



VETERANS VOICE

Winnebago County Department of Veterans Services Newsletter

January 2025

VA Expands Education Benefits by a Year for Qualifying Veterans

More than 1 million Veterans who served through multiple enlistments are now eligible for an additional 12 months of education assistance through their GI Bill benefits.

The VA's expansion of benefits is the result of a 2024 Supreme Court decision that effectively ended a 36-month cap on education benefits for Veterans who had at least two qualifying periods of military service. Veterans are now eligible for a total of 48 months, or four years, of tuition assistance.

To qualify, Veterans must have at least two periods of service - one that qualified them for the [Montgomery GI Bill](#) and a second that qualified them for the [Post-9/11 GI Bill](#).

The VA is launching a campaign to make Veterans aware of the expansion. Expiration dates for using the education benefits are being extended for qualifying Veterans who submit applications by October 1, 2030.

Continued on Page 2

“In school, you’re taught a lesson and then given a test. In life, you’re given a test that teaches you a lesson.”

- Tom Bodett



In This Issue

- VA Expands Educational Benefits by a Year for Qualifying Veterans
- Poverty Awareness Month
- VA Options to Keep Your Home While Navigating Financial Hardships
- Upcoming Event

Continued...

“This policy will not only help Veterans who apply for GI Bill benefits in the future - it will also allow VA to provide additional benefits to many Veterans who used GI Bill benefits in the past,” said Joshua Jacobs, the VA undersecretary for benefits.

The Supreme Court determined in April 2024 that the VA wrongfully denied Army Veteran Jim Rudisill certain college benefits for his military service before and after September 11, 2001. Rudisill had served two separate enlistments.

The court ruled service members who qualify for the Montgomery and Post-9/11 GI Bills due to multiple enlistments can use the benefits in any order for up to 48 months, or four years. However, the benefits cannot be used simultaneously.

Of the 1.04 million Veterans who may potentially be eligible for additional benefits, VA will automatically adjudicate the claims for approximately 660,000 without any further action required on their part. For all remaining Veterans, VA will be reaching out to them directly to encourage them to file a claim.

As part of this policy, VA is also extending the expiration dates for using GI Bill benefits for eligible Veterans. For each Veteran with multiple periods of service who chose the post-9/11 GI Bill over the Montgomery GI Bill, VA will reinstate the time they had remaining at the time of their election plus 90 days. For example, if a Veteran chose to use the Post-9/11 GI Bill at a time when they had 5 years left to use the Montgomery GI Bill, they would be given 5 years plus 90 days to use any additional Montgomery GI Bill benefits. To receive an expiration date extension, applications must be submitted by October 1, 2030.

The GI Bill has long been used as a recruiting and retention tool for the military. It has enabled Veterans and service members - as well as their eligible dependents, through the Department of Defense [Transfer of Education Benefits program](#) - to train and attend school while greatly reducing their out-of-pocket costs.

The VA has set up a special webpage with information for Veterans seeking education assistance under the expansion. Go to: <https://benefits.va.gov/GIBILL/rudisill.asp>



· JANUARY IS ·
POVERTY
AWARENESS MONTH

Poverty Awareness Month

Did you know that the U.S. ranks second highest in poverty rates among its peer countries? Poverty Awareness Month is about taking an opportunity to learn more about this social ill, raise awareness among others, and understand how everyone can help.

Five Fascinating Fact About Poverty:

1. The average cost of one Frappuccino at popular coffee outlets, approximately \$3, is more than the median income of people in the developing world.
2. A 2012 Oxfam report mentioned that as per their calculations, if the world's 100 richest people would have pooled their collective earnings, they could eradicate extreme poverty four times over.
3. According to a survey, 8 in 10 Americans had no idea that global poverty levels were declining gradually before 2020, they assumed it was the opposite.
4. One billion children live in poverty. That makes it almost half the number of children in the world.
5. According to UNESCO, global poverty could be cut by 55% if all children completed their secondary education.

Brush up on your knowledge of poverty, see how you can help, and put your knowledge to good use. Simply sharing your resources (and thoughts) can spread information about poverty to a lot of people.

VA Options to Keep Your Home While Navigating Financial Hardships

While the path to homeownership can be filled with unique challenges, Veterans should know that it's also paved with opportunities and support from VA. Throughout this news post, we explore the various options designed to keep you in your home, offering hope and possible solutions for when/if you experience financial hardships. Remember, you're not alone in this journey - support is just a call away.

If you are having trouble making payments, the first step is to contact your mortgage servicer to discuss your options. You can find your mortgage servicer's phone number on your monthly bill. For Veterans facing foreclosure, VA understands these challenges and remains committed to assisting Veterans through one-on-one support from a VA Loan Technician and specific VA home retention options.

[VA's Home Retention Waterfall](#) provides mortgage servicers with steps to help you keep your home and avoid foreclosure. If you're going through a tough time financially, there are some options that might provide relief.

A special forbearance could give you a temporary break from making mortgage payments, giving you some extra time to sort out your finances. However, after the forbearance period ends, your servicer will need to approve the loan for another option, as in a repayment plan or loan modification. Otherwise, you'll need to pay the past due amount in a lump sum and continue paying your normal monthly loan payments. This is because your servicer won't automatically add the outstanding loan payments to the end of your loan.

Another option is a repayment plan. If you've missed a few payments due to a temporary financial hardship, this plan spreads out your current monthly mortgage payment plus the amount past due over a short period without changing your interest rate. This could save you thousands in interest over time compared to a loan modification. After the repayment period, your mortgage payments return to the original amount.

If your hardship is expected to last six months or longer, your mortgage servicer may consider a loan modification. A loan modification permanently changes one or more of your mortgage loan terms to help you get caught up. The modified terms can include the interest rate, length of loan, the type of loan and principal balance. Missed mortgage payments and associated fees are added to the total loan balance. A loan modification with a high interest rate may increase your modified monthly payment for the remainder of the loan. If your mortgage servicer offers to extend the loan to a 40-year mortgage to lower your monthly payment, bear in mind that a longer loan term may lead to paying thousands of dollars in additional interest over the life of the loan.

If these options won't work for your situation, your mortgage servicer will evaluate whether you qualify for the new [Veterans Affairs Servicing Purchase \(VASP\)](#) program, which is a last resort option. VASP isn't a program that you can apply for yourself. If your servicer determines that VASP is the only option for keeping your home and you want to participate, they will submit your information to VA. Through VASP, VA will purchase the modified loan from your mortgage servicer and place it in the VA-owned portfolio as a direct loan, making it more affordable.

Before signing any documents, it's essential to understand how these options will affect your finances, monthly payments, and mortgage at this present time, as well as in the long-term. Being aware of your financial standing empowers you to make informed decisions. If you need additional support contact VA directly by calling 877-827-3702, option 4, or by visiting [the VA website for help avoiding foreclosure](#) for more information.

Upcoming Event

Calling All Veterans

WE NEED YOUR VOICE!



Winnebago CVSO is partnering with Winnebago County Fair in efforts to host an all day event. We are looking for some input, to make this day as beneficial as possible for the Veterans in our county. We have set up a survey for you to take so we can find out what is most important to you. Please take a few seconds to complete this survey to help us in our planning process.

CONTACT US

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[www.winnebagocountywi.gov/
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www.facebook.com/WinnebagoCVSO

For a list of more events,
check out our [calendar](#) !