

The VA provides free, confidential support 24/7 for Veterans and their family and friends. If you are in crisis, contact the **Veterans Crisis Line**: Dial 988 (Press 1) or 1 (800) 273-8255 (Press 1), text 838255, or visit <https://www.veteranscrisisline.net>. If you are homeless or at risk of homelessness, contact the **National Call Center for Homeless Veterans (NCCHV)** by dialing 1 (877) 424-3838 or visiting <https://www.va.gov/HOMELESS/>.

Help us serve you better.

We want to hear about your experience with financial and credit counseling. By answering these questions, you will help us understand Veterans' needs for these services and any barriers that may exist in getting them. Financial stability can lead to housing stability!

This is an **anonymous survey**. None of your responses will be linked to your name or affect your benefits in any way.

Completing this survey will take about 5 minutes.

Financial and credit counseling includes any professional services that help you plan your income, savings, and spending.

1. Have you ever received any of these **financial or credit counseling services**? *[select all that apply]*
Logic: [if any response b-k is selected skip Q4A]
 - a. Never used any of these services *[skip to Q4a]*
 - b. Voluntarily giving someone else responsibility for your finances (Rep payee or conservator service)
 - c. Involuntarily giving someone else responsibility for your finances (Rep payee or conservator service)
 - d. Money/asset management (Fiduciary services)
 - e. One-on-one financial coaching
 - f. Group based financial literacy education
 - g. Help setting up a bank account

By filling out this survey, you are authorizing VA database access to retrieve Veteran contact information to follow up with you accordingly for purposes of service recovery, potential crisis, or to learn more about feedback you have shared regarding your experience with VA.

VA may utilize individual Veteran survey data from this survey or other sources to ensure the final scores truly and accurately represent the experiences of Veterans.

This information is collected in accordance with section 3507 of the Paperwork Reduction Act of 1995. Title 38, United States Code, allows us to ask for this information. We estimate that you will need an average of 5 minutes to review the instructions and complete this survey. The results of this survey will be used to inform opportunities for program improvement in the quality of VA services. Participation in this survey is voluntary, and your decision not to respond will have no impact on VA benefits or services which you may currently be receiving. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at <https://www.reginfo.gov/public/do/PRAMain>. Information gathered will be kept private to the extent provided by law. Send comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing this burden to Vets-Experience@va.gov. VA will not disclose your personal information to third parties outside VA without your consent or when immediately responding to an expressed concern or need for immediate information or resources.

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- h. Help opening a line of credit/credit card
 - i. Help using prepaid cards with spending limits (e.g., Truelink, Greenlight, Patriot)
 - j. Help setting up financial monitoring tools (e.g., Eversafe, digital apps)
 - k. Help getting other sources of income
2. Were the **financial or credit counseling services** provided by VA? *[if response to Q1=a, skip this question]*
- Yes, all
 - Yes, some
 - None
 - Don't know
3. Approximately how many total times have you received **financial or credit counseling services** in your lifetime? *[if response to Q1=a, skip this question]*
- Once
 - 2-3 times
 - 4-6 times
 - 7-10 times
 - More than 10 times
 - Don't remember
4. 4a. Do you think **financial and credit counseling could help your life** in any of these ways? *[select all that apply]*
- a. Get a job or a better job
 - b. Get and keep a decent place to live
 - c. Make more money
 - d. Improve your credit score
 - e. Improve your physical health
 - f. Improve your mental health
 - g. Help you stop using drugs/alcohol

or

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- 4b Do you think **financial and credit counseling has helped your life** in any of these ways? *[select all that apply]*
- a. Get a job or a better job
 - b. Get and keep a decent place to live
 - c. Make more money
 - d. Improve your credit score
 - e. Improve your physical health
 - f. Improve your mental health
 - g. Help you stop using drugs/alcohol
5. Do you think any of these are **true about financial and credit counseling** in general? *[select all that apply]*
- a. It costs too much money
 - b. It would be too embarrassing
 - c. It might hurt my reputation
 - d. The information they would provide doesn't seem relevant to me
 - e. None of the above
6. Would any of the following **make it hard for you to get financial and credit counseling**? *[select all that apply]*
- a. Lack of transportation to get there
 - b. Lack of childcare
 - c. Hard for me to go during the hours offered
 - d. Don't know where to get this help
 - e. My health issues make it hard to go
 - f. The impact of the COVID-19 pandemic
 - g. None of the above
7. Would any other reasons keep you from using financial and credit counseling services? *[select all that apply]*
- a. Don't know if I'm eligible for them
 - b. Don't know what services are available
 - c. Haven't received any information from VA about these services

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- d. Information I have received from VA wasn't easy to understand
 - e. Information I have received from VA didn't convince it was right for me
 - f. None of the above
8. During the past 6 months, have you **run out of money** to pay for rent, utilities or food? *Your answer will not be linked to you or affect your benefits in any way.*
- Yes, more than once
 - Yes, once
 - Came close to it
 - No
9. During the past 6 months, have you had **trouble keeping track** of your savings and spending? *Your answer will not be linked to you or affect your benefits in any way.*
- Yes, more than once
 - Yes, once
 - No
10. During the past 6 months, has anyone **taken money from you** without your permission, or scammed you of your money?
- Yes, more than once
 - Yes, once
 - No
11. During the past 6 months, have you opened or used your own **bank account**?
- Yes
 - No
12. How would you describe your **current credit**?
- Bad credit score (300-549)
 - Poor credit score 550-629)
 - Fair credit score (630-689)

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- Good credit score (690-719)
- Excellent credit score (score of 720-850)
- Don't Know

13. Getting financial and credit counseling is very important to me.
Strongly Disagree Disagree Neither Agree Strongly Agree

14. I trust VA to connect me with good financial and credit counseling services, if I needed them.
Strongly Disagree Disagree Neither Agree Strongly Agree

15. What is your current individual monthly pre-tax income? *Your answer will not be linked to you or affect your benefits in any way.*

- Prefer not to answer
- Below \$500
- \$501-\$1,000
- \$1,001-\$3,000
- \$3,001-\$5,000
- \$5,001-\$8,000
- More than \$8,000

Thank you for taking this survey!

For more information about financial and credit counseling services available to Veterans click this link <https://veteransbenefitsbanking.org/financial-counseling/>

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