

How You Can Help Military Members and Their Families Enjoy Better Lives

Sometimes, it's not easy to see, but many military families have struggles that negatively impact their day-to-day lives. Whether it's financial issues, a long separation during deployment, a disability suffered in combat, and/or the harrowing effects of PTSD, there are many former and current military members and their families who could lead more fulfilling lives if they just had a little help. If you're looking for ways to help, this article has some tips on where to start.

Help Them Look Over Their Insurance Options

One of the most practical ways you can help is by making sure that a senior veteran is covered on the healthcare front. Many insurance plans change each year, which leaves a lot of seniors who end up not having the coverage they need. Sit down with a veteran to go over their insurance options. For instance, if they have Medicare Part A or Part B, they likely experience some out-of-pocket expenses. By enrolling in a Medigap plan, they can ease the blow of those costs. Be sure to look at Plan F and Plan G, as they offer some of the <u>best benefits</u>.

Assist in Researching Mortgage Options

Veterans often qualify for special home loans, commonly called VA loans. These loans are guaranteed through the government and available through a wide variety of lenders. Refinancing, moving, or building a home can make a difference in a veteran's life, especially if their home environment needs modifications to support an aging or disabled body. Thankfully, there are many home loans they can explore. Taking a 30-year fixed VA loan <u>as one example</u>, walk through the basics, reminding them that their loan's interest rate will depend upon the specific characteristics of their loan transaction and their credit history up to the time of closing. Because the options can be overwhelming, assisting the vet you know by researching the rates and options available to them can be of great benefit.

Volunteer for an Organization

There are thousands of organizations throughout the country that benefit soldiers, veterans, and their families. This means that regardless of your talents, skills, and knowledge, you can help in one way or another. For instance, Disabled American Veterans (DAV) has a van service that takes veterans to important medical appointments at <u>surrounding VA hospitals</u>. Also, if you know a veteran personally, you can offer to take them in your vehicle.

You could <u>volunteer at LISVH</u> or a VA hospital to provide everything from medical assistance to companionship. You could help <u>build homes</u> for veterans or help plan and stage a <u>stand down</u> for homeless veterans. The possibilities are endless. To get started, visit some of your local veteran's service organizations to see how you can be most helpful.

Donate to an Organization

Along with volunteering, you can always donate money that will be well used to assist former and current soldiers and their families. Here are some examples of ways you can make a difference by donating through an organization:

- Support innovative programs and buy equipment that enhances quality of life for vets
- Sponsoring a service animal for soldiers with PTSD
- Giving to local food banks
- Helping cover certain medical costs
- Giving presents to military children
- Donating your used car
- Donating your used electronics

Before you give to an organization, however, it's important to make sure they are legitimate. <u>This article</u> provides more information on verifying military and veterans organizations.

Show Support in Other Ways

You can also show your support in many ways without going through an organization. For instance, you could babysit for a military couple so they can have a date night or offer free childcare if a parent is deployed. You could send a care package and letter to a deployed military member, or deliver one to a local veteran in person. Similarly, if you're handy with tools, you can use your carpentry skills to build a wheelchair ramp for an injured vet (or <u>find someone</u> else who can help). If you are more tech-centered, you can assist a deployed soldier's family by setting up Skype or their smart home hub to receive video calls.

The point is to think of any ways you would like your family to be helped if you were going through a stressful or difficult time and connect with a military family to see if you can be of assistance.

There are countless ways all of us can help military members and their families. Help a veteran navigate healthcare insurance or participate in a military charity organization through volunteering or donating. Or, find practical ways to help military families on your own. Remember the sacrifices made by military members and their families, and know that however you choose to help, it will be met with genuine gratitude.

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