client to email DOJ's Servicemembers Civil Relief Act enforcement team or to ask a base legal-assistance attorney to forward the matter (<https://www.justice.gov/crt>).
- Provide the website of the state attorney general's consumer division that handles military complaints. Use the NAAG directory to locate the right office (<https://www.naag.org>).
- Advise the client to keep originals of all contracts, correspondence, and proof of mailing.
- If the client needs individual representation in court refer to a consumer-law attorney experienced in SCRA or MLA litigation or to a legal-aid organization with that specialty.

Key laws and references: 12 U.S.C. § 5493(e) establishing the CFPB Office of Servicemember Affairs; CFPB complaint portal (<https://www.consumerfinance.gov/complaint>); 50 U.S.C. § 4041 (DOJ SCRA enforcement authority); DOJ Servicemember and Veterans Initiative (<https://www.justice.gov/crt>); NAAG military and veterans consumer-protection directory (<https://www.naag.org>).

## 2026 ANNUAL SPRING MEETING

### Module 10 – Practical Tips for Working with Veteran Clients

Overview: Building trust and rapport is essential. According to Equal Justice Works, veterans appreciate authenticity and respect. Be clear about your role, avoid overidentifying, and understand their experiences

<https://www.equaljusticeworks.org/news/7-things-every-public-interest-lawyer-should-know-about-working-with-veterans/>

Why it matters: Effective representation depends on establishing credibility and empathy. Veterans often encounter trauma, loss of identity, and skepticism toward civilian institutions. Trust can be earned through respectful engagement and genuine communication.

Avoid:

- Overgeneralizing about military service.
- Pretending to “speak military.”
- Minimizing or ignoring past trauma or unique culture.
- Assuming their identity is fully defined by military service.

Practical steps for advice:

- Be transparent about your background and expertise. Admitting what you don't know builds trust <https://www.equaljusticeworks.org/news/7-things-every-public-interest-lawyer-should-know-about-working-with-veterans/>.
- Learn basic military terminology and structure, but don't pretend insider status.
- Let veterans lead in telling their story; listen actively and respectfully.
- Use clear and direct communication; avoid jargon.
- Acknowledge and normalize potential distrust of legal systems.
- Ask open questions (e.g. “Tell me about your service?”) and pause for processing or emotions.
- Provide written summaries and follow-up to reinforce understanding.
- Offer referrals to veteran-specific supports such as VSOs or mental health resources.

Here are some military basics lawyers should know when working with veterans:

- Branches vs roles: Soldiers serve in the Army; Sailors in the Navy or Coast Guard; Airmen in the Air Force; Marines in the Marine Corps
- Enlisted vs officer: Enlisted (E-1 to E-10) vs. Warrant Officer (W-1 to W-5), and Commissioned Officer (O-1 to O-10). Enlisted personnel can join with a high school diploma/GED and perform technical roles. Warrant Officers were enlisted members who had additional training to “warrant” commission and are subject-matter experts in their field (no degree required). Commissioned Officers require a bachelor's degree and only hold leadership and command roles. Although

Commissioned Officers always outrank Warrant Officers, who always outrank Enlisted members, the military is a very diverse organization and there should never be assumptions on skill, education, or work ethic. For instance, a 23-year-old O-1 may *technically* outrank a 55-year-old E-9, but military members are still people who recognize differences in experience and capability.

- Not all veterans self-identify as veterans: Some may not recognize benefits or protections if they don't label themselves as such
- Avoid personal trauma questions: Never ask about combat experiences, mental health issues, or traumatic events
- Official terminology matters: Use "veteran," "servicemember," "active duty," "reserve," or "Guard" with precision. Not all veterans fall under the umbrella of active-duty veteran.
- Branch-specific acronyms: Common terms include MOS (Army), AFSC (Air Force), rating (Navy), NEC (Coast Guard). Those all mean areas of specialty or their "job."
- Uniform and ID relevance: Veteran IDs list discharge status and branch, but you *cannot* scan or make copies of DoD IDs.
- Peak commitment vs career: Enlisted personnel usually have term-limited, renewable contracts; Officers serve by commission and leave the service any time after fulfilling their obligation (not automatic).
- Domicile vs residence: Veterans may retain home-of-record for legal purposes even when stationed elsewhere. Servicemembers who enter active duty will *usually* maintain their domicile in the place they entered service for the entire length of their active service time. (e.g., An enlisted member who signed an initial contract in FL is stationed at bases across VA, WA, and NY throughout their career. However, they maintain their permanent residence or domicile as FL throughout that entire period).

Key references: Equal Justice Works, Five Things Every Public Interest Lawyer Should Know about Working with Veterans <https://www.equaljusticeworks.org/news/7-things-every-public-interest-lawyer-should-know-about-working-with-veterans/>  
A Veteran's Perspective: 5 Things to Know When Working with Veteran Clients [equaljusticeworks.org](https://www.equaljusticeworks.org).

## 2026 ANNUAL SPRING MEETING

### References

10 U.S.C. § 101(d) (definition of active duty).

50 U.S.C. § 3911(2) (definition of servicemember for SCRA).

38 U.S.C. § 5301 (federal protection of VA benefits from assignment, levy, or seizure).

Public Law 116-52, Honoring American Veterans in Extreme Need Act of 2019 (HAVEN Act) (<https://www.congress.gov/116/plaws/publ52/PLAW-116publ52.pdf>).

Department of Veterans Affairs and Department of Defense, eBenefits portal for service records and award letters (<https://www.ebenefits.va.gov>).

Defense Finance and Accounting Service, MyPay system for Leave and Earnings Statements (<https://mypay.dfas.mil>).

Department of Defense SCRA active-duty status certificate site (<https://scra.dmdc.osd.mil>).

Servicemembers Civil Relief Act, 50 U.S.C. §§ 3931, 3937, 3953, 3955 (<https://uscode.house.gov>).

Consumer Financial Protection Bureau, "Servicemembers Civil Relief Act" resources (<https://www.consumerfinance.gov>).

Military Lending Act, 10 U.S.C. § 987.

Department of Defense, "Limitations on Terms of Consumer Credit Extended to Service Members and Dependents," 32 C.F.R. part 232.

CFPB, "Military Lending Act – Key Facts" fact sheet ([https://files.consumerfinance.gov/f/documents/cfpb\\_military-lending-fact-sheet.pdf](https://files.consumerfinance.gov/f/documents/cfpb_military-lending-fact-sheet.pdf)).

DoD MLA covered-borrower database (<https://mla.dmdc.osd.mil>).

11 U.S.C. § 101(10A)(B)(ii) (exclusion of VA and DoD disability income).

11 U.S.C. § 707(b)(2)(D) (National Guard and Reservist means-test waiver).

United States Trustee Program, HAVEN Act guidance and FAQs (<https://www.justice.gov/ust>).

28 U.S.C. § 1408 (bankruptcy venue statute).

## AMERICAN BANKRUPTCY INSTITUTE

11 U.S.C. § 522(b)(3)(A) and § 522(b)(3)(C) (state exemption choice and retirement funds).

50 U.S.C. § 4025 (domicile preserved despite military orders).

Texas Property Code § 42.0022 (state example fully exempting VA benefits).

38 U.S.C. § 5302 and 38 C.F.R. §§ 1.962-1.965 (VA overpayment waiver standards) (<https://www.govinfo.gov>).

VA Form 5655, Financial Status Report (<https://www.va.gov/find-forms/about-form-5655>).

10 U.S.C. § 2774 (authority for DFAS to waive erroneous pay debts).

United States Trustee Program, Region 7 memorandum on excusing active-duty debtors from § 341 meetings, 7 April 2003 (<https://www.justice.gov/ust>).

50 U.S.C. § 3953 (SCRA protection against foreclosure of pre-service mortgage).

50 U.S.C. § 3955 (SCRA lease-termination right).

38 C.F.R. § 36.4350 (VA-guaranteed loan servicer loss-mitigation requirements).

Department of Veterans Affairs, "Troubleshoot VA Home Loan Payments or Foreclosure" page and loan-technician hotline 877-827-3702 (<https://www.va.gov/housing-assistance/home-loans/troubleshoot-payments>).

CFPB, Servicemember mortgage resources (<https://www.consumerfinance.gov/servicemembers>).

12 U.S.C. § 5493(e) (statutory authority for CFPB Office of Servicemember Affairs).

CFPB consumer-complaint portal (<https://www.consumerfinance.gov/complaint>).

50 U.S.C. § 4041 (Department of Justice civil enforcement authority for the SCRA).

National Association of Attorneys General, military and veterans consumer-protection directory (<https://www.naag.org>).

# VETERAN RESOURCE GUIDE

## (FEDERAL & WA STATE)

### HOUSING

- **WDVA Veterans Transitional Housing Program** – *Transitional housing facilities (in-person); Government (WA State)*. Operates two supervised housing facilities (Port Orchard and Orting) providing stable housing with case management, vocational rehab and employment support for homeless veterans. Eligible veterans must commit to sobriety and making life changes; a modest program fee (up to 30% of income) may apply. <https://www.dva.wa.gov/veterans-service-members-and-their-families/veterans-benefits/housing-resources/veterans-transitional-housing-program>
- **HUD-VASH (VA Supportive Housing Program)** – *Long-term rent voucher program; Government (U.S. VA & HUD)*. Combines HUD rental vouchers with VA case management to help homeless veterans secure permanent housing. How to access: Contact your nearest VA medical center and ask about HUD-VASH, or call the National Call Center for Homeless Veterans at 1-877-424-3838 (877-4AID-VET) for immediate assistance. No cost to eligible veterans (rent is income-based). <https://www.va.gov/homeless/hud-vash.asp>
- **National Call Center for Homeless Veterans** – *24/7 crisis hotline; Government (U.S. VA)*. Phone: 1-877-424-3838. Connects homeless or at-risk veterans with VA housing services, emergency shelter, and local resources immediately. Free and confidential. <https://www.va.gov/HOMELESS/NationalCallCenter.asp>
- **Veterans Downpayment Assistance Program** – *Home purchase down-payment loan; Government (WA State Housing Finance Commission)*. Offers eligible veteran homebuyers up to \$10,000 in a low-interest deferred loan for down payment and closing costs (repayment due upon resale or refinance). No interest charged (0% loan) and no monthly payments; must be first-time buyers or buying in targeted areas. <https://heretohome.org/>

### EDUCATION

- **GI Bill®** – *VA Education Benefits – Tuition and stipend benefit program; Government (U.S. VA)*. Provides eligible veterans and servicemembers with tuition payments and monthly housing stipends for college, vocational training, and other education programs. Federal programs include the Post-9/11 GI Bill, Montgomery GI Bill, and others. **No cost** to use (entitlement earned through service). Apply through the VA's **GI Bill portal**. <https://www.va.gov/education/about-gi-bill-benefits/>.
- **Washington State Veteran Tuition Waivers** – *College tuition waiver; Government (WA State)*. By state law, Washington's public community colleges and universities may waive all or part of tuition for eligible veterans or National Guard members. Each institution sets its own waiver policy, so veterans should contact their school's veterans services office. Note: 100% disabled veterans' spouses and children qualify for full tuition waivers for undergraduate studies at public institutions. <https://www.dva.wa.gov/veterans-their-families/veterans-benefits/education-and-training/washington-tuition-waiver>

## AMERICAN BANKRUPTCY INSTITUTE

- **VetSuccess On Campus (VSOC)** – *On-campus VA counselor program; Government (U.S. VA)*. Certain colleges (e.g. University of Washington, community colleges) host VA Vocational Rehabilitation Counselors on campus to assist veterans with educational and career planning. They help with GI Bill benefits, accommodations, and job placement. No cost to veterans. <https://www.va.gov/resources/vetsuccess-on-campus-vsoc/>
- **WDVA Vet Corps (AmeriCorps)** – *Campus peer mentorship program; Government/Non-profit partnership*. Places veteran peer mentors at Washington colleges to support student veterans with navigating benefits and adjusting to campus life. No cost to use; funded by AmeriCorps. Check with your school’s veterans center for a Vet Corps representative. <https://servewashington.va.gov/>
- **VA Veteran Readiness & Employment (VR&E)** (Chapter 31) – *Veteran vocational rehabilitation program; Government (U.S. VA)*. Provides service-connected disabled veterans with personalized career and education counseling, training, and job placement assistance. <https://www.va.gov/careers-employment/vocational-rehabilitation/>
- **Washington State Apprenticeship Programs for Veterans** – *Job training/apprenticeship placements; Government (WA State Dept. of Labor & Industries & partners)*. Veterans can use GI Bill benefits or receive advanced placement in state-registered apprenticeships (trades, IT, etc.). Helmets to Hardhats (nonprofit) is a key partner linking veterans to construction trades apprenticeships. Most programs have no tuition; veterans earn wages while learning. See the WA Apprenticeship portal on WTIA or WSAC for veteran-specific opportunities. <https://dva.wa.gov/veterans-service-members-and-their-families/veterans-benefits/apprenticeship>

## EMPLOYMENT AND TRAINING

- **WorkSource Veteran Employment Services** – *Workforce center career services; Government (WA State Employment Security Dept.)*. Washington’s WorkSource centers (American Job Centers) provide veterans with priority job placement, resume and interview assistance, workshops, and training referrals. Each center has **Veteran Employment Specialists** (DVOP/LVER) whose sole job is helping veterans (especially disabled or those with barriers) find employment. **Free** service for veterans and eligible spouses. <https://esd.wa.gov/jobs-and-training/find-job/services-veterans-and-military-spouses#:~:text=over%20other%20applicants>
- **YesVets Hiring Initiative** – *Employment recognition program; Government (WA State)*. A state campaign encouraging businesses to hire veterans. Employers who hire a vet receive a “YesVets” designation. As a veteran, look for YesVets employers or ask WorkSource for participating companies. (This program itself doesn’t provide direct services to veterans, but highlights vet-friendly employers.) <https://esd.wa.gov/hire-new-employees/hiring-veterans/yesvets-veteran-hiring-program>
- **Hire Heroes USA** – *Job search coaching and transition support (online); Non-profit*. A national nonprofit that provides free, one-on-one career coaching for veterans and military spouses, including resume writing, interview prep, and networking with employers. Services are personalized and available at no cost to veterans and spouses (the organization is funded by donations). Sign up on their website to be assigned a volunteer career mentor. <https://www.hireheroesusa.org/>

## 2026 ANNUAL SPRING MEETING

- **Washington State Veterans Conservation Corps** – *Paid internships and training*; **Government (WA State)**. WDVA program that offers environmental stewardship internships and training for veterans interested in conservation, agriculture (including the *Veteran Farm at Orting*), habitat restoration, and related fields. Participants gain work experience and support (sometimes with an educational stipend). No cost; veterans may receive a modest stipend.  
<https://www.dva.wa.gov/vcc>
- **VA Veteran Readiness & Employment (VR&E)** – *Vocational rehabilitation & training*; **Government (U.S. VA)**. (Also listed under Education.) VR&E not only funds education but also provides employment services like on-the-job training, apprenticeships, and resume development for veterans with service-connected disabilities. [benefits.va.gov](https://www.va.gov/benefits). VR&E counselors help disabled vets find and sustain suitable careers, and can even provide assistance such as tools or equipment for a new job. Free for eligible veterans (service-connected disability required).  
<https://www.va.gov/careers-employment/vocational-rehabilitation/>

### DEBT AND FINANCIAL COUNSELING

- **Washington Dept. of Financial Institutions – Financial Resources for Military** – *Financial education & regulatory agency*; **Government (WA State DFI)**. DFI provides information on managing money, avoiding predatory loans, and has authority to assist with financial complaints. For example, state law caps interest and provides deployment protections for payday loans, and DFI will take complaints if a lender violates these rules. The DFI “Financial Resources for Military and Veterans” page links to budgeting tools and saving/investing programs. Free information and complaint mediation. <https://dfi.wa.gov/military/resources>
- **Veterans Benefits Banking Program (VBBP) Financial Counseling** – *Financial counseling sessions*; **Government (U.S. VA in partnership with NFCC/AFCEP)**. Under VBBP 2.0, VA partners with the National Foundation for Credit Counseling and the Association for Financial Counseling & Planning Education to offer veterans up to one free consultation with a certified credit counselor or financial counselor. Counselors can help create a budget, manage debt, improve credit, and plan savings. Free for veterans who are enrolled in VA benefits (no additional cost). Contact VBBP through VA or the Veterans Benefits Banking website.  
<https://veteransbenefitsbanking.org/financial-counseling/>
- **National Foundation for Credit Counseling (NFCC) Veterans Programs** – *Credit & debt counseling (phone/online)*; **Non-profit**. NFCC’s member agencies offer free or low-cost credit counseling tailored to veterans and military families. An NFCC-certified credit counselor can work with you on a debt management plan, negotiating with creditors, avoiding foreclosure, or building credit. Through partnerships (like VBBP above), many sessions are free. Visit NFCC’s website or call their hotline to be connected with an accredited counselor.  
<https://www.nfcc.org/who-benefits/military-and-veterans/>
- **Military OneSource – Financial Counseling** – *Personal financial counseling service*; **Government (DoD-funded)**; Military OneSource. Recently separated veterans (within 1 year of discharge) and Guard/Reserve members can access free confidential financial counseling through Military OneSource. Services include budget creation, debt reduction strategies, and education on retirement planning. Counseling is available by phone, video, or in-person and at no cost. (Note: Eligibility extends to 365 days post-separation for veterans.)  
<https://www.militaryonesource.mil/benefits/financial-counseling/>

## AMERICAN BANKRUPTCY INSTITUTE

- **VeteransPlus** – *Financial education and coaching (phone-based); Non-profit.* A veteran-run nonprofit offering one-on-one personalized budget coaching by phone (enroll online). Their veteran counselors help with basic budgeting, credit repair, debt management and avoiding predatory financial practices, from a peer perspective. No fees for veterans. VeteransPlus also partners with other organizations to provide pro bono financial planning advice with certified planners for long-term budgeting and investments. <https://www.veteransplus.org/programs/>
- **National Veterans Financial Resource Center** - Government resource to help veterans manage their money and debt. <https://www.mirecc.va.gov/vsn19/finvet/>

*(Be cautious of any financial “help” that charges high fees. Accredited non-profits like NFCC agencies or programs like VeteransPlus are recommended over for-profit debt relief companies. Always verify that any financial advisor or credit counselor is reputable. Services listed here are vetted and widely used.)*

### CREDIT

- **AnnualCreditReport.com** – *Credit report access website; Authorized by federal law (FTC).* This is the only official site to get your free annual credit reports from Equifax, Experian, and TransUnion. You can request one free report from each bureau every 12 months (currently, through 2023, free reports may be available more frequently). Checking your credit report regularly is free on this site and does not hurt your credit score. <https://www.annualcreditreport.com/>
- **Consumer Financial Protection Bureau (Servicemember Affairs)** – *Financial consumer protection office; Government (U.S. CFPB).* The CFPB oversees consumer financial laws and has an Office of Servicemember Affairs that educates and advocates for military/veteran consumers. They provide plain-language guides on credit topics (like understanding credit scores, dealing with collectors, etc.) and will assist with complaints. If you encounter an issue with a financial product – say, a credit reporting error or unfair loan – you can file a complaint with CFPB online (they have a special process for servicemembers/veterans). Free assistance. <https://www.consumerfinance.gov/consumer-tools/educator-tools/servicemembers/>
- **Washington State Attorney General – Credit/Debt Information** – *Online consumer guidance; Government (WA State).* The WA Attorney General’s Office provides web resources to help veterans understand credit rights and manage debt. This includes explanations of credit scores, how to deal with debt collectors (and your rights under the Fair Debt Collection Practices Act), and how to spot predatory lending. If you have a dispute with a creditor or credit bureau, the AG’s Consumer Protection Division can advise or accept complaints. Free information and complaint services. *(Filing a complaint will not cost you, though the AG can’t represent individuals, they can enforce consumer protection laws.)* <https://www.atg.wa.gov/credit-debt>
- **VetCents** – *Financial education toolkit; Government/Non-profit (VBBP initiative).* VetCents is an online self-paced program created as part of the Veterans Benefits Banking Program, designed to teach veterans and their families about credit management, budgeting, and saving [news.va.gov](https://www.veteransbenefitsbanking.org/vetcents/). It’s an educational resource (videos, modules, worksheets) specifically tailored to common veteran financial scenarios. Free to use. <https://veteransbenefitsbanking.org/vetcents/>

*(Avoid any service that promises to “fix” your credit for a fee. Use the free counseling and education resources above instead.)*

**LEGAL AID**

- **WA Attorney General’s Office of Military & Veteran Legal Assistance (OMVLA) – Legal resource coordination; Government (WA State).** The OMVLA doesn’t represent veterans directly but connects qualifying veterans and servicemembers with volunteer attorneys for free help on civil legal issues. Through legal clinics and the “M.E.D.A.L.” volunteer attorney program, they assist with issues like landlord-tenant disputes, discharge upgrades, consumer problems, and family law. No cost if you qualify for referral (income and case-type restrictions may apply). To seek help, complete the “Request for Legal Assistance” form on their website. <https://www.atg.wa.gov/veteran-and-military-resources>
- **Northwest Justice Project – Veterans Project – Civil legal aid services; Non-profit (Legal Aid).** NJP is Washington’s statewide legal aid organization. It provides free legal assistance to low-income individuals on civil matters and has specialized services for veterans. In King County, NJP partners with the King County Veterans Program; outside King, veterans can call the NJP CLEAR hotline (1-888-201-1014). They help with issues like VA benefits appeals, housing, consumer debt, and child support modifications. No fees for clients who qualify (based on income). <https://nwjustice.org/veterans-project>
- **Tacomaprobono (Veterans Legal Assistance) – Legal clinics for veterans; Non-profit.** A program of the Tacoma-Pierce County Bar Association that runs free legal clinics for veterans, active servicemembers, and families in Pierce County. These include a Disabled Veterans Advocacy Clinic at American Lake VA and a regular Veteran/Military Legal Clinic open to a range of civil issues. Volunteer attorneys provide advice and limited representation at no cost. No fees; call or email to schedule (253-572-5134, [vl@tacomaprobono.org](mailto:vl@tacomaprobono.org)).
- **Veterans Consortium Pro Bono Program – Legal representation for VA appeals; Non-profit.** This national program provides free attorneys for veterans who are appealing VA benefits denials to the U.S. Court of Appeals for Veterans Claims (CAVC). If you have an appeal and are not already represented, they will review your case and, if it has merit, assign a pro bono lawyer experienced in VA law. They also assist with discharge upgrades cases. No cost for representation (services are charitable). Apply through their website. <https://www.vetsprobono.org/>
- **Stateside Legal & WashingtonLawHelp (Self-Help Portals) – Legal information websites; Non-profit.** StatesideLegal.org is a national legal self-help site specifically for military and veteran families, offering know-your-rights articles and interactive forms on topics from VA benefits to the SCRA. WashingtonLawHelp.org has a section for “Veterans and Military” issues, with Washington-specific legal guides and forms. These websites are free to use and can help you understand legal issues before seeking an attorney. <https://www.washingtonlawhelp.org/> | <https://www.statesidelegal.org/finding-legal-help>
- **Debt Collection Defense Clinic – Northwest Justice Project – Legal advice clinic for debt issues; Non-profit (Legal Aid).** Provides free legal advice to low-income debtors on a wide range of consumer and debt-related issues including debt lawsuits, garnishment, collection agency abuse, auto loan disputes, identity theft, student loans, and predatory lending. Does not assist with bankruptcy filings but can help determine if bankruptcy is a good option. Interpreter services available. King County clients must call to be screened for eligibility; eligible clients receive a

## AMERICAN BANKRUPTCY INSTITUTE

callback from an attorney or paralegal the following Tuesday. No fees for qualifying clients.

<https://nwjustice.org>

- **Debt and Bankruptcy Legal Clinic – King County Bar Association Neighborhood Legal Clinics** – *Legal consultation clinic for debt and bankruptcy; Non-profit*. Offers free 30-minute consultations with volunteer attorneys for individuals considering or already involved in Chapter 7 or Chapter 13 bankruptcy or facing other debt issues. Attorneys can explain options, help with paperwork, and offer legal referrals. Does not provide representation. Appointments made through the online intake form or by phone. No cost; must reside in or have a case filed in King County. <https://www.kcba.org/For-the-Public/Free-Legal-Assistance/Neighborhood-Legal-Clinics>
- **Bankruptcy Clinic – Northwest Consumer Law Center – Telephonic legal advice clinic for self-represented bankruptcy filers; Non-profit**. Provides free legal advice for Washington residents filing Chapter 7 or Chapter 13 bankruptcy without an attorney (pro se). Volunteer attorneys review bankruptcy forms, flag potential issues, and answer legal questions. Held twice monthly by phone; sign-up required. Does not assist businesses, creditors, or Chapter 11 filers. Income must be at or below 200% of the Federal Poverty Level. <https://www.nwclc.org/bankruptcy-clinic/>

## HEALTHCARE AND MENTAL HEALTH

- **VA Medical Centers and Clinics (VHA)** – *Comprehensive healthcare system; Government (U.S. VA)*. The VA operates several medical centers in Washington: Seattle VA Medical Center, American Lake VA (Tacoma), Spokane VA Medical Center, and Walla Walla VA Medical Center, plus community outpatient clinics statewide. Eligible veterans receive primary care, specialty care, mental health services, prescriptions, and emergency care. Enrollment in VA health care is free, and many services have no copay (or low copays) depending on your priority group. To enroll: call 1-877-222-VETS or apply online on VA.gov. (*Note: Service-connected conditions are treated free. Some veterans may have copays for general care based on income.*)
- **Vet Centers (VA Readjustment Counseling)** – *Community counseling centers; Government (U.S. VA)*. Vet Centers provide free, confidential counseling to combat veterans, veterans who experienced military sexual trauma, and their families. Services include individual and group therapy, family counseling for military-related issues, bereavement counseling, and referrals for VA benefits. They are staffed by counselors (many are veterans) and operate outside the hospital system (no medical record kept and it's confidential). Locations: e.g. Seattle, Tacoma (Lakewood), Everett, Spokane, and others. No cost. You do not need VA health care eligibility to use Vet Centers. A 24/7 Vet Center Call Center is available at 1-877-927-8387 (877-WAR-VETS) for immediate help. <https://www.vetcenter.va.gov/media/Call-Center-PSA.asp>
- **Veterans Crisis Line** – *Suicide prevention and crisis hotline; Government (U.S. VA)*. Dial 988 then Press 1 (or call 1-800-273-8255 and Press 1) to reach trained VA crisis counselors 24/7. This line is for veterans and servicemembers in any emotional crisis, not just suicide. You can call for free and confidential support for PTSD, depression, or any personal struggle. Also available by text (838255) or online chat. <https://www.veteranscrisisline.net/>
- **WDVA Counseling and Wellness Program** – *State-funded mental health counseling; Government (WA State)*. The Washington Dept. of Veterans Affairs contracts with licensed therapists statewide to provide free counseling for war-era veterans and family members dealing

## 2026 ANNUAL SPRING MEETING

with PTSD, anxiety, or other readjustment difficulties. Services include individual, couples, family, and group counseling. How to access: Call the WDVA counseling program at 1-800-562-2308, or use the “Find a Counselor” directory on WDVA’s site to locate a counselor in your area. WDVA covers the cost with no fee to veterans. <https://dva.wa.gov/counseling/war-trauma-program>

### FAMILY AND CAREGIVER SUPPORT

- **VA Caregiver Support Program – *Caregiver assistance and benefits*; Government (U.S. VA).** The VA’s program provides robust support to caregivers of qualifying veterans. Services include training, peer support mentoring, respite care, counseling, and a dedicated support line. Caregivers of eligible veterans may also receive a monthly stipend and health insurance (if approved under the Comprehensive Assistance program). Contact: Call the Caregiver Support Line at 1-855-260-3274 to learn about services and to initiate an application. No cost to caregivers for any of these supports. <https://www.caregiver.va.gov/>
- **American Red Cross Military & Veteran Caregiver Network (MVCN) – *Peer support network (online & community)*; Non-profit (Red Cross).** Provides peer mentoring, support groups, and a secure online forum for those caring for wounded, ill, or aging veterans. Caregivers of all eras (not just post-9/11) can join to connect with others who understand their challenges. The MVCN offers moderated caregiver support groups via Facebook and in-person, plus resource referrals. No cost to join – it’s a free community. (Register through the Red Cross MVCN website.) <https://www.redcross.org/get-help/military-families/whole-health/military-veteran-caregiver-network.html>
- **Elizabeth Dole Foundation – *Hidden Heroes* – *Caregiver community and resources*; Non-profit.** The Hidden Heroes campaign raises awareness and provides an online Caregiver Community for spouses, parents, and other family caregivers of veterans. By signing up, caregivers get access to forums, workshops, educational tools, and respite resources. The foundation also partners with cities (including some in WA) designated as “Hidden Heroes Cities” to help local caregivers find support. No cost to caregivers to use the resources or join the online community. <https://www.elizabethdoledfoundation.org/campaigns-programs/hidden-heroes>
- **County Veterans Assistance Programs (Relief Funds) – *Emergency financial aid and services*; Government (County).** Every county in Washington has a Veterans Assistance Fund mandated by law. These programs help veterans and their families in financial crisis. For example, emergency rent, utility payments, food or burial assistance. Some counties (like King County Veterans Program) also offer case management, counseling referrals, and employment help to families. Contact: Your county Veterans Service office (via county government or through WDVA’s county directory). Services are free grants or payments (not loans), but usually income limits apply. <https://www.dva.wa.gov/veterans-service-members-and-their-families/benefits-veteranmilitary-spouses-and-family-members>
- **Tragedy Assistance Program for Survivors (TAPS) – *Grief counseling for survivors*; Non-profit; TAPS.** Provides comfort, support and resources to family members grieving the loss of a servicemember or veteran (including death by illness or suicide post-service). TAPS offers a 24/7 help line, survivor seminars, and peer mentors who are also surviving family. No cost for any TAPS services. <https://www.taps.org/>

**BENEFITS NAVIGATION**

- **Washington Dept. of Veterans Affairs (WDVA) – Veterans Service Offices – Benefits claims assistance; Government (WA State).** WDVA has Veteran Service Officers (VSOs) statewide who are accredited to help veterans file for VA benefits, including disability compensation, pension, Aid & Attendance, and appeals. They also screen for state or local benefits you may qualify for. Assistance is provided through WDVA’s call center and regional offices free of charge. *How to connect:* Call WDVA at 1-800-562-2308 or use their “Locate a Service Officer” tool. WDVA’s advocates will guide you through paperwork and represent you in dealings with the VA. <https://www.dva.va.gov/veterans-service-members-and-their-families/veterans-benefits/claims-assistance>
- **Veterans Service Organizations (VFW, American Legion, DAV, etc.) – Accredited service officer representation; Non-profit.** Major veterans organizations have service officers who are accredited by the VA to prepare and file claims on your behalf. They can also represent you during VA decision reviews or Board appeals. For example, the American Legion and Disabled American Veterans (DAV) maintain offices at the Seattle VA Regional Office and travel to outreach events. Services are free. You do not need to be a member of the organization to get help. They will help gather evidence, submit applications, and track your claim. *How to access:* Contact the organization’s Washington headquarters (DAV, VFW, AL) or ask WDVA for a referral to a VSO. *(These VSOs are funded by the organizations or grants, so they typically won’t charge you.)* <https://nvf.org/veteran-service-officers/>
- **eBenefits / VA.gov Online Portal – Web portal for benefits management; Government (U.S. VA).** The VA’s website allows veterans to file claims online, check status, upload evidence, and manage benefits (pension, education, housing, etc.). Through eBenefits or the integrated VA.gov portal, you can also message your VA representatives, update direct deposit, or request military records. It’s a resource to navigate benefits on your own or in conjunction with a VSO. Free to use (you’ll need to create a secure login via ID.me or Login.gov). *(Note: eBenefits is in the process of transitioning to VA.gov).* <https://www.va.gov/> | <https://www.ebenefits.va.gov/ebenefits/homepage>
- **Veterans Benefit Enhancement Program (VBEP) – Benefits review outreach; Government (WA WDVA).** WDVA’s VBEP initiative proactively checks whether veterans in state programs (like Medicaid long-term care or those in state prisons) are missing out on federal VA benefits. They assist those vets in applying for VA compensation or pension, which can then improve the veteran’s situation (and may reimburse state programs). If you’re a veteran in a state-assisted situation, WDVA VBEP may reach out, or you can contact WDVA to ask for a benefits review. Free service; it’s aimed at maximizing the benefits you receive. <https://dva.va.gov/vbep>
- **National Resource Directory (NRD) – Online directory of services; Government (DoD/VA collaboration); National Resource Directory.** The NRD is a searchable database of thousands of programs and services for veterans and their families, including benefits navigators, across the country. It’s maintained by government agencies and trusted partners, so you can find reputable contacts for everything from employment help to benefits counseling in your local area. Free to use the directory. <https://nrd.gov/>

*(Never pay for someone to file a VA claim for you. By law, accredited representatives (like VSOs or attorneys) cannot charge you to initially file a claim or an initial decision review. Only after a Notice of Disagreement and if you hire an attorney for an appeal can fees be charged (and even then, many non-profit VSOs will continue to help for free). The resources above are all reputable and at no cost to you. If in doubt about a benefit or where to start, call the VA’s main line at 1-800-827-1000 for guidance.)*

**SCAM PREVENTION AND CONSUMER PROTECTION**

- **Washington Attorney General’s Consumer Protection Division – Military Assistance – *Scam reporting and consumer help*; Government (WA State).** The AG’s office helps safeguard veterans and military families from fraud and unfair business practices. They enforce state and federal consumer laws (like the SCRA and Washington’s extensions of it) and have staff versed in issues that often target veterans (predatory loans, charity scams, identity theft, etc.). If you suspect a scam or believe your consumer rights were violated, you can file a complaint with the AG’s Office (online or via phone). This is encouraged for things like SCRA violations or fraudulent sales targeting military. The AG also publishes alerts and tips specifically for veterans to spot and avoid scams. Free assistance; while the AG cannot act as your personal attorney, they can mediate complaints and take legal action for the public interest.  
<https://www.atg.wa.gov/consumer-protection>
- **Federal Trade Commission – Military Consumer – *Education campaign and complaint bureau*; Government (U.S. FTC); FTC Military Consumer.** The FTC, in partnership with DoD, runs MilitaryConsumer.gov, which provides fraud alerts, preventive tips, and resources tailored to military and veteran communities. Common topics include avoiding imposter scams (fake VA calls or “veterans’ charities”), identity theft prevention for deployed members, and wise use of credit. The site links to tools like the FTC’s identity theft recovery plan. You can also file fraud complaints with the FTC. The FTC uses complaints to crack down on scam operations. All services are free. <https://reportfraud.ftc.gov/> | <https://www.ftc.gov/news-events/topics/military-consumer-protection>
- **Consumer Financial Protection Bureau (Servicemember Affairs Office) – *Financial scam complaint and enforcement*; Government (U.S. CFPB).** As noted earlier, CFPB’s Office of Servicemember Affairs monitors and addresses financial issues affecting veterans and servicemembers. If you’ve been cheated or misled by a financial product (predatory lending, mortgage scams, fake debt relief, etc.), you can submit a complaint to CFPB. They will forward it to the company and demand a response, often resolving issues. They also take enforcement action in cases of systemic fraud targeting military (for example, illegal auto repossessions or pension advance schemes). More info on how to file is on CFPB’s site. No cost to use.  
<https://www.usa.gov/agencies/office-of-servicemember-affairs>
- **AARP Fraud Watch Network – Veterans Scam Alerts – *Awareness and education*; Non-profit; AARP Fraud Watch.** AARP’s Fraud Watch Network has a special focus on scams that prey on veterans (they report that veterans are frequently targeted by scams like fake VA phishing emails, benefits buyouts, or fraudulent veteran-centric charities). They provide free scam-tracking maps, a biweekly Watchdog Alerts email, and a hotline (877-908-3360) you can call if you suspect a scam. No cost to access these resources or to get help from trained fraud counselors.  
<https://www.aarp.org/lp/vets-fraud-center/>
- **BBB Military Line / Scam Tracker – *Business complaint and scam tracker*; Non-profit (Better Business Bureau); BBB Scam Tracker.** The BBB invites veterans and military families to use their Scam Tracker tool to report scams, which helps warn others. They also maintain a “BBB Military Line” program with articles and outreach focusing on financial literacy for military/vets. If you are uncertain about a business or offer (for example, a group claiming to refinance VA loans or sell veteran benefits), you can check BBB ratings and reviews. Filing a BBB complaint or scam report is free. <https://www.bbb.org/all/bbbi/military-and-veteran-information>

## Description of the VETRN Program

VETRN, which is an acronym for Veteran Entrepreneurial Training and Resource Network, Inc., is a 501C-3 nonprofit, was started in 2013 by a small number of military veterans, with a business, finance and small business background, interested in assisting veteran small business owners, service-disabled veterans and family members in obtaining the skills necessary to successfully grow their own small businesses. Our mission is to provide the skills, professional resources, mentoring and network necessary to allow them the opportunity to attend a program, free of charge, in entrepreneurship that is put on exclusively for veterans, service-disabled veterans and family members.

VETRN is a national online program and an SBA grantee and Resource Partner. The VETRN Program is available to all veterans, service-disabled veteran, National Guard and family members who have been in business for one or more years, have a sustainable revenue model, are ready to scale, and want to either grow their business or complete a 12-month turnaround plan.

To the extent that an applicant does not meet the minimum criteria for participation in the VETRN Program or is a start-up, VETRN refers them to the SBA Office of Veteran Business Development (OVBD) which provides them with the contact information for SBA resources, including Small Business Development Centers (SBDC) and one of the 32 Veteran Business Outreach Center (VBOC) offices in their geographic market, including the Boots to Business Reboot, Revenue Readiness, and other SBA programs.

The VETRN Program requires the veteran and service-disabled veteran small business owners put together either (i) a three-year growth plan to help them successfully grow their businesses, or (ii) a twelve-month turnaround plan to show how they will successfully pivot their business strategy due to changes in their industry, the economy or other impactful revenue and cash flow challenges. Every veteran who attends the VETRN program has a mentor assigned to them from day one and is provided with access to the extensive VETRN professional resource network and finance community.

The VETRN program is held every other week for 14 weeks. During the intervening weeks, peer-to-peer CEO mentoring groups are held by the participants, where they share best practices with other veteran small business owners as well as meet with their individual assigned mentors. At the conclusion of the program, each veteran and service-disabled veteran participant will present their three-year growth plan or 12-month turnaround plan to a panel of judges consisting of professionals in the areas of finance, accounting, banking, sales and marketing and private equity, including SBA, VBOC, SBDC and SCORE representatives.

## 2026 ANNUAL SPRING MEETING

### Support a Veteran Small Business Owner

#### **Mentoring a Veteran under the VETRN Program**

Veterans, because of their training, desire, commitment and “can do” attitude, are great candidates to start and grow their own small business. What they often lack, however, is the business knowledge, experience, professional resources, networking contacts and mentorship which is so important in helping to successfully grow their business. That’s what the VETRN program is all about, what VETRN is providing and how you can help. We are always seeking more successful business owners, finance, banking and investment professionals, business consultants, turnaround managers and consultants, attorneys, angel and private equity investors to become VETRN mentors.

Each veteran participant who attends the VETRN program will be assigned a mentor to work with him or her from day one of the program. Mentors will be selected based on the best match with the veteran, including his or her business growth needs, goals and business plan. These may include: financial management; operational management; accounting; cash flow forecasting; sales & marketing, assistance with putting together their growth plan or turnaround plan, or specific industry expertise.

Being a mentor is a commitment to work with the selected veteran to help by offering guidance, advice, introductions, helpful criticism and support, most specifically related to their putting together a three year growth plan or 12 month turnaround plan for their business.

Once you are selected as a Mentor, you will be paired with a veteran small business owner. You will have an opportunity to meet with that individual, either in person or online, to make sure there is a good fit. Assuming that you are both comfortable, it will then be your responsibility to help ensure that the veteran participant has every opportunity to learn how to be successful in implementing his or her growth plan or turnaround plan.

The VETRN Program consists of 14 sessions held every other week for 28 weeks, culminating in presenting a Final Growth Plan or Turnaround Plan to a panel of judges. As a Mentor, you should expect to spend 1- 2 hours every 3 or 4 weeks to assist your Mentee by providing feedback and advice while reviewing his / her growth plan or turnaround plan. It will be up to you and your Mentee to decide if you would like to or should continue as a business advisor post-graduation from the VETRN program.

Yes, being a Mentor is a responsibility, but it is also a way to give back to others who will value and learn immeasurably from your professional experience and mentorship. You will also develop an important relationship with the veteran business owner that may prove valuable to you and your mentee into the future.

Thank you very much

Lee Goldberg, President  
VETRN

For Inquiries contact VETRN at [info@vetrn.org](mailto:info@vetrn.org)



**VETRN**

MENU 

## Accolades from 2025 VETRN Graduates

"Thank you, Lee, for sharing your depth of understanding what others have sacrificed. Your service to country and community is a wonderful example of participation in carrying and gently pulling the historical thread that weaves tragedy and triumph into the tapestry that holds us together through our collective memories. I am honored for the privilege to participate in the VETRN program and being part of its community. The knowledge and commitment that you, and the team provide changes lives, including mine. Thank you!"

CLARISSA JUAREZ, OWNER OF HEALTHIER YOU, LLC SANTA  
FE, NEW MEXICO



"Developing as an entrepreneur with the VETRN program has been a deeply educational and transformative experience. The lessons learned through this journey have directly shaped the mission, strategy, and operational model of my business. As my business enters the next stage of growth I have a renewed sense of purpose, clarity, and direction. The VETRN program has allowed me to understand the difference between "running a small business" and having a sustainable business model. I now have a strategic growth plan, and systems designed to support expansion.

This would not have been possible without the guidance and mentorship from the VETRN leaders, and instructors that supported and guided me along the way. Through this program I have formed many professional relationships, and spending these months with an amazing peer group of entrepreneurs was a welcome gift."

CLARISSA JUAREZ, OWNER OF HEALTHIER YOU, LLC SANTA  
FE, NEW MEXICO

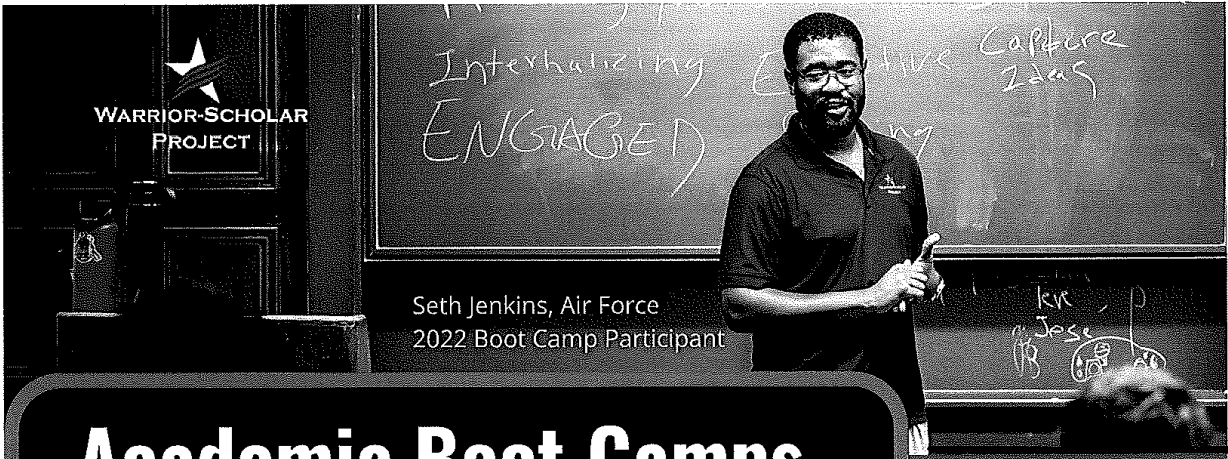


"When I first heard of the VETRN program, I did not have the time to participate. I run two very active companies. If this program had been a typical executive MBA program where you have a fictitious company or use publicly traded companies' data as subject matter, I would not have participated.

The fact is that you get the opportunity to work ON your business instead of working IN your business, like most entrepreneurs do. You get to examine every aspect of your business, not just the areas that interest you or are your functional responsibility. I am grateful to Lee and the entire VETRN organization for the willingness to put such a program together."

MICHAEL W. DYER, MBA, RCDD, ECSE. CORNERSTONE  
TECHNOLOGIES SAN JOSE, CALIFORNIA





WARRIOR-SCHOLAR PROJECT

Seth Jenkins, Air Force  
2022 Boot Camp Participant

# Academic Boot Camps

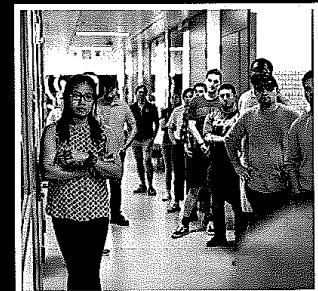
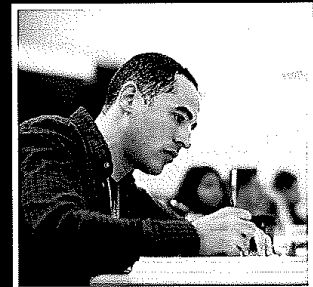
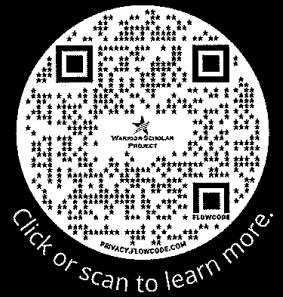
*Preparing Service Members for Academic Success*

Whether they enlist for one term or many, eventually all service members separate from the military. As a leader, how can you continue to inspire the men and women entrusted in your care as they prepare for the next chapter of their lives?

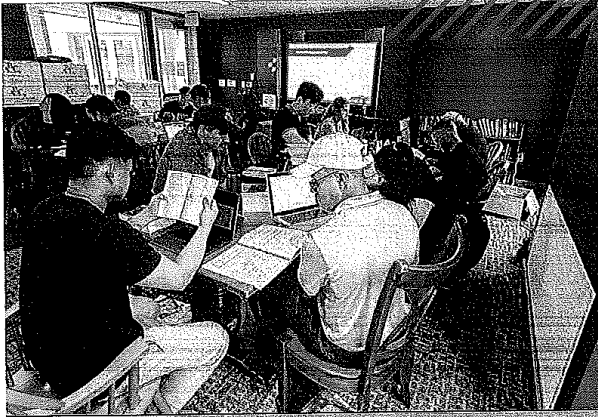
Warrior-Scholar Project can help. Our flagship programs, called academic boot camps, provide enlisted service members with a rigorous immersion into undergraduate life, simulating a pre-mission rehearsal of the college experience. For one week, boot camp participants live on a college campus, attending lectures and participating in discussions and projects as part of a cohort of their peers.

## Why should enlisted military attend?

- ✓ No cost to the enlisted service member except travel
- ✓ Programs for continued educational growth with targeted tracks in: College Readiness, STEM, or Business
- ✓ Engage with all aspects of undergraduate academic life in a cohort with other service members and veterans



Learn more at: [warrior-scholar.org](http://warrior-scholar.org)



“It was empowering to realize that I didn’t have to shed my military identity to thrive in higher education —instead, I could use it as a source of strength, insight, and leadership.”

--Dennis Ibasan Go, U.S. Navy  
2025 Boot Camp Participant

## The Rehearsal before the Mission—for College

During an academic boot camp, days are long, and the schedule is intense. Students will be expected to come to class each day ready to participate. Throughout the academic boot camp, we will show your service members how to transfer the skills they acquired under your leadership and tailor them to succeed in college.

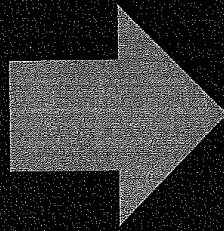
### *Skills they can apply immediately*

While academic boot camps are designed to ease the transition between military service and college, participants gain skills that can be useful before they leave service as well. Your service members will return with increased critical thinking, analytical reasoning, and problem-solving skills. They’ll strengthen their ability to communicate, collaborate, and manage their time.

## Help Them Maximize GI Bill Benefits

**47%**

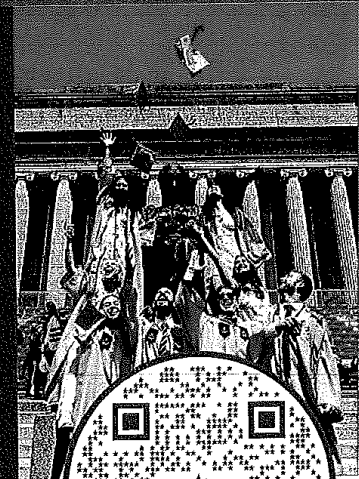
of enlisted veterans using Post-9/11 GI Bill complete undergraduate degrees



**88%**

of WSP alumni have completed or are on track to complete undergraduate degrees

*WSP programs are free for participants and do not require the use of GI Bill funds.*



[warrior-scholar.org/academic-boot-camps](http://warrior-scholar.org/academic-boot-camps)

## VETERANS, ENTREPRENEURSHIP & THE ACCESS-TO-CAPITAL GAP

Background for Panel Moderators — American Bankruptcy Institute

Two independent initiatives addressing veteran economic inclusion from distinct angles

**Moderator Note:** The Milken Institute's Initiative for Inclusive Entrepreneurship (IIE) and the U.S. Chamber of Commerce Foundation's Hiring Our Heroes (HOH) are separate organizations with distinct mandates and no formal operational relationship. They are presented here in parallel because both are relevant to the veteran economic landscape your panelists will discuss.

### WHY THIS MATTERS TO ABI

Veterans own approximately 1.9 million U.S. businesses, employing nearly 5.5 million Americans and generating roughly \$1 trillion in annual sales. Despite this economic footprint, veteran-owned businesses face persistent structural barriers: they are less likely to receive full loan approvals, more likely to be underserved by traditional credit markets, and — following military transition — more likely to face the kind of cash flow disruptions and capital shortfalls that drive financial distress and, in some cases, insolvency. The two programs below represent efforts to close that gap before businesses reach a crisis point.

#### Milken Institute IIE

Initiative for Inclusive Entrepreneurship  
Expanding — est. at Milken July 2024

#### Hiring Our Heroes

U.S. Chamber of Commerce Foundation  
Established 2011 — U.S. Chamber Foundation

#### What It Is

The Initiative for Inclusive Entrepreneurship (IIE) is a national public-private effort, now housed at the Milken Institute, to expand access to capital for Socially and Economically Disadvantaged Individual (SEDI) business owners — a category that explicitly includes veterans. IIE functions as a force multiplier for the U.S. Treasury's \$10 billion State Small Business Credit Initiative (SSBCI), where 40% of funds are designated for SEDI-owned businesses.

#### Key Programs & Tools

- SSBCI Leverage Platform — every SSBCI dollar is designed to catalyze \$10 in private investment with a 1:1 private match requirement
- Investment Vehicles — launched the Indigenous Futures Fund and California Small Business Loan Match; targeting emerging fund managers and underserved CDFIs
- Capacity Building — \$10M+ deployed to build state/local small business ecosystems; \$177M+ in loans, matches, grants, and private capital secured to date
- Knowledge Network — open platform for small-business stakeholders on SSBCI tools, policy, and implementation
- Veterans Community Initiative — separate philanthropy effort (with Tullman Family Office & Duchossois Family Foundation) mapping veteran social/mental challenges; public report expected 2025
- Economic Mobility Alliance (EMA) — Milken umbrella program grouping entrepreneurship, financial inclusion, veteran support, and community investment

#### What It Is

Hiring Our Heroes (HOH) is a workforce development and veteran entrepreneur support program of the U.S. Chamber of Commerce Foundation, launched in March 2011. Its core mission is connecting transitioning service members, veterans, military spouses, and caregivers with meaningful employment — and, increasingly, supporting veteran-owned small businesses with grants and resources.

#### Key Programs & Tools

- HOH Corporate Fellowship Program — on-the-job training with host companies during final 180 days of service; 10,000+ fellows to date; 89% receive a job offer within 3 months; fellows employed 63% faster than non-participants
- SkillBridge Programs — DOD-authorized workforce training partnerships bridging military service and civilian employment
- Small Business Grant Program — awards 5 veteran/military-spouse businesses annually: four \$10,000 grants and one \$25,000 grant (FedEx-funded); targets businesses in economically vulnerable communities
- 4+1 Commitment — employer pledge initiative (with Blue Star Families) to improve military spouse employment retention; 1,000-company goal
- Hiring Events — nationwide and on-base virtual/in-person hiring fairs; majority of attendees advance to next hiring step
- Drive for 500 — CDL training scholarships providing 500 veterans full-ride truck driver training via TransForce/Troops Into Transportation

# AMERICAN BANKRUPTCY INSTITUTE

## Veteran-Specific Context

Veterans are named explicitly in IIE's SEDI framework alongside entrepreneurs of color and tribal business owners. Despite similar credit risk profiles, veteran-owned firms are less likely to receive full financing approvals than non-veteran-owned counterparts (Federal Reserve Small Business Credit Survey). IIE's ecosystem approach — CDFIs, loan matches, and state-level capacity building — is designed to reach these gaps before they become crises.

### Key Facts

**Milken Home:** Effective July 1, 2024 (prior: Hyphen)  
**Capital Secured:** \$177M+ in loans, grants, private capital  
**SSBCI Pool:** \$10B federal (40% for SEDI businesses)  
**Leverage Ratio:** \$1 SSBCI : \$10 private investment target  
**Status:** Actively expanding; Veterans Community Initiative launching  
**ABI Link:** Upstream: reduces capital barriers that precede distress

## Scale & Impact

Since 2011, HOH has convened thousands of employers and placed veterans across industries. The program's 2024 Strategic Insights Report (surveying 1,900+ veterans) found that fellows are dramatically more likely to take a job for positive reasons — suggesting better long-term employment stability and lower economic vulnerability post-transition.

HOH's small business work acknowledges a hard reality: military spouse unemployment runs at 22% — one of the highest of any demographic in the U.S. — and many veteran-owned businesses start undercapitalized.

### Key Facts

**Founded:** March 2011 (U.S. Chamber Foundation)  
**Fellows Completed:** 10,000+ since 2015 program launch  
**Job Placement:** 89% offer within 3 months (fellows)  
**Grant Program:** \$10K–\$25K per recipient; 5 annually  
**Mil. Spouse Unemployment:** 22% — persistent despite programming  
**ABI Link:** Downstream: addresses underemployment & income gaps that precede financial crisis

## SUGGESTED PANEL DISCUSSION ANGLES

- Access to capital: What financing barriers do veteran entrepreneurs face that differ from the general small business population — and how do ecosystem builders address them before they become insolvency triggers?
- The transition gap: In the 12–24 months after separation, veterans are statistically most vulnerable to business failure. What programs exist to bridge that window?
- Workforce vs. ownership: Programs like Hiring Our Heroes focus on employment; IIE on business ownership. How do these paths intersect, and which is more likely to build lasting wealth?
- Capital stack fluency: Many veteran entrepreneurs lack exposure to VC, SSBCI, loan guarantees, and CDFIs. What is the role of financial education in reducing distress filings?
- Policy outlook: DOGE-era cuts to the VA and SBA have already affected veteran services. How does the private sector fill the gaps that federal retrenchment leaves behind?

## AT A GLANCE: SIDE-BY-SIDE COMPARISON

Dimension	Milken IIE	Hiring Our Heroes
<b>Sector</b>	Nonprofit think tank (Milken Institute)	Nonprofit program (U.S. Chamber Foundation)
<b>Primary Focus</b>	Capital access for SEDI entrepreneurs incl. veterans	Employment & small business grants for veterans/spouses
<b>Financial Tools</b>	SSBCI leverage, CDFIs, loan matching, investment vehicles	Small business grants (\$10K–\$25K), fellowship programs
<b>Veteran Angle</b>	Explicitly included as SEDI population in IIE; separate Veterans Community Initiative (philanthropy)	Core constituency — entrepreneur grants, SkillBridge, HOH Corporate Fellows
<b>Stage of Growth</b>	Expanding — moved to Milken in July 2024; Veterans Community Initiative launching	Established since 2011; 10,000+ Fellows; ongoing expansion
<b>ABI Relevance</b>	Upstream capital access — failure to reach this ecosystem contributes to financial distress	Transition support — underemployment & undercapitalization as precursors to insolvency

Prepared as moderator background for the American Bankruptcy Institute Veterans Panel | 2026 | For informational purposes only. Organizations presented are independent and unaffiliated.

## VETERANS, CAPITAL & NATIONAL SECURITY

Connecting Private Sector Commitment to Public Defense Priorities

**Note:** JPMorgan Chase and the Office of Strategic Capital (OSC) are independent entities with no formal partnership or institutional affiliation. The programs described below are presented in parallel to illustrate complementary efforts in the veterans and national security capital ecosystem.

### Why These Two Efforts Matter Together

The United States faces a strategic imperative: sustaining military readiness while ensuring veterans transition into the economy as entrepreneurs, investors, and innovators. Two independent efforts — one inside the Pentagon, one inside a major financial institution — reflect a growing understanding that national security and private capital must work in alignment.

### Office of Strategic Capital (OSC)

U.S. Department of Defense

### JPMorgan Chase Military & Veterans Affairs

Private Sector Commitment

#### What It Is

Established December 2022 by the Secretary of Defense, OSC is a DoD finance organization whose mission is to attract and scale private capital toward technologies critical to national security. It operates like a capital markets unit inside the Pentagon.

#### Core Programs

- SBICCT Initiative — joint loan guarantees with the SBA targeting the DoD's 14 Critical Technology Areas
- Domestic Manufacturing Loan Program — \$984M initial tranche for equipment financing & facility expansion; 200+ applications received, 9x oversubscribed
- Loan authority expanded to \$5B (potential: \$200B under the One Big Beautiful Bill Act)
- First REE loan targeting rare earth elements supply chain independence from China

#### 2026 Priority Technology Sectors

- Advanced manufacturing & microelectronics
- Autonomous systems & drone technology
- Rare Earth Elements & critical minerals
- Spacecraft & synthetic biology
- Battery storage & hydrogen generation

#### Key Facts

**Founded:** December 2022

**Current Authority:** \$5B (potential \$200B)

**Congressional Basis:** FY2024 NDAA, Section 903

**Acting Director:** Patrick Witt (Trump appointee, 2025)

**Sunset Date:** 2028 (per statute)

#### What It Is

Since 2011, JPMorgan Chase has embedded veteran support across its lines of business — focusing on careers, entrepreneurship, and financial health. The firm's Office of Military and Veterans Affairs drives initiatives that go well beyond philanthropy.

#### Flagship Programs

- VetVC Summit — connects veteran-led startups with venture capital firms focused on technology and national security; hosted with Vets-In-Tech at JPMorgan HQ
- Project Spark — \$25M+ committed to 5+ veteran-owned VC and private funds across sectors; overseen by a J.P. Morgan Asset Management investment committee
- Action Bond Program — structured investment product where projected profits support veteran-focused nonprofits (e.g., Blue Star Families, \$900K donated)
- CEOcircle (with Syracuse IVMF) — year-long mentorship and peer network for veteran-owned growth-stage businesses
- Veterans Jobs Mission — coalition of 1,000+ companies; collectively hired ~1 million veterans and military spouses since 2011

#### Focus Areas

- Veteran entrepreneurship & access to capital
- Defense tech & national security innovation
- Military family financial health
- Workforce transition & career development
- Veteran fund manager representation in alternatives

# AMERICAN BANKRUPTCY INSTITUTE

**Veteran Leadership:** COO Michelle West (USAF);  
Deputy CIO Jared Evans (USAF, 13 yrs)

## Key Facts

**Est.:** 2011 (Office of Military & Veterans Affairs)  
**Project Spark:** \$25M initial commitment to veteran-owned funds  
**Action Bond:** \$900K+ to Blue Star Families (2026)  
**Jobs Mission:** ~1 million veterans & spouses hired  
**CEOcircle Sponsor:** IVMF at Syracuse University  
**VetVC Summit:** Annual; 2nd held in NYC (2023)

## Where These Efforts Converge — Without Being Connected

Both OSC and JPMorgan Chase independently recognize that veteran entrepreneurs and military-affiliated companies occupy a unique position at the intersection of national security and private markets. OSC unlocks federal capital for critical technology supply chains. JPMorgan Chase builds the commercial ecosystem — networks, mentorship, and investment — for veterans to compete in those same markets. Neither initiative is coordinated with the other, yet they point in the same direction: mobilizing capital in service of national resilience.

Dimension	OSC (DoD)	JPMorgan Chase
<b>Sector</b>	Federal government (DoD/Pentagon)	Private financial institution
<b>Capital Type</b>	Federal loans & loan guarantees	Private equity, VC, philanthropic bonds
<b>Primary Goal</b>	Scale critical tech supply chains for national security	Support veteran entrepreneurs & fund managers
<b>Veterans' Role</b>	Veterans in leadership (COO, Deputy CIO)	Veterans as entrepreneurs, borrowers, fund managers
<b>Relationship</b>	No formal tie to JPMorgan	No formal tie to OSC

Prepared by Hilco Global Geopolitical Unit | 2026 | For informational purposes only



***WORKING WITH THE NEXT GREATEST  
GENERATION OF VETERANS***



## PANELISTS

- Honorable Mary Jo Heston, Co-Chair of ABI Veterans and Servicemembers Task Force (Moderator).  
[Mary\\_Jo\\_Heston@wawb.uscourts.gov](mailto:Mary_Jo_Heston@wawb.uscourts.gov)
- Honorable Patrick J. Murphy, Executive Director, Hilco Global Geopolitical Unit. [Pmurphy@hilcoglobal.com](mailto:Pmurphy@hilcoglobal.com)
- Leland B. Goldberg, President Veteran Entrepreneurial Training and Resource Network (VETRN). [lelandg@vetern.org](mailto:lelandg@vetern.org)
- Ryan Pavel, CEO, Warrior Scholar Project. [rpavel@warrior-scholar.org](mailto:rpavel@warrior-scholar.org)
- Kristina M. Stanger, Shareholder, Nyemaster Goode, P.C.  
[kmstanger@nyemaster.com](mailto:kmstanger@nyemaster.com)



## Goals of Presentation

- To identify the unique resources available to veterans to assist legal and financial professionals providing advice to veterans on legal, business and financial issues.
- To train legal and financial professionals on how best to communicate effectively with their veteran clients through a better understanding of veterans' transition issues.
- To identify how to utilize veterans' strengths to maximize the results of financial and legal assistance to veterans.
- To provide ABI members who want to help veterans to identify resources available from the ABI Task Force and its members as well as volunteer opportunities including VETRN, Warrior Scholar Project, ABA Pro Bono opportunities.



## WHO IS A VETERAN?

- SOCIAL STATUS: Experience
- STATUTORY STATUS: Eligibility for federal VA benefits and hiring preferences
  - Requires qualifying active military, naval, air or space service (e.g. Army, Air Force, Marine Corps, Navy, Coast Guard, Space Force)
  - Discharge under conditions other than dishonorable (e.g., honorable, general under honorable conditions, other than honorable, bad conduct discharge and uncharacterized); type of discharge affects scope of VA benefit eligibility.



## Our Changing Veteran Population

- The share of the U.S. population with military experience has declined from 18% in 1980, 9.1% in 2011 and 6.1% in 2022.
- Active duty servicemembers now make up less than 1% of the population.
- The number of members of Congress with military experience has also declined to approximately 17-18%; less than 5% of the S&P 500 leadership (including boards) has military experience
- Post 9/11 veterans are younger, more diverse and more likely to have college degrees than the pre 9/11 counterparts.
- It is estimated that approximately 80% of those that volunteer for the military come from families that have served.
- Approximately 71% of service members will transition to civilian service without a pension and short of retirement.



ANNUAL  
*Spring*  
MEETING

## THE MILITARY EXPERIENCE AND ITS IMPACT ON TRANSITION TO CIVILIAN STATUS

- Highly structured environment; clear hierarchy of command; basic needs provided (housing, food, medical; no income tax); clear purpose.
- High level of comradery among service members and their families; life and death consequences strengthens bonds; combat service may impact transition.
- Specialized description of work and use of military specific anacronyms.
- Panelists experiences



ANNUAL  
*Spring*  
MEETING

## PROGRAMS HELPING VETERANS TRANSITION/FORM AND GROW THEIR BUSINESSES

- Warrior Scholar Project (WSP); boot camps and alumni programs.
- Vetern Entrepreneurial Training and Resource Network (VETRN).
- Hiring Our Heroes (HOH), U.S. Chamber of Commerce Foundation.
- JP Morgan Chase, Office of Military and Veterans Affairs
- Office of Strategic Capital (OSC)
- Milken Institute Initiative for Inclusive Entrepreneurship (IIE)



## **SOME PRACTICAL TIPS FOR WORKING WITH VETERANS**

- Avoid overgeneralizing about military service, minimizing or ignoring unique culture and past trauma, assuming identity is fully defined by military service, and thanking them for their service.
- Let veterans lead in telling their stories and listen actively and respectfully by asking open ended questions.
- Learn basic military terminology and structure but don't pretend to "speak military"; use clear and direct communication; avoid jargon.
- Acknowledge distrust of legal and other systems;
- Provide written summaries and follow-up to reinforce understanding offer referrals to support groups and self-help resources.



## **CURRENT STATUS OF VETERANS' SERVICES AND IMPACT OF VETERANS**

- Delays in veterans' education benefits
- Delays in other benefits
- More outsourcing of medical services
- Delayed decisions on disability determinations.
- Other issues.



## ABI VETERANS' TASK FORCE PROJECTS AND OTHER VOLUNTEER OPPORTUNITIES

- Task Force Projects and Resources.
- VETRN Mentorship Opportunities
- WSP Alumni Programs and Webinars on Helping Businesses and Career Choice
- ABA Programs including ABA Military Pro Bono Project , Operation Stand-By and Free Legal Answers for Veterans
- WE NEED YOUR HELP! QR CODE



## SOME ADDITIONAL RESOURCES

- ABI Task Force on Veterans' & Servicemembers' Affairs - <https://veterans.abi.org>
- U.S. Department of Veterans' Affairs - <https://www.va.gov>
  - **\*\* FINVET \*\* NEW as of 2024:** <https://www.mirecc.va.gov/vsn19/finvet/>
  - Office of General Counsel's Accreditation Search (<https://www.va.gov/ogc/apps/accreditation/index.asp>)
- Veteran Service Officers (VSOs) - [Find A VSO](#)
- Stateside Legal – [www.statesidelegal.org](http://www.statesidelegal.org)
- Military OneSource – [www.militaryonesource.mil](http://www.militaryonesource.mil)
- Career Support and Job Training – VETS through the Dept of Labor
- CFPB Financial Resources: <https://www.consumerfinance.gov/consumer-tools/educator-tools/servicemembers/>



## Q & A

- THANK YOU TO ABI, THE ABI and ANTHONY H.N. SCHNELLING ENDOWMENT FUND AND TO OUR PANELISTS.
- REACH OUT TO JUDGE HESTON FOR MORE INFORMATION ON JOINING AND SUPPORTING THE TASK FORCE

# Faculty

**Lee Goldberg, CTP** is president of the Veteran Entrepreneurial Training and Resource Network Inc. (VETRN) in Norton, Mass., a nonprofit that identifies veteran applicants interested in growing their small businesses by providing full tuition grants for selected veterans to attend the VETRN MBA online program, a cohort in entrepreneurship taught to veterans, service-disabled veterans, National Guard and family members. Qualified veterans complete a three-year growth plan, or a 12-month turnaround plan, and are provided with mentorship and have access to industry, finance, sales and marketing, accounting and legal professionals, investors, banks and other sources of financing, as well as follow-on resources to provide them with every opportunity for success in growing their own businesses. Mr. Goldberg has served as CEO, interim CEO or president of 14 companies. He has provided management consulting services to more than 300 companies, and he is a founder and past president of the Northeast Chapter of the Turnaround Management Association. Mr. Goldberg served as an Army officer during the Tet Offensive in Vietnam. Prior to founding VETRN, he was a principal with Resolution Capital Corp., CEO of Jones & Vining, Inc. and a managing director at Getzler Henrich & Associates. Mr. Goldberg received his B.S. in business administration, accounting and finance from Northeastern University and his M.B.A. in international finance from Boston College Carroll School of Management.

**Hon. Mary Jo Heston** is a U.S. Bankruptcy Judge for the Western District of Washington in Tacoma, appointed on Jan. 31, 2017. Previously, she was a shareholder in the Seattle and Portland, Ore., offices of Lane Powell PC, where her practice involved commercial litigation and transactional matters with an emphasis on business reorganizations, international insolvency and the acquisition of troubled businesses and assets. Between 1988 and 1993, Judge Heston served as the first Region 18 U.S. Trustee, overseeing bankruptcy cases and fiduciaries in Washington, Oregon, Idaho, Alaska and Montana. She also is a former law clerk to a federal district court judge and a bankruptcy judge and a former estate administrator of the federal bankruptcy court. Judge Heston taught bankruptcy courses for more than 21 years at Seattle University School of Law and two years at the University of Washington Law School. She is a 2001 Fellow of the American College of Bankruptcy and an active participant in both professional organizations and community service organizations, and she currently serves or has served in leadership positions for the National Conference of Bankruptcy Judges, ABI, INSOL International, the Washington State Bar Association's Debtor/Creditor Section and the Turnaround Management Association. Judge Heston is a frequent international, national and regional speaker and author on topics including creditors' rights issues, commercial, consumer and cross-border insolvency issues. Her recent community service efforts have focused on military and veterans' financial and bankruptcy-related issues through her service on the *Pro Bono* Committee of ABI's Veterans and Servicemembers Affairs Task Force. Judge Heston received her undergraduate degree *cum laude* from the University of Washington in 1975 and her J.D. *cum laude* from the Seattle University School of Law in 1980.

**Patrick J. Murphy** is executive director – Geopolitical Advisory in the Professional Services division at Hilco Global, an ORIX Company, in Philadelphia. Before joining the Hilco Global Geopolitical Unit, he served as the 32nd U.S. Under Secretary of the Army, confirmed by the U.S. Senate in December 2015, three days after which he assumed duties as Acting Secretary of the Army. In this

role, he provided strategic leadership for a Fortune 10-sized organization, driving initiatives including technology modernization, talent recruitment and management, and innovation within the Army, and was recognized for advancing veteran advocacy and digital transformation across the service. Mr. Murphy was the first Iraq War veteran elected to the U.S. House of Representatives, representing Pennsylvania's 8th congressional district from 2007-11, where he sponsored the repeal of Don't Ask Don't Tell, co-authored the 21st Century G.I. Bill, and served on the Armed Services, Select Intelligence and Appropriations committees. A decorated military officer, he served as a judge advocate in the U.S. Army, including deployments to Bosnia and Iraq, where he was awarded the Bronze Star Medal for meritorious service. Mr. Murphy's leadership extended beyond the battlefield as a part of the military faculty at the U.S. Military Academy at West Point, where he taught constitutional law and mentored future leaders. He also has held roles at Cozen O'Connor and as a venture capitalist, having invested more than \$250 million in veteran-owned companies. His lifelong dedication to public service includes his current tenure as a faculty member at the Wharton School of Business and formerly as the distinguished chair of Innovation at West Point. Throughout his career, Mr. Murphy has been recognized for his commitment to innovation, veterans' issues and national security. He has advised organizations and institutions across sectors on governance, compliance and leadership, and he continues to engage in advisory roles and thought leadership, including his work as a TV contributor, podcast host and public speaker. In addition to the Bronze Star Medal, Mr. Murphy holds numerous awards and decorations from his military service, including the Meritorious Service Medal, the John F. Kennedy Jr 'Profile in Courage' Award from Brown University, and the Dwight D. Eisenhower National Public Service Award from the Student Veterans of America. He received his B.A. from King's College and his J.D. from Widener University Commonwealth Law School.

**Ryan Pavel** is CEO of Warrior School Project in Chicago, which helps enlisted veterans leverage their military service into higher education and beyond. A Marine Corps veteran, he experienced two noncombat deployments to Iraq. Mr. Pavel's teaching experience includes working as a Teach For America corps member at an inner-city Detroit high school and as an adjunct instructor at Virginia Military Institute. He also has worked for a variety of legal institutions, including legal aid organizations and a large national law firm. Mr. Pavel serves on the board of the Union League Club of Chicago, an institution committed to community and country. He previously served as a Fellow in the Obama Foundation Leaders USA program and as a working group lead of the George W. Bush Institute's Veteran Higher Education Task Force. Mr. Pavel received his B.A. from the University of Michigan and his J.D. from the University of Virginia School of Law.

**Kristina M. Stanger** is an attorney and shareholder with Nyemaster Goode, P.C. in Des Moines, Iowa, the state's largest firm, and focuses her practice on creditors' rights and bankruptcy. Her experience spans such industries as agriculture, retail, commercial real estate, bioenergy, health care, construction and manufacturing. Ms. Stanger advocates for secured and unsecured creditors in a variety of contexts, including cases under chapters 7, 11 and 12 of the Bankruptcy Code, out-of-court workouts, acquisitions, state court actions and receiverships. She is a nationally known speaker and member of a number of esteemed boards and organizations, such as the American Bankruptcy College, ABI, the Iowa State Judicial Nomination Commission and CREW Iowa. In addition to her legal practice, Ms. Stanger is a combat-experienced and decorated U.S. Army Lieutenant Colonel. She retired after serving more nearly 25 years as an enlisted soldier, commander and operational planner for state, national and international operations. Ms. Stanger was a member of the 2016 Next Generation Class for the National Conference of Bankruptcy Judges (NCBJ), is a 2018 ABI "40 Under 40"

honoree, and chairs IWIRC's Midwest Network. She is admitted to practice in all state, federal and bankruptcy courts in Iowa and the Eighth Circuit Court of Appeals. Following law school, she interned for Hon. Ronald E. Longstaff of the U.S. District Court for the Southern District of Iowa and clerked for the Iowa Academy of Trial Lawyers U.S. Army Command and General Staff College in 2014. Ms. Stanger graduated with distinguished honors from the 185th Military Regional Training Institute's Officer Candidate School in 2000, received her B.A. *magna cum laude* from Central College the same year, and received her J.D. with high honors from Drake University in 2006, where she was a member of the Order of the Coif, worked on the *Drake Law Review* and was active in its moot court program.