



VETERAN TALON



Understanding Your 'Veterans Hold' - Administrative Action Set for Your Protection

If you have tried to drop or add a course, you may have been told that your account has a "Veterans Hold" and wondered what exactly is this?

Why is this important?

Part of your responsibility as a VA Education beneficiary is to keep our office informed of any changes to program or classes – either drop or add. In the past, we found a majority of our students were dropping, adding classes or changing their program (Major) without informing our office which causes an under payment or debt to the student.

Another issue is when students mobilize or feel they are getting ready to mobilize. This hold ensures they are coming through our office so they can out process from the University and offices

(such as Financial Assistance, Bursar, Registrar and Advisor) completely to ensure a smooth transition back when they decide to return.

To combat this, we have placed holds on our student Veteran accounts so that you come to us and inform our office of the changes you need to make.

It is not our intent to prevent any change; it is only a means to keep your account with the VA current and to advise you of any payment changes as a result. We want you to be informed at all times. This is the same type of hold our University uses with its athletes.

Will this effect my Priority Registration?

This hold will not affect your

priority registration. This hold will be placed each semester on the Monday after the 100% drop/add period (typically the first full week of class) and extend until the Friday before Priority Registration begins.

Can I have it removed if I don't want it?

In an effort to keep or your individual account and the university in compliance, this administrative hold must be in place if you are receiving educational benefits under the Department of Veteran Affairs.

If you need your hold temporarily removed to perform maintenance on your account, please contact our office during business hours and it will be lifted temporarily.

USI Veteran Dental Days Offer FREE Hygiene for Veterans of All Eras

The University of Southern Indiana Dental Hygiene Clinic will provide free dental cleaning, fluoride and X-rays for military veterans on November 6 and 8.

The USI Dental Hygiene Program has expanded its schedule to include morning, afternoon and evening hours to serve more veterans.

"In the past, these dental cleaning appointments have booked very quickly," said Joel Matherly,

manager of the Veteran, Military and Family Resource Center at USI. "The huge response points to the need in our community for veterans to have access to this type of care. We appreciate how the USI Dental Hygiene Clinic has responded to the veterans."

The USI Dental Hygiene Program collaborates with Southwest Indiana Area Health Education Center (SWI-AHEC) and USI's Veteran, Military and Family Resource Center to offer the

special clinic hours for veterans. USI Dental Hygiene faculty will supervise the students who will be working in the clinic.

Appointments are required and can be made by calling 812-464-1706. Proof of military affiliation and a picture identification is required.

The USI Dental Hygiene Clinic is located on the USI campus in the Health Professions Center Room 1040.

Student Veterans & Families needed to Ride Veterans Day Parade Float

The Evansville Vet-Center is hosting a stand down day of service to recognize veterans contributions to our country. In partnership with the DAV, Evansville VA and other community organizations, this collaborative community effort will provide services to service members and their families.

This event will take place prior to the Four Freedoms Veterans Day

Parade and will be held at Franklin Park from 10 am - 1 pm.

Following that event, the USI VSS, SVA and American Legion Post 324 will participate in the Four Freedoms Veterans Day Parade.

The SVA was able to get the USI float again this year, but still need Student Veterans to ride or walk behind the float and hand

out candy to the spectators. This event is open to families and is a first come, first served basis for space on the float. Sign up sheets are located in the VSS office.

For more information, please contact Mr. Chaze Patrick in the Veteran Office in the Education Center 0114 or clpatrick@eagles.usi.edu.

Priority Registration Opens to VA Beneficiaries October 31st at Noon

If you are a VA Education Benefit recipient, you qualify for priority registration for Spring and Summer 2018.

This will begin on Tuesday, October 31st at noon and is available to students based on the number of earned and attempted hours.

Students given permission to register early through group affiliation will be able to sign up for classes via myUSI beginning on at noon. This will not be available until that time. Please do not submit inquiries until after the start of the PR time period.

If you have any questions regarding this procedure, please contact the VMFRC. This is still considered a new program and we are aware that not all advisors are informed that students on VA Benefits receive priority registration. If you have any problems, please let us know as soon as possible so we can assist you in getting this completed.

Please check your account and make sure the only hold you see is the "Veterans Administrative Hold". If you have other holds, please see those departments before priority registration so you have no issues at the time of your registration.

YOUR VETERAN HOLD WILL COME OFF FOR REGISTRATION FOR SPRING AND SUMMER ONLY! You will not be able to change your current semester. This is your time to register, please take advantage of it. The VA hold will not be a factor during this time period.

This option of priority registration puts you in the front of the line for your classes. Please do not let this pass.

Because your time with VA benefits is limited, this ensures you get your classes unless you have additional holds at that time.



Mr. Joel Matherly
Assistant Director
(812) 461-5302
jsmatherly@usi.edu



Mrs. Debra Mabern
Veteran and Military Services Supervisor
(812) 461-1857
dlmabern@usi.edu

FREE
Family Fun Day
Open to ALL Families, Veterans, Military
& Veteran Supporters

Cookout
Rock Climbing
Ping Pong, Pool Tables, XBOX

TEAM
RWB

MAKE AN INVESTMENT IN
VETERANS

Call Bill Lawrence @ 812-661-1866 For More Information

Saturday, October 21 2017
10 a.m. - 2 p.m.

USI Recreation Fitness & Wellness Center
8600 University Boulevard, Evansville, IN

Soul Injury[®]

Liberating Unmourned Loss & Unforgiven Guilt

Fallen Comrade Ceremony

November 9th - 6:30 - 8:00 p.m.
Evansville National Guard Armory

For More Information:

Sue Gipson - 205-739-1699 or sgipson@southerncaresinc.com

Melissa Schroeder - mschroeder@wevv.com



VETERAN HOLDS—Veteran holds are placed on the Monday following the 100% drop/add period and run until priority registration. They are reestablished after the PR period ends and will come off during finals.

PRIORITY REGISTRATION—If you are currently using VA Benefits (GI Bill), you qualify for priority registration regardless your academic alignment (Freshman—Senior). Plan your next semester before this date and schedule an appointment with your advisor.

VA CERTIFICATE OF ENROLLMENT FORM DUE EACH SEMESTER you plan to use benefits. Find this form at <http://www.usi.edu/reg/ssl/vaformlogin.asp>. Complete yours as soon as you register for classes.

VFW 1114 Dining Room Open to Public—Friday, Saturday, Sunday Brunch
Breakfast \$6.00 1st/3rd Saturday
Prime Rib 1st/3rd Saturday
Buffet Friday Night \$9.95

File your DD214 for FREE:
Vanderburgh County Chief Deputy Recorder at 1 NW Martin Luther King Jr Blvd, Rm 231
Evansville IN 47708
812.435.5215

Indiana State Museum Seeks Veterans for Display

The Indiana State Museum is seeking photo submissions of current and former service members for the annual Heroes from the Heartland display. The project recognizes Indiana's faces of valor by showcasing the images in a large photo display and Facebook gallery. The submission period for photos begins Sept. 4 and runs until Oct. 14.

Heroes from the Heartland will be on display in one of the museum's public spaces and on the museum Facebook page, www.facebook.com/indianamuseum, from Nov. 1 through 11. Veterans will also receive free admission to the museum from Nov. 1 through 11.

Photo submission requirements are as follows:

- High-quality photo (at least 300 dpi, or dots per inch) of a current or former service member

- Service member's name
- Dates of service
- Branch of service
- Indiana hometown
- Submitter's name
- Service Member's story in a few paragraphs (optional)
- Collection dates: Sept. 4 through Oct. 14
- Send photos to ISMVeterans@indianamuseum.org

For more information, contact Katelyn Coyne, Gallery and Public Programs Developer at kcoyne@indianamuseum.org or (317) 232-5598.



PLEASE MAKE PLANS TO HONOR OUR VETERANS



**NOVEMBER 11, 2017
PARADE BEGINS AT 3:00PM
ON WEST FRANKLIN STREET**

For More Information Visit:
www.usi.edu/ffvp





Living with post-traumatic stress

Seeking treatment

As reported by 697 members of PatientsLikeMe's post-traumatic stress (PTS) community

50%
of members
are receiving
treatment
for PTS

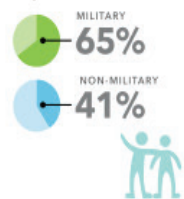


What were the most important factors in your decision to seek treatment?



MILITARY VS. NON-MILITARY

Problems with partner or spouse



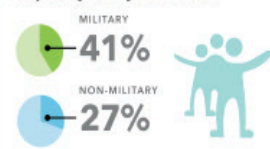
Who helped you seek treatment?

TOTAL POPULATION
Sought treatment on their own

41%

MILITARY VS. NON-MILITARY

Helped by family or relatives



What are the most commonly reported treatments?



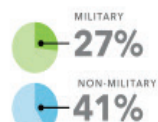
To what extent is treatment helpful?



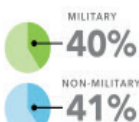
Reasons for not seeking treatment



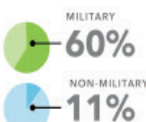
Not knowing which treatment was available



Not knowing where to get treatment



Didn't want people to think they had a psychiatric problem



Military = people who indicated they have served in the military.
Non-military = people who indicated they have not served in the military and people who have not specified their military status

Amplifying Veteran Voices in Health Care

- During a recent survey, PatientsLikeMe asked veterans to share their experiences living with post-traumatic stress - Sam K., with PatientsLikeMe - VFW National Magazine - <http://www.vfw.org/>



Ever wondered how many other veterans are seeking treatment for post-traumatic stress (PTS)? What kinds of treatments they're trying? And if those treatments are helping? At PatientsLikeMe, we're also interested in the experiences of veterans and wanted to learn more about this community.

PatientsLikeMe is an organization that works to bring people together. It's a network of more than half a million members living with chronic conditions and connecting with others to learn, share and track experiences.

In 2015, PatientsLikeMe partnered up with One Mind, a non-profit organization dedicated to benefiting those affected by brain illness and injury by transforming

the approach to understanding mental health and addiction. As part of this collaboration, we asked PatientsLikeMe members who are veterans to share their experiences living with post-traumatic stress to help researchers understand the factors involved in seeking treatment. Nearly 700 veteran members living with PTS took the survey.

Results of the survey can be found on the graphic to the left of this article.

As a supporter of the VFW's Mental Wellness campaign, we continue to be committed to bringing the veteran voice to the forefront by listening to and learning from the nearly 18,000 veterans on PatientsLikeMe. Keep an eye out, we'll be sharing more stories and insights from some of your fellow veterans soon.

Are VA Home Loans a Benefit?

- Veterans Question Their Options

When Purchasing a Home - <https://www.benefits.va.gov/homeloans/index.asp>

VA helps Servicemembers, Veterans, and eligible surviving spouses become homeowners. As part of our mission to serve you, we provide a home loan guaranty benefit and other housing-related programs to help you buy, build, repair, retain, or adapt a home for your own personal occupancy.

VA Home Loans are provided by private lenders, such as banks and mortgage companies. VA guarantees a portion of the loan, enabling the lender to provide you with more favorable terms.

Purchase Loans help you purchase a home at a competitive interest rate often without requiring a downpayment or private mortgage insurance. Cash Out Refinance loans allow you to take cash out of your home equity to take care of concerns like paying off debt, funding school, or making home improvements.

Interest Rate Reduction Refinance Loan (IRRRL): also called the Streamline Refinance Loan can help you obtain a lower interest rate by refinancing your existing VA loan.

Native American Direct Loan (NADL) Program: helps eligible Native American Veterans finance the purchase, construction, or improvement of homes on Federal Trust Land, or reduce the interest rate on a VA loan.

Adapted Housing Grants: help Veterans with a permanent and total service-connected disability purchase or build an adapted home or to modify an existing home to account for their disability.

Learn More at <https://www.benefits.va.gov/homeloans/index.asp>

On The Edge - Seven signs you're living paycheck to paycheck, and how to get out

- By J.J. Montanaro, Certified Financial Planner, USAA's Military Affairs Advocacy Group - <http://www.legion.org>



Living paycheck to paycheck is stressful. You can compare it to a tightrope walker wobbling on the high wire. Unfortunately, this is the reality for millions of American families. A USAA study conducted last year revealed that a third of our members are walking that tightrope. Are you?

Whether you're making \$30,000 or \$300,000, it's easy to fall into the paycheck-to-paycheck trap. And the scary thing is you may not even realize it's happening.

Here are seven signs that you're teetering on a financial tightrope, and how to get back on solid ground.

You have no cushion. Forget having that ideal three to six months' worth of expenses in a savings account. You don't even have a few hundred dollars to spare for an emergency. That means if you suddenly need new tires for your car, you'd have to charge it to a credit card because your cash stash is zero.

The way out: Set up an allotment or have extra money in your bank accounts automatically put toward savings with the USAA Savings Booster. Even \$500 or \$1,000 can be enough to get out of most scrapes. A tax refund or the proceeds from the sale of gadgets and other stuff that's gathering dust can provide a quick boost to your safety net.

There's more month than money. If you find yourself glancing at the calendar daily, trying to will the next payday to get here sooner, you might have a budgeting problem.

The way out: Look for ways to cut back to stretch your dollars. Focus on one or two specific areas – eating out, for example – and make headway there first. Do you have a bunch of subscriptions for videos, music or gaming? A gym membership? Dues for alumni associations or clubs? You

may need to temporarily halt some or all of them until you have things moving in the right direction. Also, look for moneymaking opportunities that can extend the reach of your finances. Part-time work or sharing-economy opportunities like driving, shopping or delivering groceries for others all come to mind. Got some extra space? It might just work as a short-term rental. Be creative.

You're living too much in the moment. If all of your income (and then some) is dedicated to surviving – or maybe even putting on the appearance of thriving – in the here and now, you could be in some trouble. The way out: Give yourself some inspiration and motivation to save. Put your goals front and center – literally – in your daily routine. Screen savers, photos and even sticky notes to remind you of what you're saving for can help spur you to action.

The hamster wheel is turning fast. If a solid night's sleep is a distant memory held off by the constant ch-ching of your internal cash register reconciling expenses, income and money challenges, that's probably a high-wire sign.

The way out: Committing to an action plan and making progress toward it may improve your sleep pattern and yield some big zzzs. Signing up for your employer's retirement plan, setting up automatic transfers to a savings account or starting an automatic investment plan are all examples of how you can pay yourself first to eliminate the need for a conscious decision to set aside some money.

Tempers are flaring. If you and your significant other avoid money conversations because they erupt into arguments, you may be stretched too thin. Without open communication about spending, you can forget having shared long-term financial goals, getting on the same page or celebrating your joint financial achievements.

The way out: Change the way you talk

money with your partner. Don't wait until there's a crisis to discuss finances and spending. Morning huddles, evening financial recaps and off-site money conferences (OK, they're really money date nights) can help you paddle in the same direction and calm the waters for your relationship.

You're keeping secrets. Money is a team game, and part of being a team is engaging in full and fair disclosure. If you're hiding bills or other financial details from your partner, it's likely because you're walking the wire. If everything was OK you wouldn't hide it, right?

The way out: Establish some ground rules to avoid conflict and promote harmony. It might mean you and your partner agree that a periodic pedicure or going to the movies once in a while is just fine but any purchase over \$100 should be a joint decision. I've worked with couples where a small slice of each person's paycheck went into a separate "fun money" account, where no spousal approvals are required.

You're leaving money on the table. If your day-to-day cash shortages lead you to turn your back on an employer's offer of matching contributions to your retirement, you're clearly pulling a high-wire balancing act.

The way out: Just do it. Find that 5 percent of your paycheck, or whatever the required percentage is, to get the full match from your employer. If that's impossible for you right now, at least contribute something so you can get started. A 24-year-old earning \$36,000 who misses out on just a single year of a 5 percent match is giving up \$50,000 at age 67. And that's only calculating the employer's match. Add the employee's 5 percent contribution, and it's a six-figure difference.

In each of these cases, the way down from the high wire requires a commitment to change. Your financial revolution begins with an honest assessment of where you stand and the dedication to move forward.

WHAT'S THE WORD: EDUCATION BENEFITS

VA Education Benefit Spotlight - How Do I Get a Tutor to Assist Me?

Tutorial assistance is available to help you pay for tutoring necessary to advance your education.

Type of Assistance

This is a supplement to your regular education benefit. Tutorial assistance is available if you are receiving VA educational assistance at the half-time or greater rate and have a deficiency in a subject, making tutoring necessary.

Available Benefit and Eligibility

The monthly rate of tutorial assistance may not exceed the cost of tutoring or \$100. The maximum amount payable is \$1,200.

There is no entitlement charge for the first \$600 under the Montgomery GI Bill. There is no entitlement charge under the Post-9/11 GI Bill or DEA.

Eligibility

All of the following criteria must be met for a student to be eligible for tutorial assistance:

The student must be in a

postsecondary program half time or more. For the Post-9/11 GI Bill, rate of pursuit must be at least 50 percent.

The student must have a deficiency in a course that is part of his or her approved program.

The student must be enrolled in the course during the quarter, semester, or term in which the tutoring is received for the course. Tutoring may not occur between quarters or semesters.

Apply

The student, tutor, and certifying official must complete VA Form 22-1990t, Application and Enrollment Certification for Individualized Tutorial Assistance. The application may be submitted at the end of each month or combination of months. The application must be signed and dated on or after the date of the last tutoring session certified.

More Information for Schools

When a certifying official signs an Application and Enrollment Certification for Individualized

Tutorial Assistance, he or she certifies the following:

Tutoring is essential to correct a deficiency. A letter from the course instructor should be put in the student's VA file stating that the student is deficient in the course and that individual tutoring is required to correct the deficiency.

The tutor meets the college's qualifications. Ideally, the school maintains a list of approved tutors. The list should indicate the subjects a tutor is qualified to tutor and the hourly charge. Students should be assigned a tutor from the approved list.

A tutor may not be a close relative of the student.

The charges do not exceed the usual charges for tutoring.

For more information, please visit us in the Veteran Military & Family Resource Center in EC 0114 or visit: https://www.benefits.va.gov/gibill/tutorial_assistance.asp

FREE DENTAL FOR VETERANS
November 6 & 8
Morning, Afternoon & Evening Sessions
NOW OPEN - CALL TODAY

VETERANS DENTAL DAYS
Free cleaning, x-rays and fluoride for all eligible veterans. Must bring proof of service. A medical history form will need to be completed prior to your appointment.

Please plan on approximately 3 1/2 hours being devoted to your care. If you have a medical condition that requires consultation with a physician, dental hygiene treatment may be delayed until written approval is received from your physician.

Call for details. Appointments required.
812-464-1706

University of Southern Indiana Dental Hygiene Clinic
Health Professions Center, Room 1040
8600 University Boulevard Evansville IN 47712

Homeless Veteran Resource Fair
Franklin Park 2000 West Franklin Street, Evansville Indiana
Saturday November 11, 2017 10:30 am – 1:00 pm

Indiana National Guard Family Assistance, VA Healthcare Eligibility, VA Vet Justice Outreach, VA Homeless Program (Dave Swenson), Volunteers of America SSVF, Red Cross Totes (American Red Cross), Employment (Work One, Job Ready Vets), Indiana Legal Services, Pets for Vets, Clothing (jackets, sleeping bags, boots), United Way, Honor Flight, Tri State Food Bank, Food (National Veteran Memorial), Mental Health (Vet Center and Brentwood Meadows), Habitat for Humanity and others

Sponsored by the Evansville Vet Center and the VA Health Care Center
for more information, call:
Eric McDaniel 812-473-5993 or
Dave Swenson 812-465-5600 EXT 73750