Supportive Services for Veteran Families (SSVF) Webinar Series

Partnering to Better Serve Your Veterans

May 14, 2015
Objectives

• Familiarize participants with the order fulfillment process at the National Personnel Records Center
• Devise strategies to improve the order fulfillment process for Homeless Veterans

• An overview of the National Foundation for Credit Counseling and what our agencies offer to consumers
• An overview of what current and future issues need to be addressed
Accessing Veterans’ Records at the National Personnel Records Center

Kevin Pratt,
Assistant Director for Military Records, National Personnel Records Center

“The ties that bind the lives of our people in one indissoluble union are perpetuated in the archives of our government.”
NARA Programs

- Archives
- Records Management
- Presidential Libraries
- Federal Register
- National Historical Publications & Records Commission (NHPRC)
- Records Center Program
Records Center Program

- Low Cost Storage and Reference Services
- Expert Records Disposition Services
Valmeyer Annex Facility
HOW MILITARY RECORDS ARE FILED

• Alphabatically
  • Navy Enlisted 1885-1963 (WWI, WWII, PWW)
  • Navy Medical 1911-1963

• Service Number
  • Navy Officer 1902-1967
  • Marine Corps 1905-1963
    • Officer
    • Enlisted

• Computer Registry
  • Air Force 1964-2004
  • Army 1960-2002
  • Coast Guard 1898-Present
  • Marine Corps 1964-1998
  • Navy 1964-1994
  • Navy Medical 1964-1994

• Burned/Reconstructed Registry
  • Air Force (Hubbard-Z) 1947-1963
  • Army 1912-1959
Health Records
MEDICAL RECORDS

- Physical exams, shot records, outpatient and dental records are usually filed within the health record.

CLINICAL RECORDS

- Inpatient records (hospitalized) are filed by medical facility, year of treatment, patients social security number.
Prior to the above dates health records were combined with the military personnel record.
### National Personnel Records Center

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>1973</td>
<td>Catastrophic fire at MPR facility</td>
</tr>
</tbody>
</table>
Living with Painful Reality

- July 11, 1973 - Estimated 22 Million OMPFs stored on 6th floor, MPR
- 80% loss for Army records 1912 - 1960
- 75% loss of Air Force Records Hubbard-Z 1947 - 1964
- December 1973 - 6.5 million (all) fire damaged records returned to safe storage in building
- Have reconstructed approximately 6 million records since fire
Record Reconstruction

• Auxiliary Records
  – Pay Vouchers
  – Morning Reports

• Veterans Administration

• State Archives

• Two teams still do reconstructions approximately 2000-3000 per week
United States of America

Certification of Military Service

This certifies that

Robert E. Brown
12 345 678

was a member of the

Regular Army
from
November 6, 1946
to
December 2, 1948
to
Service was terminated by
Honorable Discharge

Last Grade, Rank, or Rating
Private

Active Service Dates
Same as above

Given at St. Louis, Missouri, on October 30, 1998

National Personnel Records Center
(Military Personnel Records)
National Archives and Records Administration

THE ARCHivist OF THE UNITED STATES IS THE PHYSICAL CUSTODIAN OF THIS PERSON'S MILITARY RECORD.
(This Certification of Military Service is issued in the absence of a copy of the actual Report of Separation, or its equivalent. This document serves as verification of military service and may be used for any official purpose. Not valid without official seal.)
Step One

Mailroom

~ 4,000 – 5,000 requests are received each day.

~40% - eVetrecs

~60% - Snailmail
Step Two

Data Entry

Snail-mail is digitized and entered into our Case Management and Reporting System.
Assignment & Pre-Processing

An automated assignment manager assigns service requests to technicians and attempts to order the record needed to respond. In some instances, the system may auto-service requests without technician involvement.
Queue Discipline

- Pre-processing
- Priority cases
- Sep Doc cases
- Suspense due dates
- Other cases
Step Four

Searching
We have over 80 million items in our holdings.
Step Five
Step Six

Correspondence

Technicians respond with tailored letters.
Military Correspondence Process Overview

10 Day Response Time Goal

- Request Received
- Mailroom Data Input 2 Days
- Pre-Processing 1 Day
- Search 3 Days
- Outgoing Mail 1 Day
- Core 3 Days

NARA
So How Are We Doing?
Total Work Pending

Correspondence Backlog


Work Pending: 0, 20000, 40000, 60000, 80000, 100000, 120000, 140000, 160000
Average Response Time

- DD-214s
- All Military Records
Customer Emergency Response Team

- Elite 12 person team
- Respond to:
  - Burial Requests
  - Medical Emergency
  - Law Enforcement Agencies
  - White House Request
  - Office of the Inspector General Inquires
  - High Visibility Congressional Requests and Media Requests
- 48-72 hour turnaround
- Special coordination with Service Department Liaison
- Trained to process fire related and non-fire related requests
- Work hand-in-hand with Customer Service Team
Tips for submitting requests:

- Use Standard Form 180 for homeless veterans
- Only order DD-214
- If medical records are needed, remember to include inpatient periods
- Use the following fax numbers
  - Placement needed in 5-7 days; fax to (314) 801-9201
  - Placement needed immediately; fax to (314) 801-0763
Customer Service Number
(314) 801-0800
Monday thru Friday
7:00 am thru 5:00 pm
National Foundation for Credit Counseling
A Changing Environment

Ann Estes,
Vice President of Business Development,
National Foundation for Credit Counseling
Knowing the difference can make all the difference.

National Foundation for Credit Counseling

Vision
- To create a national culture of financial responsibility.

Mission
- To promote a national agenda for financially responsible behavior, and build capacity for our members to deliver the highest-quality financial education and counseling services.
Knowing the difference can make all the difference.

NFCC Member Network and Service Impact

**Agency Type**

- **Member Agencies**: 77
- **Office Locations**: 580
- **Certified Counselors**: 1,645

**2014**

- **Total Clients**: 1.3 Million
- **Financial Counseling Sessions**: 323,102
- **Housing Counseling Sessions**: 339,386
- **Bankruptcy Counseling Sessions**: 290,142
- **Debt Management Plans (EOP)**: 206,331
- **Disbursements to Creditors**: $1.47Bil
- **Creditor Contributions**: $72.9M

*Number of clients is estimated and based on session marital status.
NFCC Brand and Communications Reach

Knowing the difference can make all the difference.

Market Approach
- NFCC is the “gold standard” in financial counseling and education
- An extensive public relations effort garners national media coverage including *The Washington Post, The Wall Street Journal, CNN, MSN Money, USA Today*
- Consumers are motivated to take action through NFCC national public service announcements, digital marketing and social media
- NFCC member agencies extend reach and impact in local markets
- NFCC builds national partnerships to drive consumer financial health

2014 Impact by the Numbers
- 7 billion consumer impressions
- 2.2 million NFCC unique site visitors
- 1.3 million clients served by NFCC member agencies
Knowing the difference can make all the difference.

## Member Quality Standards
- Set of 18 Quality Standards
  - Nonprofit status and disclosures
  - Access and availability
  - Audit, fiscal integrity, and governance
  - Technology, reporting, and data security

## Accreditation
- All NFCC Members must obtain and maintain accreditation by the Council on Accreditation; reaccreditation every 4 years

## Counselor Certification
- Comprehensive training program consisting of eight books
  - Books one through six are required for all NFCC counselors
  - Book seven offers housing counselor certification; book eight offers certification to educators
- Initial certification must be achieved within one year of employment, and counselors must earn Professional Development Units for recertification every two years
Benefits of Holistic Financial Counseling

Knowing the difference can make all the difference.

**For the Consumer**
- Sound advice to address and resolve financial challenges
- Improved financial literacy
- Better equipped to build and maintain a solid financial position

**For the Financial Institution**
- Increased financial returns
- Strengthened reputation
- Expanded efforts to fulfill regulatory compliance requirements
Sharpen Your Financial Focus

• Sharpen Your Financial Focus is a nationally-driven, grassroots, three-year program designed to:
  – Assist American consumers in stabilizing their personal financial situations;
  – Through media outreach, encourage consumers to take action over the phone, through the internet, or at an NFCC member agency; and
  – Provide a three-step process for improving consumer financial circumstances and behaviors.
Three-Step Program

• Financial Stress Test (MyMoneyCheckUp®)
  Designed to increase awareness and incent consumers to take action

• Financial Review
  Designed to set goals, develop a budget, and establish a realistic long-term action plan

• Targeted Education
  Designed as a “deep dive” focused on the major area(s) of interest to the individual or family, or follow-up coaching

*(Today’s information is based on 36,710 individuals participating)*
Research & Evaluation
Preliminary Report

Prepared by:
Stephanie Moulton & Stephen Roll
The John Glenn School of Public Affairs
The Ohio State University
# Client Financial Characteristics

<table>
<thead>
<tr>
<th>Household Financials Across Demographics</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Clients</strong></td>
</tr>
<tr>
<td><strong>Average</strong></td>
</tr>
<tr>
<td>----------------</td>
</tr>
<tr>
<td>Average monthly income</td>
</tr>
<tr>
<td>Average unsecured debt</td>
</tr>
<tr>
<td>Monthly housing expenses</td>
</tr>
<tr>
<td>Monthly debt-related expenses</td>
</tr>
<tr>
<td>Tangible assets</td>
</tr>
<tr>
<td>Savings</td>
</tr>
<tr>
<td>Liabilities</td>
</tr>
<tr>
<td>Observations</td>
</tr>
</tbody>
</table>

***p<0.01, **p<0.05

Statistical tests are based on a comparison of means between each sub-group of clients (e.g. Hispanic or military clients) and all other clients.
**Client Credit Characteristics**

<table>
<thead>
<tr>
<th>Variable</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Score</td>
<td>588</td>
</tr>
<tr>
<td># of Accounts with Balance &gt; 0</td>
<td>9.7</td>
</tr>
<tr>
<td>Aggregate Balance on Open Accounts</td>
<td>$102,175</td>
</tr>
<tr>
<td>Aggregate Balance For Open Revolving Trades</td>
<td>$12,531</td>
</tr>
<tr>
<td>Ever Bankrupt</td>
<td>8%</td>
</tr>
<tr>
<td>30 Days Delinquent on Any Payments in Prior 12 Months</td>
<td>47%</td>
</tr>
<tr>
<td>60 Days Delinquent on Any Payments in Prior 12 Months</td>
<td>31%</td>
</tr>
</tbody>
</table>

*n=11,118*

*Baseline data pulled for the period immediately prior to entry into Sharpen*

*Mortgage-related data only includes those who own a mortgage*
Reasons for Seeking Counseling

10% of clients report using a payday lending service.

Two-thirds of clients received a call from a bill collector in the last three months.
Military clients tend to be more confident than the average Sharpen client.
Client Debt Sources

- 39% of clients have mortgage debt, 76% have credit card debt, 50% have a car loan, and 39% have a student loan.
Retirement Savings

- Clients with retirement accounts (43%) believe they will need $205,000 for retirement.
Selected Credit Outcomes

Change in Experian Credit Score

<table>
<thead>
<tr>
<th>Percentile</th>
<th>Pre-Counseling</th>
<th>First Quarter Post-Counseling</th>
<th>Second Quarter Post-Counseling</th>
<th>Third Quarter Post-Counseling</th>
<th>Fourth Quarter Post-Counseling</th>
</tr>
</thead>
<tbody>
<tr>
<td>10th</td>
<td>459</td>
<td>514</td>
<td>532</td>
<td>550</td>
<td>569</td>
</tr>
<tr>
<td>25th</td>
<td>493</td>
<td>514</td>
<td>529</td>
<td>550</td>
<td>574</td>
</tr>
<tr>
<td>50th</td>
<td>529</td>
<td>532</td>
<td>557</td>
<td>557</td>
<td>581</td>
</tr>
<tr>
<td>75th</td>
<td>550</td>
<td>557</td>
<td>557</td>
<td>574</td>
<td>581</td>
</tr>
<tr>
<td>90th</td>
<td>569</td>
<td>574</td>
<td>581</td>
<td>581</td>
<td>581</td>
</tr>
</tbody>
</table>
Selected Credit Outcomes

![Graph showing Total Revolving Debt across different percentiles and counseling quarters.](image)

**Total Revolving Debt**

- **10th Percentile**:
  - Pre-Counseling: $5,004
  - First Quarter Post-Counseling: $5,904
  - Second Quarter Post-Counseling: $1,516
  - Third Quarter Post-Counseling: $2,200
  - Fourth Quarter Post-Counseling: $3,819

- **25th Percentile**:
  - Pre-Counseling: $5,904
  - First Quarter Post-Counseling: $8,537
  - Second Quarter Post-Counseling: $2,200
  - Third Quarter Post-Counseling: $3,819
  - Fourth Quarter Post-Counseling: $5,606

- **50th Percentile**:
  - Pre-Counseling: $11,931
  - First Quarter Post-Counseling: $12,780
  - Second Quarter Post-Counseling: $3,819
  - Third Quarter Post-Counseling: $5,606
  - Fourth Quarter Post-Counseling: $6,319

- **75th Percentile**:
  - Pre-Counseling: $11,931
  - First Quarter Post-Counseling: $12,780
  - Second Quarter Post-Counseling: $5,606
  - Third Quarter Post-Counseling: $6,319
  - Fourth Quarter Post-Counseling: $6,319

- **90th Percentile**:
  - Pre-Counseling: $11,931
  - First Quarter Post-Counseling: $12,780
  - Second Quarter Post-Counseling: $6,319
  - Third Quarter Post-Counseling: $6,319
  - Fourth Quarter Post-Counseling: $6,319
Selected Credit Outcomes

Change in Revolving Debt Across Demographics

- Total Clients: $12,531
- Single Women from Multi-Person Homes: $9,376
- Clients 65+ Years Old: $22,559
- Clients Aged 50-54: $17,375
- Hispanic Clients: $11,215
- Military Clients: $10,532

Legend:
- Pre-Counseling
- First Quarter Post-Counseling
- Second Quarter Post-Counseling
- Third Quarter Post-Counseling
- Fourth Quarter Post-Counseling
Selected Credit Outcomes

- Client outcomes significantly improve post-Sharpen and persist across time.

<table>
<thead>
<tr>
<th>Change in Sharpen Client Credit Indicators by Quarter</th>
<th>Pre-Counseling</th>
<th>Post-Counseling</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Baseline Score</td>
<td>First Quarter Change</td>
</tr>
<tr>
<td>All Clients</td>
<td></td>
<td>Change</td>
</tr>
<tr>
<td>Credit Score</td>
<td>588</td>
<td>-11.85***</td>
</tr>
<tr>
<td>Revolving Debt</td>
<td>$12,531</td>
<td>-$2,342***</td>
</tr>
<tr>
<td>Number of Trades Currently 30 Days Past Due</td>
<td>0.30</td>
<td>0.18***</td>
</tr>
<tr>
<td>Number of Revolving Trades with a Balance &gt; $0</td>
<td>4.76</td>
<td>-0.02**</td>
</tr>
<tr>
<td>Observations</td>
<td>11,118</td>
<td>11,106</td>
</tr>
<tr>
<td>Clients in the Bottom Credit Quartile</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit Score</td>
<td>493</td>
<td>7.07***</td>
</tr>
<tr>
<td>Revolving Debt</td>
<td>$5,904</td>
<td>-$2,098***</td>
</tr>
<tr>
<td>Number of Trades Currently 30 Days Past Due</td>
<td>0.75</td>
<td>-0.27***</td>
</tr>
<tr>
<td>Number of Revolving Trades with a Balance &gt; $0</td>
<td>3.92</td>
<td>-0.09***</td>
</tr>
<tr>
<td>Observations</td>
<td>2,799</td>
<td>2,794</td>
</tr>
</tbody>
</table>

*** p<0.01, ** p<0.05, * p<0.1
Sharpen 2.0

- Student loan borrowers
- Aging 50+ population/Retirement-At-Risk
- Military
- Women Heads of Household (“Breadwinner Moms”)
- Hispanic/Latino Audience
Ann Estes
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National Foundation for Credit Counseling
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804-363-0584
Additional Questions?

SSVF Program Office

Phone:
1-877-737-0111

Email:
ssvf@va.gov

Website:
www.va.gov/HOMELESS/ssvf.asp

Includes link to SSVF University
THANK YOU!!