

HAVE YOU EVER SERVED IN THE MILITARY?

One question can make a big difference.



Social Services – Federal/State/Local/Non-Profit

Help Military Families Get the Services They Need

Angela, a military spouse, was denied food stamps. Her family income was over the threshold, yet she struggled with making ends meet. Even with her husband's deployment income being a little higher than his civilian paycheck, she was spending more on childcare and home maintenance because he was overseas.

She had bought a lot of presents for Christmas because she wanted the kids to have a great holiday, especially with their dad deployed. Her credit card payments were higher than ever. The Welfare rep advised that she seek financial counseling and explore a debt management program through a local non-profit. Angela took the advice and met with a non-profit financial education center.



They reviewed her credit card bills, other monthly expenses, and sources of income, but were having trouble establishing a clear budget that would balance each month while also paying down the mounting debt.

When Angela mentioned that her husband was deployed, the financial counselor alerted her that credit card companies must provide a lower interest rate to service members during a deployment. This would make a difference for sure. The financial counselor also consulted with the National Guard which was able to identify additional benefits and programs for Angela and her family, including case management and emergency financial assistance. In all, these programs helped reduce childcare costs and interest rates, and allowed Angela and her family to thrive during and after her husband's deployment.

The financial counselor realized that he likely had other clients for whom some of these benefits and programs would be available, so decided to Ask the Question of them and all new clients.

ASK THE QUESTION:

“Have you or a family member ever served in the military?”

One question can make a big difference!

www.askthequestion.nh.gov

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