



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.”***

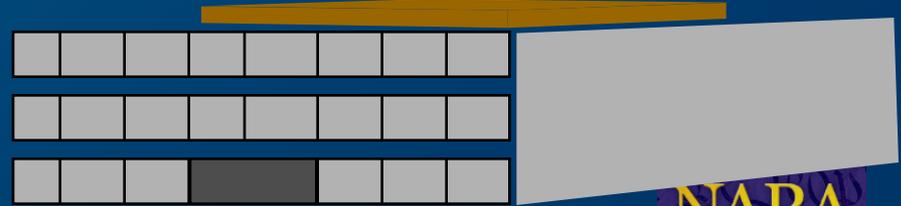
NARA Programs

- 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



NARA

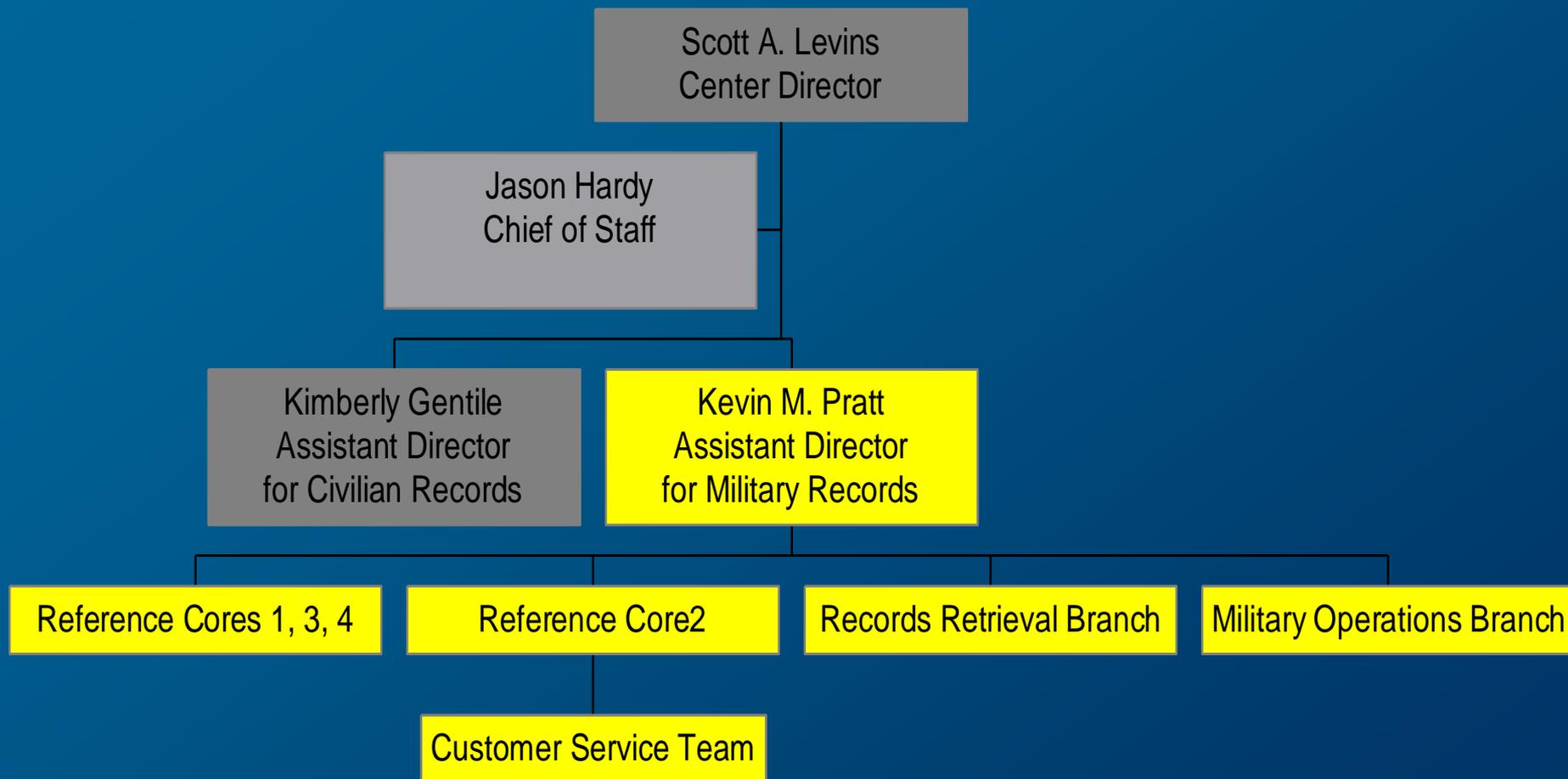
Military Personnel Records Facility



Valmeyer Annex Facility



NPRC Organizational Structure



HOW MILITARY RECORDS ARE FILED

•Alphabetically

- 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.



Medical Records

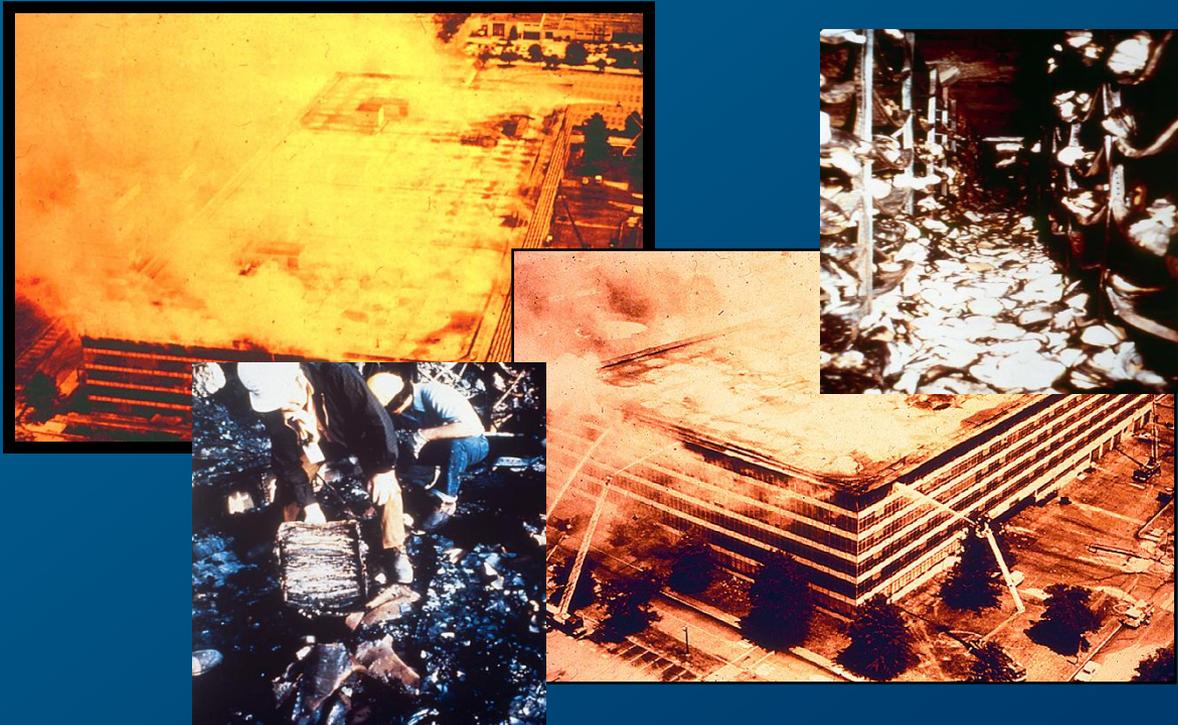
- **Army:** **October 1992** **Veterans Administration**
- **Navy:** **January 1994** **Records Management**
- **USMC:** **May 1994** **Center**
- **Air Force:** **June 1994** **PO BOX 5020**
- **USCG:** **April 1998** **St. Louis, MO 63115-0020**

Prior to the above dates health records were combined with the military personnel record

National Personnel Records Center

1973

Catastrophic fire at MPR facility





NARA





NARA



NARA

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
from*

Regular Army
November 6, 1946

*to
Service was terminated by*

December 2, 1948
Honorable Discharge

*Last Grade, Rank, or Rating
Active Service Dates*

Private
Same as above

.....

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

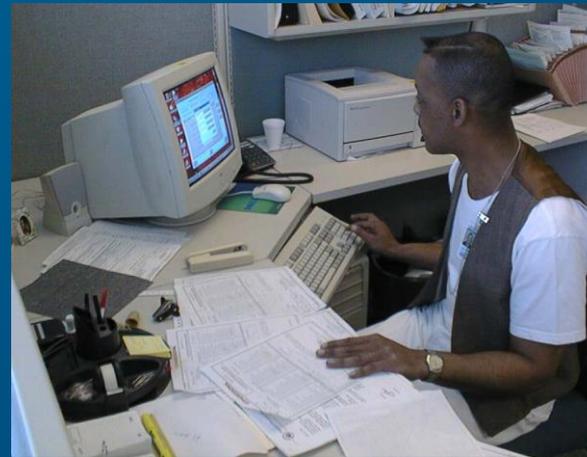
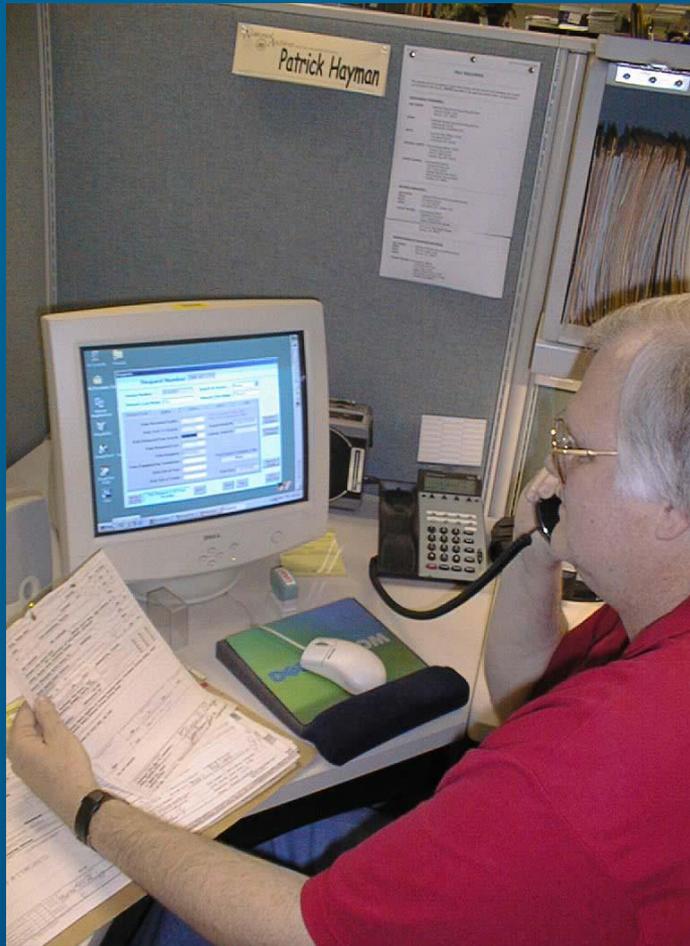
National Personnel Records Center
(Military Personnel Records)
National Archives and Records Administration

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.)



MPR Business Process



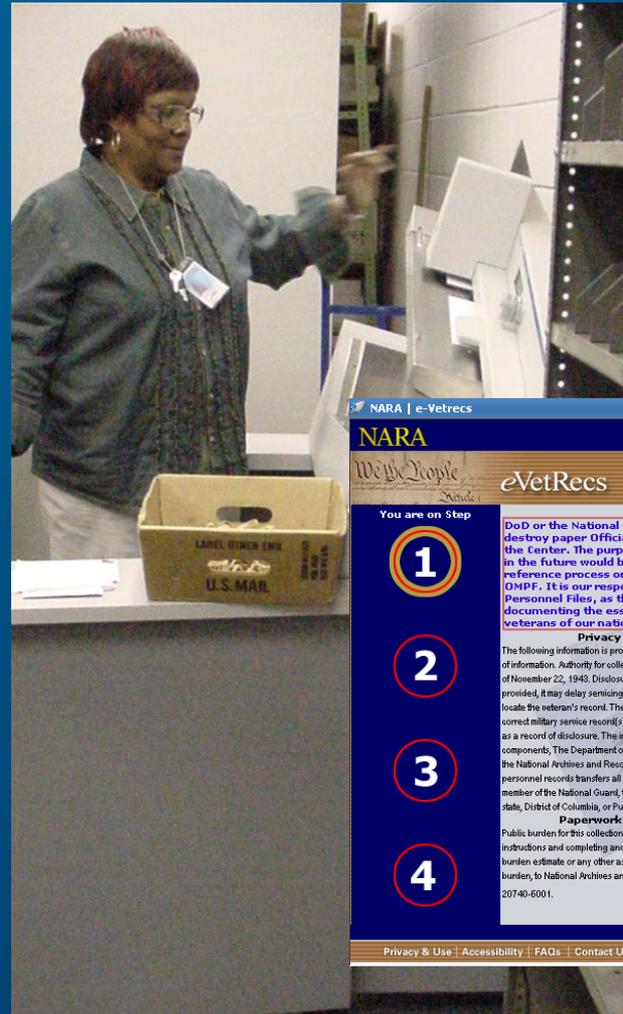
Step One

Mailroom

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

~40% - eVetrecs

~60% - Snailmail



NARA | e-Vetrecs

NARA
We the People
eVetRecs

...ready

You are on Step

- 1
- 2
- 3
- 4

Notice
DoD or the National Personnel Records Center do not intend to destroy paper Official Military Personnel Records (OMPR) stored at the Center. The purpose of any electronic scanning that may be done in the future would be to reduce handling of fragile records during the reference process or to reduce the time necessary to locate an OMPR. It is our responsibility to preserve and protect Official Military Personnel Files, as they are permanently valuable records documenting the essential evidence of military service for the veterans of our nation.

Privacy Act of 1974 Compliance Information
The following information is provided in accordance with 5 U.S.C. 552(a)(3) and applies to this collection of information. Authority for collection of the information is 44 U.S.C. 2907, 3101, and 3103, and E.O. 9397 of November 22, 1943. Disclosure of the information is voluntary. If the requested information is not provided, it may delay sending your inquiry because NFRCA may not have all of the information needed to locate the veteran's record. The purpose of the information collected is to assist NFRCA in locating the correct military service record(s) or information to answer your inquiry. The information collected will serve as a record of disclosure. The information collected may also be disclosed to the Department of Defense components, The Department of Veterans Affairs, the Department of Homeland Security (Coast Guard), or the National Archives and Records Administration when the original custodian of the military health and personnel records transfers all or parts of those records to that agency. If the service member was a member of the National Guard, the form may also be disclosed to the Adjutant General of the appropriate state, District of Columbia, or Puerto Rico, where he or she served.

Paperwork Reduction Act Public Burden Statement
Public burden for this collection of information is estimated to be five minutes, including time for reviewing instructions and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of the collection of information, including suggestions for reducing this burden, to National Archives and Records Administration (NARA), 8601 Adelphi Road, College Park MD 20740-6001.

Continue

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U.S. National Archives & Records Administration
8601 Adelphi Road, College Park, MD 20740-6001

Step Two

Data Entry

Snail-mail is digitized and entered into our Case Management and Reporting System.



Step Three

Assignment & Pre-Processing

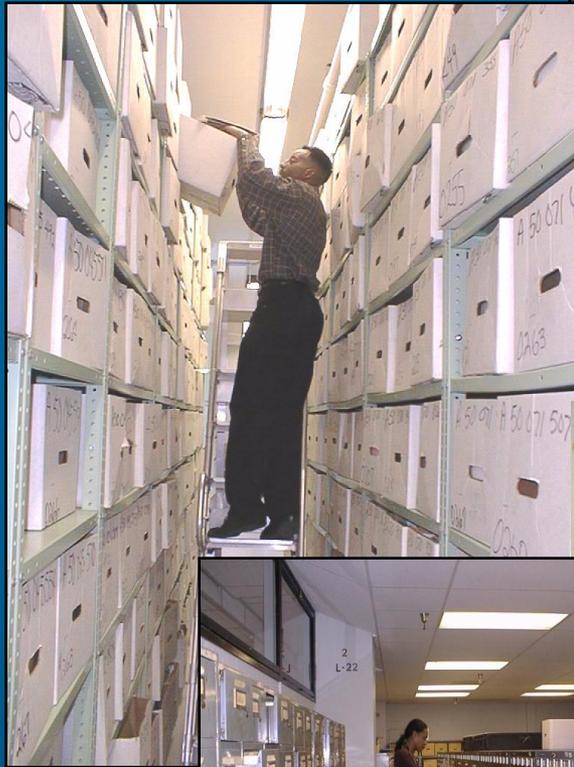
An automated assignment manager assigns service requests to technicians and attempts to order the record needed to respond. In some instances, the system may auto-service requests without technician involvement.



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



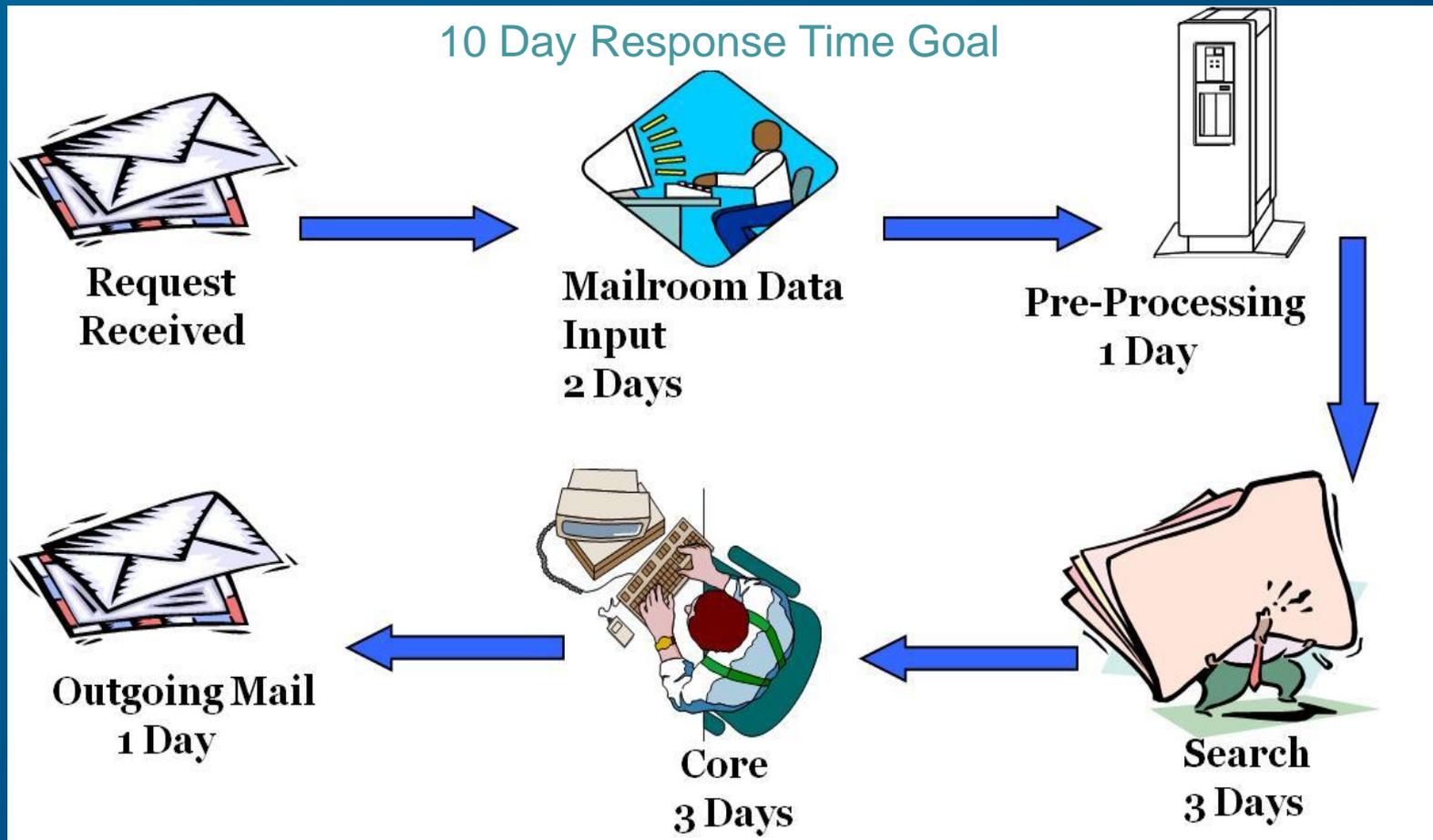
Step Six



Correspondence

Technicians
respond with
tailored letters.

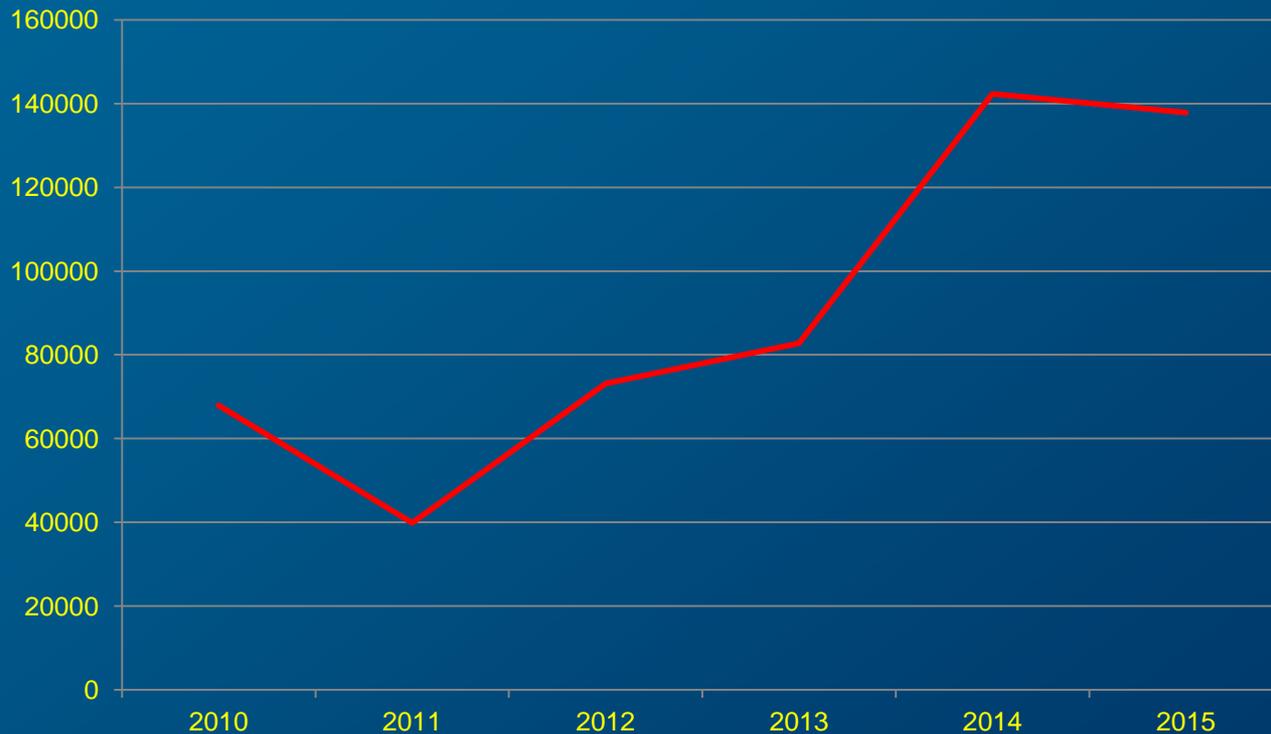
Military Correspondence Process Overview



So How Are We Doing?

Total Work Pending

Correspondence Backlog



Average Response Time



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*

National Foundation for Credit Counseling

Knowing the difference can make all the difference.

■ 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.

NFCC Member Network and Service Impact

Knowing the difference can make all the difference.



77

Member
Agencies

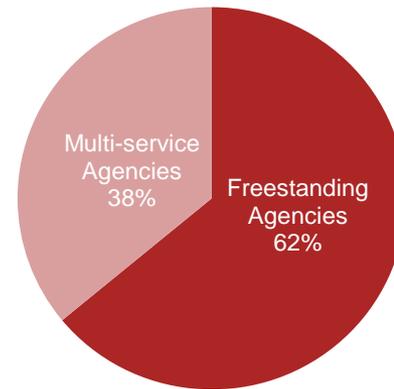
580

Office
Locations

1,645

Certified
Counselors

Agency Type



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

NFCC Member Standards, Accreditation, and Certification

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



Council on Accreditation

The Council on Accreditation (COA) partners with human service organizations worldwide to improve service delivery outcomes by developing, applying, and promoting accreditation standards. It was founded in 1977 by the Child Welfare League of America and Family Service America (now the Alliance for Children and Families). Originally known as an accrediting body for family and children's agencies, COA currently accredits over 45 different service areas.

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

Household Financials Across Demographics

	Total Clients		Single Women in Multi-Person Households	Clients 65+ Years Old	Clients Aged 50- 64	Hispanic Clients	Military Clients
	Average	Median	Average	Average	Average	Average	Average
Average monthly income	\$3,416	\$2,820	\$2,764***	\$2,855***	\$3,439	\$2,908***	\$3,651***
Average unsecured debt	\$6,906	\$439	\$6,619	\$8,584**	\$8,780***	\$4,439***	\$7,393
Monthly housing expenses	\$1,103	\$930	\$921***	\$1,058***	\$1,254***	\$932***	\$1,061**
Monthly debt-related expenses	\$1,357	\$1,038	\$1,126***	\$1,305**	\$1,421***	\$1,177***	\$1,558***
Tangible assets	\$78,803	\$10,000	\$49,921***	\$123,762***	\$109,614***	\$64,570***	\$67,821***
Savings	\$1,112	\$0	\$780***	\$1,872***	\$1,446***	\$985	\$1,419
Liabilities	\$75,404	\$20,000	\$52,912***	\$88,122***	\$93,637***	\$63,030***	\$73,579
<i>Observations</i>	<i>36,710</i>		<i>10,418</i>	<i>2,526</i>	<i>8,985</i>	<i>4,035</i>	<i>2,242</i>

***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

Baseline Credit Characteristics[†]

Variable	Mean
Credit Score	588
# of Accounts with Balance > 0	9.7
Aggregate Balance on Open Accounts	\$102,175
Aggregate Balance For Open Revolving Trades	\$12,531
Ever Bankrupt	8%
30 Days Delinquent on Any Payments in Prior 12 Months	47%
60 Days Delinquent on Any Payments in Prior 12 Months	31%

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

Reason for Seeking Counseling[†]

	#	%
Reduced income	23,862	65%
Un/underemployment	12,463	34%
Domestic conflict	3,249	9%
Other	8,150	22%
Increased expense	10,685	29%
Creditors increased interest rates	1,633	4%
Medical/Disability expenses	3,470	9%
Costs of death in family	262	1%
Paying off gambling debt	71	0.2%
Addiction/substance abuse	145	0.4%
Increased family size	1,140	3%
Other	3,964	11%
Other reasons	11,150	30%
Previous bad experience	527	1%
Bad credit	2,494	7%
Haven't established a credit history	255	1%
Credit problems of ex-spouse	214	1%
Identity theft/fraud	101	0.3%
Error in credit report	74	0.2%
Discrimination	11	0.0%
Other	7,474	20%

n=36,710

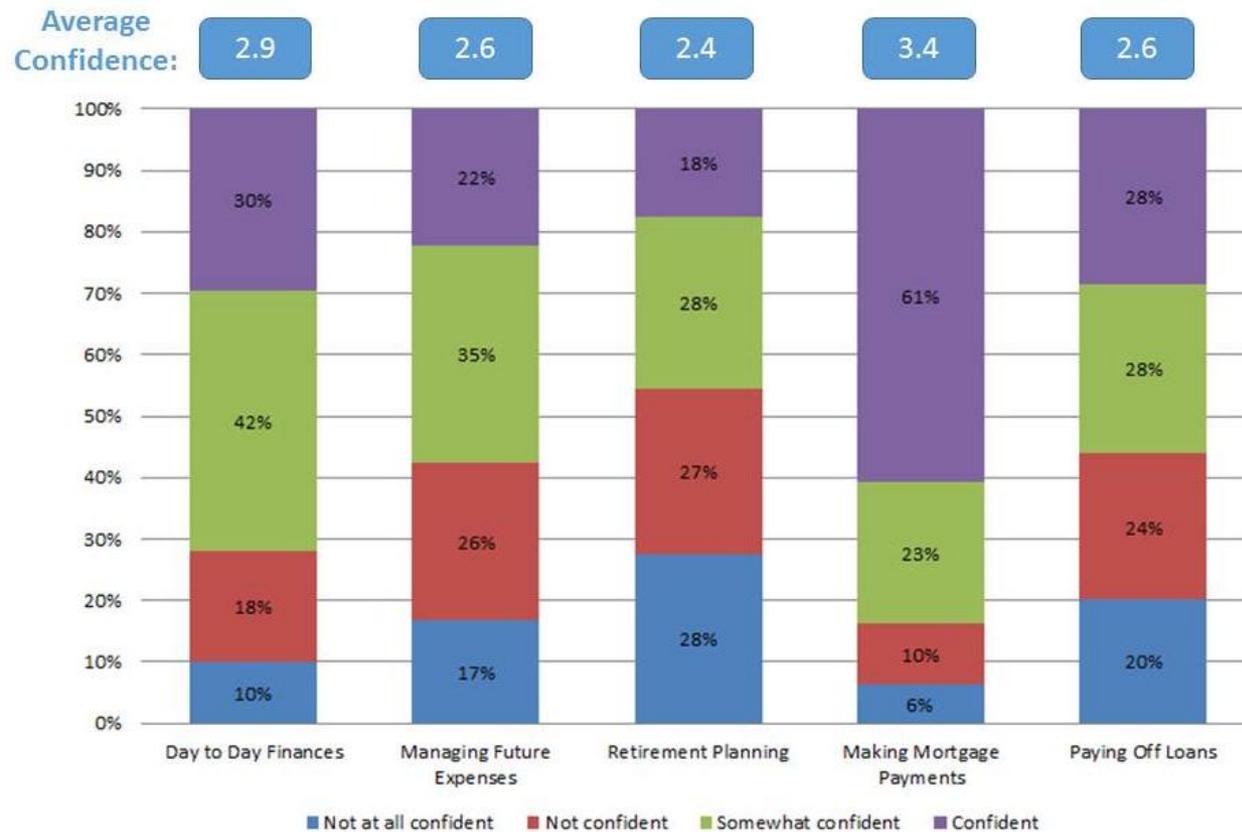
[†] Respondents could select multiple reasons for seeking counseling

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.

Client Financial Confidence

Financial Confidence

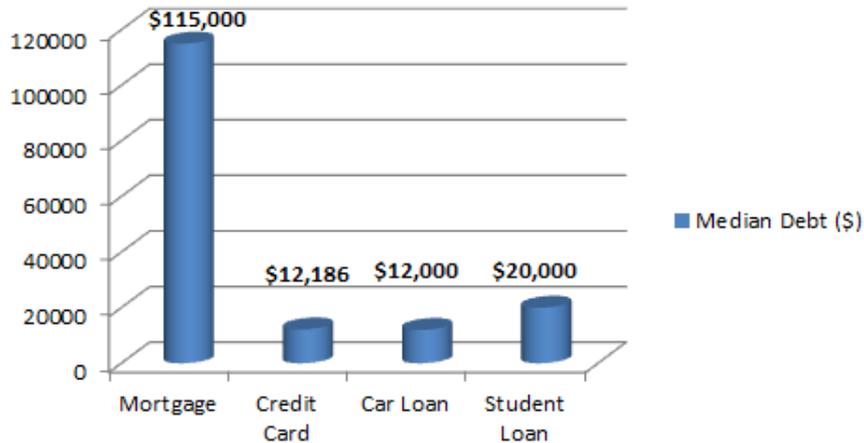


Military clients tend to be more confident than the average Sharpen client.

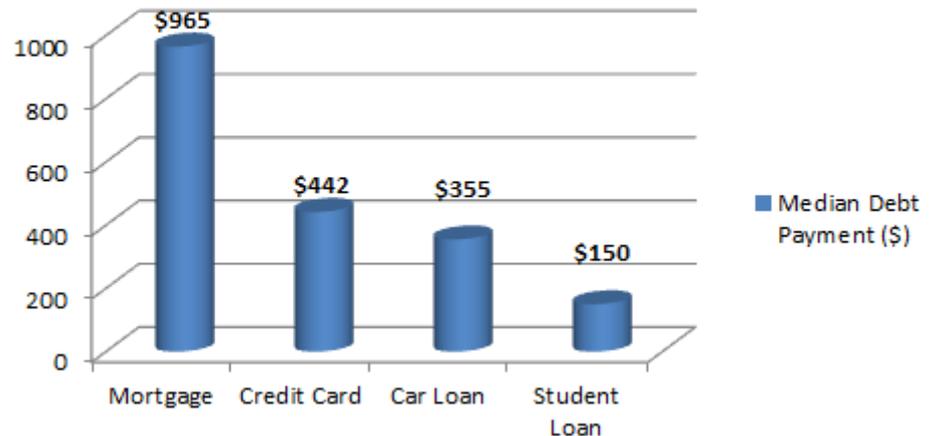
Client Debt Sources

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

Sources of Household Debt

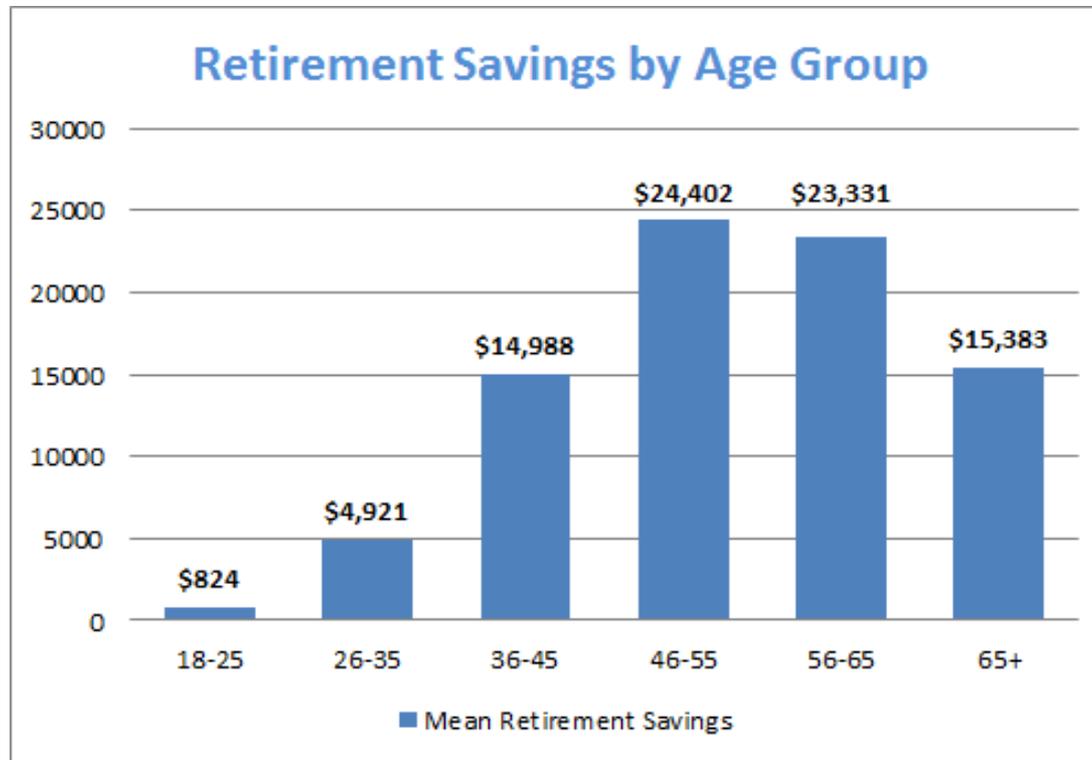


Household Debt Payments

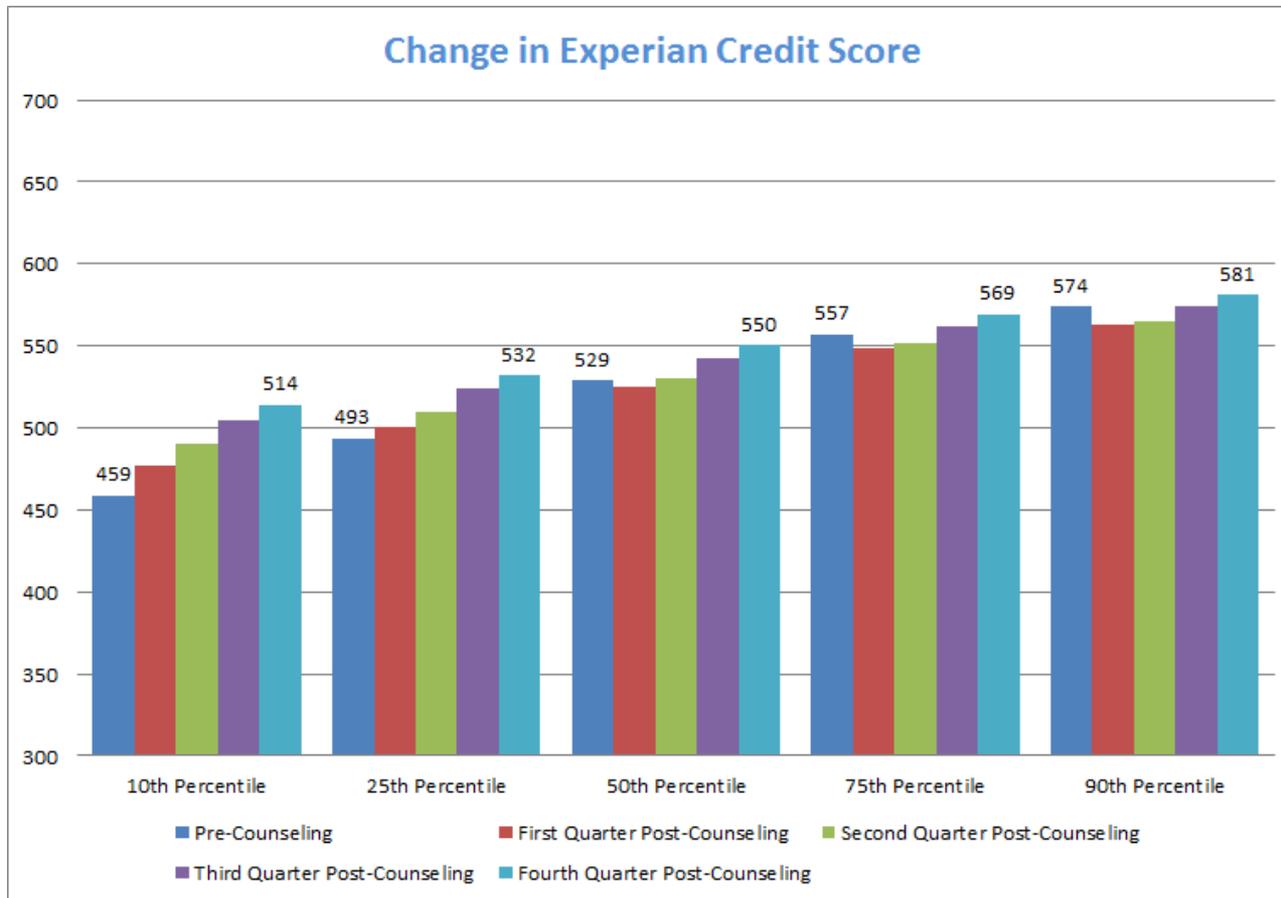


Retirement Savings

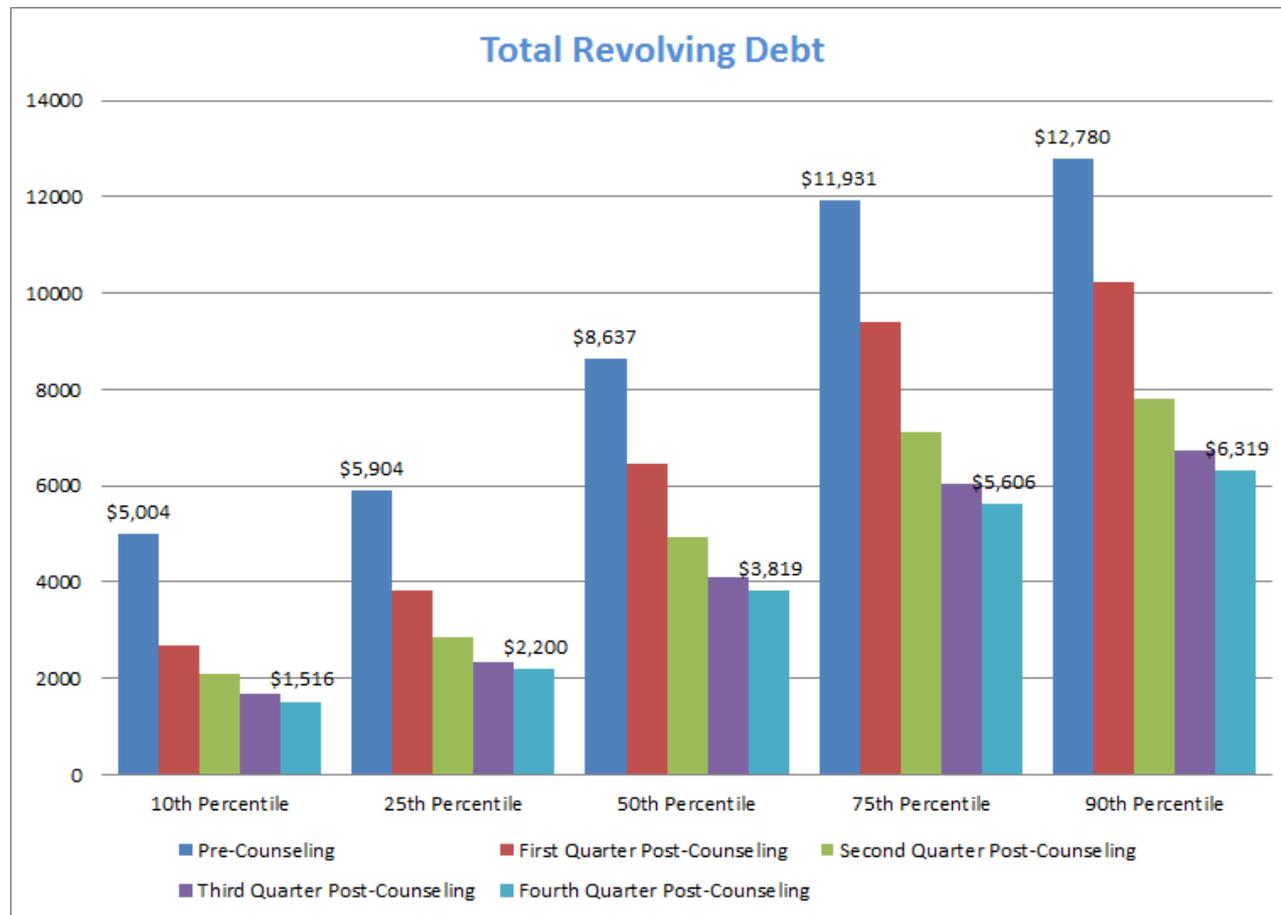
- Clients with retirement accounts (43%) believe they will need \$205,000 for retirement.



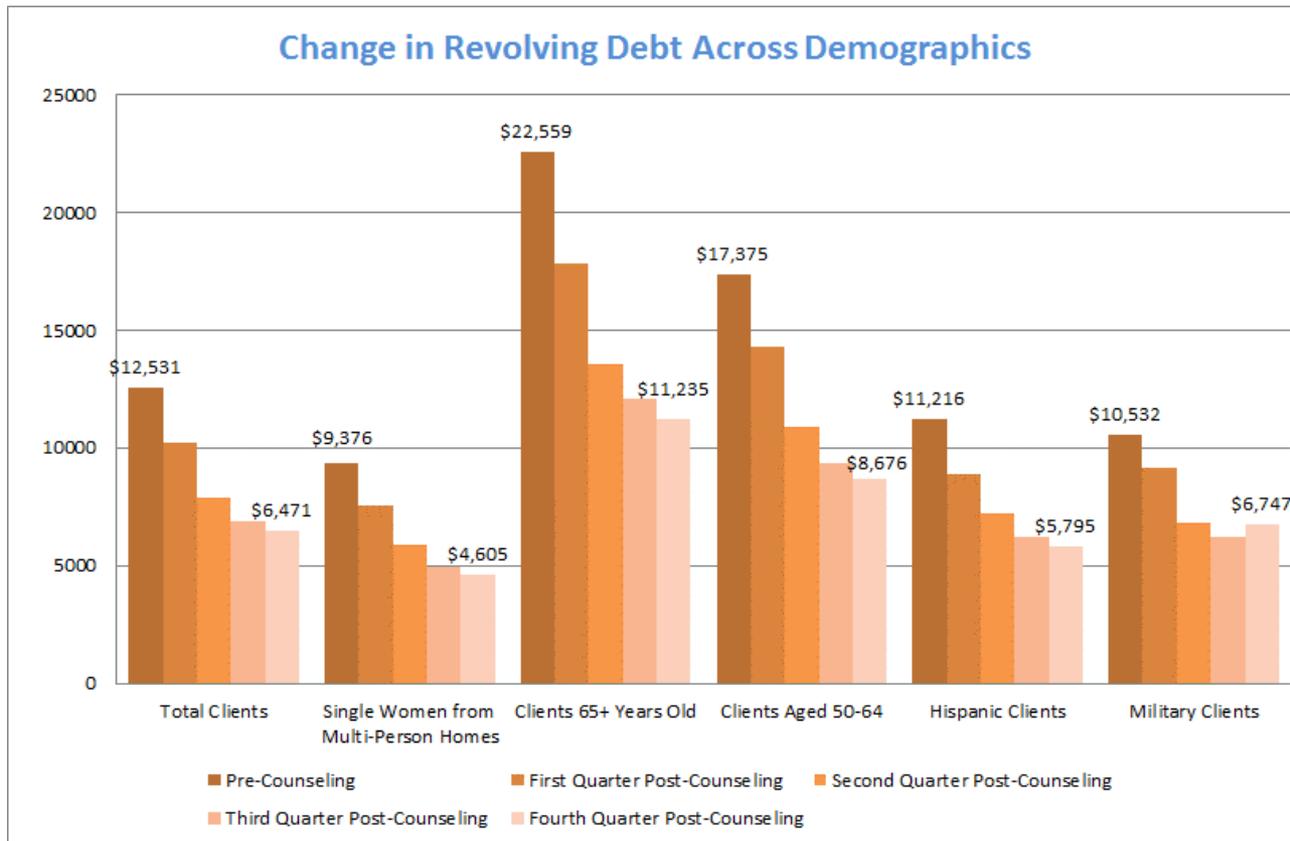
Selected Credit Outcomes



Selected Credit Outcomes



Selected Credit Outcomes



Selected Credit Outcomes

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

Change in Sharpen Client Credit Indicators by Quarter

	Pre-Counseling	Post-Counseling			
	Baseline Score	First Quarter Change	Second Quarter Change	Third Quarter Change	Fourth Quarter Change
All Clients					
Credit Score	588	-11.85***	1.41***	9.29***	6.17***
Revolving Debt	\$12,531	-\$2,342***	-\$2,330***	-\$1,109***	-\$591***
Number of Trades Currently 30 Days Past Due	0.30	0.18***	-0.17***	-0.14***	0.00
Number of Revolving Trades with a Balance > \$0	4.76	-0.02**	-0.12***	-0.24***	-0.17***
<i>Observations</i>	11,118	11,106	11,105	10,661	9,009
Clients in the Bottom Credit Quartile					
Credit Score	493	7.07***	8.98***	14.25***	8.10***
Revolving Debt	\$5,904	-\$2,098***	-\$955***	-\$537***	-\$260***
Number of Trades Currently 30 Days Past Due	0.75	-0.27***	-0.21***	-0.1***	0.03*
Number of Revolving Trades with a Balance > \$0	3.92	-0.09***	-0.18***	-0.30***	-0.19***
<i>Observations</i>	2,799	2,794	2,794	2,715	2,334

*** 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

NFCC Contact

Knowing the difference can make all the difference.

Ann Estes
Vice President – Business Development
National Foundation for Credit Counseling
aestes@nfcc.org
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!!