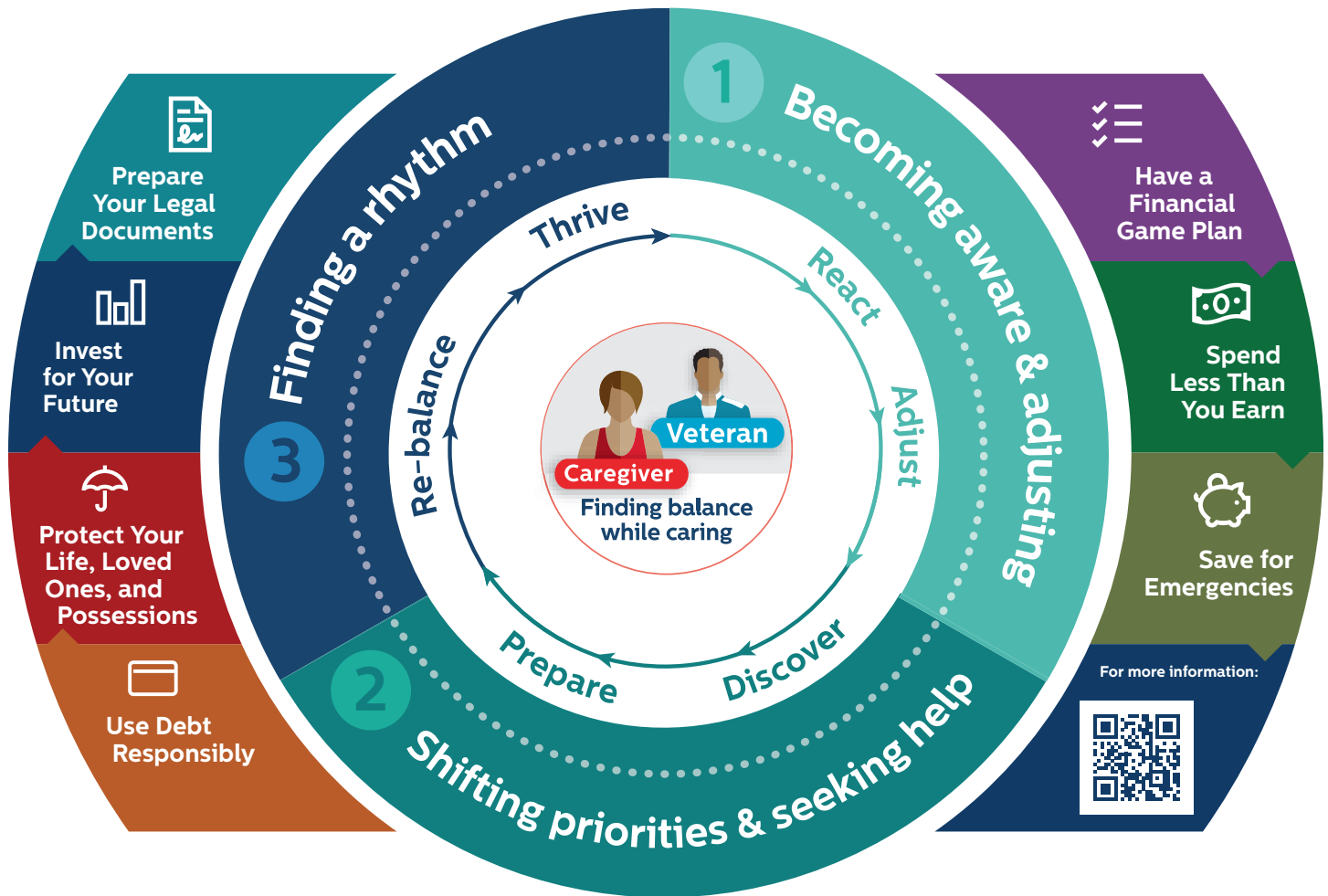


# The Caregiver Financial Journey

Caregivers of veterans and military Service members face challenges on the journey to financial well-being. Along each stage, money matters affect economic stability, physical and emotional health, and achievement of future goals. In response, The Elizabeth Dole Foundation and The USAA Educational Foundation have teamed up to provide this financial well-being framework to empower caregivers to take charge of their financial future.

While the challenges of caregiving are significant and may require major changes to your financial plan, there is opportunity for growth. The resources and information presented here can guide your planning toward an empowered and stable financial future.



No matter what stage of caregiving you are in, your financial well-being matters. Use this guide to learn more about each element of financial empowerment – from setting goals, to creating a budget and planning for retirement. Get started by taking steps today to improve your financial health and peace of mind. Learn how to put these practices to work and gain control of your financial life.

**You belong** on this journey, **you need a plan** for your future, and **your financial well-being matters**.

The Caregiver Financial Journey – <https://usaaef.org/caregiver>  
Elizabeth Dole Foundation – <https://elizabethdolefoundation.org/>

# Caregiver Support

You are not alone on your caregiver journey. The organizations listed below recognize your efforts to balance caring for your veteran with the financial challenges it brings. You may qualify for financial, educational, or survivor benefits. Eligibility requirements vary and may depend on the relationship to your loved one, your age, and other factors.



Scan QR code for more resource information

## General Resources



### Resource Directories

#### [Hidden Heroes Resource Directory](#)

Browse this list of vetted resources to find organizations and programs tailored to your unique challenges as a military caregiver.

#### [American Red Cross Military and Veteran Caregiver Network](#)

Review the Resource Library for community-based resources and national organizations supporting veteran and military caregivers.

#### [VA Caregiver Support Program](#)

Includes education, resources, support, and services for family caregivers of eligible veterans; associated programs include the Program of General Caregiver Support Services (PGCSS) and the Program of Comprehensive Assistance for Family Caregivers (PCAFC).



### Survivor Benefits

#### [VA Dependency and Indemnity Compensation \(VA DIC\)](#)

Compensation paid to eligible survivors of active-duty Service members and veterans whose deaths are determined by the VA to be service-related.

#### [Social Security Survivors Benefits](#)

Eligible survivors (spouse, divorced spouse, and children) may receive payments determined by the Social Security Administration.

#### [Survivor Benefit Plan \(SBP\)](#)

Surviving spouses or children of Service members who die on active duty may be entitled to this benefit. It is provided to active duty members at no cost while retirees must elect SBP and pay required premiums.

#### [VA Burial Benefits](#)

Benefit may be available for eligible Service members and veterans.



### Financial

#### [Program of Comprehensive Assistance for Family Caregivers \(PCAFC\)](#)

Monthly stipend and other supportive benefits, including legal and financial planning services, to eligible family caregivers.

#### [Social Security Disability Insurance \(SSDI\)](#)

Family benefits may be available for spouse or child(ren) of disabled veteran who is receiving SSDI.

#### [Social Security Supplemental Security Income \(SSI\)](#)

A program providing monthly payments to people with disabilities and older adults with little or no income or resources.



### Emergency Assistance

#### [The Hope Fund for Critical Financial Assistance](#)

Available for military and veteran caregivers to help prevent or address a significant financial crisis or improve the quality of life for a caregiver family. Expenses like medical bills, natural disaster assistance, or loss of income may be covered.

#### [Red Cross Hero Care Center](#)

In partnership with military relief societies, assistance may be available for eligible Service members, retirees, and dependents.



### Health Insurance

#### [Civilian Health and Medical Program of the Department of Veterans Affairs \(CHAMPVA\)](#)

Option for medical coverage for family members of a veteran with disabilities who are not eligible for TRICARE.

#### [TRICARE](#)

Medical coverage for family members of active-duty and retired Service members.

#### [HealthCare.gov](#)

Variety of coverage options offered under the Health Insurance Marketplace®.



### Education

#### [VA Education Survivor and Dependent Benefits](#)

Eligible caregivers who are a spouse, child, or survivor of a veteran may qualify for VA education benefits, also called Chapter 35 benefits.

#### [GI Bill® Benefits](#)

If you are a spouse or child caregiver, you may be eligible for educational assistance through the GI Bill® program.



**Elizabeth Dole Foundation**  
CARING FOR MILITARY FAMILIES

THE USAA  
EDUCATIONAL  
FOUNDATION®