STUDENT VETERAN GUIDE

Adjusting to College Life after Military Deployment

The Wellness Center
University of Illinois at Chicago
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Welcome to college! Whether you are coming back to school or enrolling for the first time, this guide will make the transition into your new role as a student smoother:

Start with a few courses: If you can, start your first semester with just a few classes so you can build up your academic stamina and study skills. Try and mix up your course selection to help ease the transition in regards to the amount of work that you have to do. For example, take one English course and one Mathematics course instead of two Mathematics courses at the same time. Ease into the workload by creating a balanced course load that fits your needs.

Get to know your professors and teaching assistants (TA): At such a large school it is easy to get lost in the shuffle of a 300 seat classroom, so seek out professors or TAs during office hours. They can help you get a grasp on the course materials and give you strategies to navigate the course.

Establish a study pattern: Taking good notes is key to studying. Try recording the lecture to ensure you get all the main points and then find a quiet place to review those notes. Make sure to take several short breaks during your study session and even consider having a study partner. The Academic Center for Excellence offers some great resources on how to study - http://www.uic.edu/depts/ace/index.shtml

Participate in student activities: There are dozens of student organizations on campus. Pick one that interests you and allows you to interact with your fellow students. This will help you feel more connected to fellow students and the UIC community.

Seek out help: At UIC we offer many academic services to help you with your classes. From the Writing Center to the Academic Center for Excellence, these places provide services that range from helping you write a paper to learning how to take a test. There is tutoring available for students, and you can reach out to your professors or teaching assistants for additional help.
The following resources provide academic support. You can visit these resources to get study tips, find a tutor, study in a quiet area and much more!

Academic Center for Excellence (ACE)
Student Services Building, 1200 W. Harrison, Suite 2900
(312) 413-0031 http://www.uic.edu/depts/ace/strategies.shtml

Writing Center
105 Grant Hall, 703 S. Morgan
(312) 413-2206 http://www.uic.edu/depts/engl/writing/

African American Academic Network (AAAN)
Student Services Building, 1200 W. Harrison, Suite 2800
(312) 996-5040 http://www.uic.edu/depts/aaan/index.shtml

Honors College
103 Burnam Hall, 828 S. Halsted
(312) 413-2260 http://www.uic.edu/honors/

Latin American Recruitment and Educational Services (LARES)
Student Services Building, 1200 W. Harrison, Suite 2640
(312) 996-3356 http://www.lares.uic.edu/

Commuter Student Resource Center (CSRC)
Student Center East, 750 S. Halsted, Room 245
(312) 413-7440 http://www.uic.edu/depts/commuter/

More Academic Support:

- Comprehensive informational resource for prospective veteran students: http://www.todaysgibill.org/
- Additional information/resources for active veteran students: http://www.studentveterans.org/index.php
- “Get A Degree. Get A Job. Get Ahead”: A resource for veterans to get degrees and jobs. Helpful articles on “strategies and tips,” which include navigating classes, course work, buying textbooks, etc. http://www.militarytimesedge.com/
DEALING WITH FAMILY EXPECTATIONS

Moving from one role to another always brings change and a certain amount of challenge. In this case you are moving from Soldier to Civilian to Student. With these big transitions you’ll need to refresh some of your old skills (how to shop for groceries, how to communicate with your children, how to balance the check book) or learn new ones (how to write a resume).

Right now the challenge is integrating yourself back into your home team, your family. Knowing what to expect and how to deal with changes can make homecoming more enjoyable and less stressful. Below are some descriptions of life changes common to returning soldiers.

<table>
<thead>
<tr>
<th>What You May Experience:</th>
<th>What Your Spouse or Partner May Experience:</th>
<th>What Your Children May Experience:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• You may miss the excitement or adrenaline rush of being in the field for a while.</td>
<td>• He/she may sense a change in you.</td>
<td>• Babies less than 1 year old may not know you and may cry when held.</td>
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<tr>
<td>• Some things may have changed at home, work, or in your community while you were gone.</td>
<td>• He/she may at first feel awkward being intimate with you.</td>
<td>• Toddlers (1-3 years) may hide from you and be slow to come to you.</td>
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<td>• Face to face communication may be hard at first.</td>
<td>• He/she may not understand some of the changes you are going through and may have a hard time coping with your traumatic stress reactions.</td>
<td>• Preschoolers (3-5 years) may feel shy and be scared.</td>
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<tr>
<td>• Sexual closeness may also be awkward at first.</td>
<td>• He/she may feel stress because his/her own needs are not being met.</td>
<td>• School age (6-12 years) may want a lot of your time and attention.</td>
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<tr>
<td>• Children have grown and may be different in many ways.</td>
<td>• He/she may feel ignored and unloved.</td>
<td>• Teenagers (13-18 years) may be moody and may appear not to care.</td>
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<td>• Roles may have changed to manage basic household chores.</td>
<td>• He/she may feel overwhelmed, depressed, anxious and/or frustrated.</td>
<td>• Any age may feel guilty about not living up to your standards.</td>
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</table>
• Some may fear your return (“Wait until mommy/daddy gets home!”).
• Some may feel torn by loyalties to the spouse who remained.

Whatever the reaction may be, you need to be patient with yourself and your family as these transitions and readjustments play themselves out. Sitting at the kitchen table, talking with your family, and acknowledging the awkwardness and the challenges helps to put everyone at ease. This simple strategy allows everyone to acknowledge the “elephant in the room,” and say “Yes, I do need to get used to this change.”

*Source: Ilona Pivar, PhD and adapted from Welcome Home: Readjustment Handbook. A Guide to Understanding and Coping with Readjustment Issues Following a Military Deployment from the San Francisco VA Medical Center.

After returning, you may experience stress reactions that could interfere with your ability to trust and be emotionally close to others. As a result, families may feel emotionally cut off from you. You may feel irritable and have difficulty with communication making you, let’s be honest, a little hard to get along with. You may experience a loss of interest in family social activities, sex, or feel distant from your spouse. Traumatized war veterans sometimes feel that something terrible may happen “out of the blue” and can become preoccupied with trying to keep themselves and family members safe.

Just as you may be reluctant or afraid to discuss your stress reactions, family members may also avoid talking about your stress reactions. They may do this because they want to spare you any further pain or because they are afraid of your reaction to such a discussion. Family members may feel hurt, alienated, or discouraged because you have not overcome the effects of the trauma and may become angry or feel distant from you. All of this means that you need to be patient with your family and with yourself.

The primary source of support for some returning soldiers is their family. Families can help you avoid withdrawal from others. Families can provide companionship and a sense of belonging, which may help you to decrease feelings of separateness and difference from other people. Families can provide practical and emotional support for coping with life stressors. The best medicine and the simplest strategy for recovery and reintegrating into your family is to focus on fun. Playing games brings people together, stimulates conversation and laughter, creates a sense of team spirit, and relieves stress. So go bowling, play a board game, play a (non-violent) video game or a card game. Almost any activity will work as long as the goal is having a good time.
A health care professional can help you and your family find ways to re-establish communication and companionship. It’s important for family members to be a part of your treatment because they are also a part of your recovery, but only if you are comfortable with their involvement. Meeting as a family with a health care professional gives you a safer environment to discuss how the post-trauma stress is affecting you and your family and how to start creating solutions.

**Self-Care Suggestions for Families:**
- Become educated about the symptoms of traumatic stress.
- Take time to listen to all family members and show them that you care.
- Spend time with other people. Coping is easier with support from caring others, including extended family, friends, church, or other community groups.
- Join or develop a support group.
- Take care of yourself. Family members frequently devote themselves totally to those they care for, and in the process, neglect their own needs. Watch your diet, exercise, and get plenty of rest. Take time to do things that feel good to you.
- Try to maintain family routines, such as dinner together, church, or sports outings.

**Additional Resources:**
Military OneSource - Resource available 24/7 to help military members & their families with wide-ranging issues: http://www.militaryonesource.com; 1-800-342-9647


“You need to be patient with your family and with yourself.”
Many military personnel experience stress related to their service. These quite natural stress reactions can range from mild to severe and may be either short-lived or persist for a very long time. One common approach to managing stress that seems a simple and easy solution is the use of alcohol or drugs. Military personnel, like civilians, may use alcohol and drugs as a way to relax or reduce anxiety and other bad feelings. In some cases, alcohol and drugs are not only used to decrease stress but also to manage severe symptoms that can arise from a traumatic experience in the war zone. You might find yourself drinking or using drugs for a variety of reasons when under stress or after trauma, including to:

- Help yourself sleep
- Decrease sadness
- Relax
- Help yourself be around others
- Decrease emotional pain
- Increase pleasurable experience
- “Drown” your worries
- Suppress upsetting memories
- Escape present difficulties
- “Shake off” stress
- Calm anxiety

Initially, alcohol and drugs may seem to make things better. They may help you sleep, forget problems, or feel more relaxed. But any short-term benefit can turn sour fast. In the long run, using alcohol and drugs to cope with stress will cause a whole new set of very serious problems, as well as, worsening the original problems that led you to drink or use drugs.

Alcohol and drug abuse can cause problems with your family life, health, mental well-being, relationships, finances, employment, spirituality, and sense of self-worth. Think about impact on family as an example. It’s difficult to create healthy, nurturing relationships when what you say and do is under the influence of drugs or alcohol. Being intoxicated decreases intimacy and creates an inability to communicate well. Family members can feel rejected by someone who is always under the influence. In addition, witnessing someone’s behavior while under the influence can be distressing. Children may not understand the aggressive behavior, the shutting down, or the hiding out that can occur along with substance use. The fallout from an accident or an arrest can have a long-lasting impact on a family. Alcohol and drug problems are dangerous for loved ones, because they are often linked with family violence and driving while under the influence.
It is often hard to recognize when alcohol / drug use is becoming a problem. It can happen gradually, and sometimes can be hard to notice by the person who is using. Here are things that people sometimes say to themselves to convince themselves that they do not have a problem:
  • I need a drink to get started in the morning
  • I don’t need to drink, I like to drink
  • Using drugs helps me to stay in control
  • I’m not hurting anyone
  • I can stop anytime I want to
  • I’m still in control

Do you recognize any of these signs?

Alcohol or drug use can be considered a problem when it causes difficulties, even in minor ways. Here are some questions that you can ask yourself to see if you are developing a problem:

  • Have friends or family members commented on how much or how often you drink?
  • Have you found yourself feeling guilty about your drinking or drug use?
  • Have you found yourself drinking (using) more over time?
  • Have you tried to cut down your alcohol (drug) use?
  • Does your drinking (using drugs) ever affect your ability to fulfill personal obligations such as parenting or work?
  • Do you drink (use) in situations that are physically dangerous such as driving or operating machinery while under the influence?
  • Have you found that you need more alcohol (drug) to get the same effect?

If you find that you are answering “yes” to one or more of these questions, perhaps it is time to reevaluate your use, cut back, and seek help from friends, family, or a professional.

If you think that alcohol or drug use has become (or is becoming) a problem for you, there are a number of things that you can do. First, recognize that you are not alone and that others are available to lend support. Second, find help. Getting help is the most useful tool in decreasing or stopping problem drinking or drug use. Even if you have doubts about being able to quit or if you are feeling guilty about the problem seek help. Talk to your health provider or contact your local Alcoholics Anonymous or Narcotic Anonymous for guidance in your recovery. Attending AA or NA is a great way to get group support or individual support from a sponsor. Making the call will put you on the road to getting the life you want.
Additional Resources:

- UIC Wellness Center’s University and Community Resources for Alcohol and Other Drug Services: http://www.uic.edu/depts/wellctr/docs/AOD%20University%20and%20Community%20Resources.pdf

- Alcohol and Drug Abuse Information and Resources: http://www.alcoholanddrugabuse.com/


- Substance Abuse Treatment Facility Locator: http://findtreatment.samhsa.gov/


- Alcoholics Anonymous Homepage: http://www.alcoholics-anonymous.org/


Remember that you are not alone and that others are available to lend support.
Experiencing a deeply distressing or disturbing event can produce an emotional shock called trauma. When they occur, traumas may create feelings of intense fear, helplessness, or horror for those who experience them. In the days and weeks that follow, traumatic events may produce longer-lasting stress reactions that can be surprising, distressing, and difficult to understand. Familiarizing yourself with these symptoms allows you to: identify them if they occur, be less fearful of the symptom, and manage it better.

• It is very common to have problems following exposure to war or civilian traumatic events. Fortunately, these stress reactions can become less frequent or distressing as time passes. However, if you find that your emotional distress is lingering and negatively affecting the quality of your life and your ability to fully function, please consider talking to a mental health care professional.

• Veterans with traumatic stress reactions often worry that they are going “crazy.” This is not true. Rather what is happening is that they are experiencing a set of common symptoms and problems that are connected with trauma.

• Problems that result from trauma are not a sign of personal weakness. Many mentally and physically healthy people experience stress reactions that are distressing, and at times interfere with their daily life.

• If traumatic stress reactions continue to cause problems for more than a few weeks or months, treatment can help reduce them.

Unwanted remembering or “re-experiencing”: Difficulty in controlling distressing memories of war is experienced by almost all trauma survivors.

Physical activation or “arousal”: The body’s “fight-or-flight” reaction to a life-threatening situation continues long after the event itself. It is upsetting to have your body feel like it is over-reacting or out of control. On the positive side, these fight-or-flight reactions help prepare a person in a dangerous situation for quick response and emergency action.

Shutting down/Emotional numbing: When overwhelmed by strong emotions, the body and mind sometimes react by shutting down and becoming numb. In the war zone, this can be a healthy defense mechanism to get through a difficult time. However, you may have difficulty experiencing normal emotions such as happiness or love when you return home and are surrounded by loved ones. Like many of the other reactions to trauma, this emotional numbing reaction will ease over time. What helps is to remind yourself that it’s okay to feel again.
Active avoidance of trauma-related thoughts and feelings: Uncontrollable painful memories and physical sensations can be frightening. It is a natural and understandable defense mechanism to try and find ways to keep these unwanted feelings from happening. The solution for some veterans is to avoid everything - people, places, conversations, thoughts, emotions, and physical sensations - that might act as a reminder of the trauma. This can be very helpful if it is used once in a while (e.g., avoiding upsetting news or television programs), but when used too much it can have two big negative effects. First, avoidance can reduce your ability to live and enjoy your life. Second, avoidance of the emotions connected to the trauma may reduce your ability to recover because you are not giving yourself the opportunity to process the trauma, understand it, move on, and start to heal. This journey to healing simply starts with talking about and processing what happened with family, friends, or a health care professional.

Self-blame, guilt, and shame: Some veterans, in trying to make sense of their traumatic war experiences, may blame themselves or feel guilty in some way. Feelings of guilt or self-blame can cause distress, and prevent a person from reaching out for help. Although it may be difficult, it is very important you talk about any guilty feelings with a counselor or doctor.

Interpersonal effects: The many changes noted above can affect a veteran’s relationships with other people. Trauma may cause difficulties between a veteran and his or her partner, family, friends, or coworkers. The veteran who is experiencing high levels of irritability and anger may now have more conflicts with others and handle them less well. Particularly in close relationships, the emotional numbing and feelings of disconnection from others that are common after traumatic events may create distress and drive a wedge between the survivor and his or her family or close friends. Avoidance of different kinds of social activities by the survivor may frustrate family members. Sometimes, avoidance can also result in social isolation, which hurts relationships. Some kinds of traumatic experiences can make it hard to trust other people. Friends and family may have difficulty understanding these behaviors therefore they may become irritated or frustrated with the veteran and fail to provide support. The solution is bringing in a health care professional to help open up healthy and productive communication between you and your friends and family.

Physical symptoms and health problems. Because some traumas result in physical injury, pain is often a part of the veteran experience. This physical pain often causes emotional distress because in addition to the fact that it hurts, it also reminds veterans of their trauma. Trauma also stresses the body, which can affect emotional and psychological health and cause stress-related physical symptoms (e.g., headaches, nausea, skin problems). If this describes what you are experiencing, especially if coupled with traumatic stress reaction, it’s important you take care of
your overall health, by seeking medical assistance.

Therapy focuses on helping you reduce your fear and anxiety, gain control over traumatic stress reactions, make sense of traumatic experiences, and function better at work and with family. A standard course of treatment may include:

• Assessment and development of an individual treatment plan.
• Education of veterans and their families about posttraumatic stress and its effects.
• Training in relaxation methods, to help reduce emotional and physical tension.
• Practical instruction in skills for coping with anger, stress, and ongoing problems.
• Discussion of feelings of anger or guilt, which are common among survivors of war trauma.
• Detailed discussion to help change distressing beliefs about self and others (e.g., self-blame).
• If appropriate, careful, repeated discussions of the trauma (exposure therapy) to help the service member reduce the fear associated with traumatic memories.
• Medication to reduce anxiety, depression, or insomnia.
• Group support from other veterans, often felt to be the most valued treatment experience.

Additional Resources:

• http://www.mentalhealth.va.gov/
• http://www.samhsa.gov/militaryfamilies/
• http://www.nami.org/Template.cfm?Section=Veterans_Resources&Template=/ContentManagement/ContentDisplay.cfm&ContentID=53242&lstid=877

For more information about traumatic stress reactions and treatment, visit the National Center for PTSD website at www.ncptsd.org.

*Source: Information compiled & adapted from National Alliance on Mental Illness resource center: http://www.nami.org/template.cfm?template=/contentManagement/contentDisplay.cfm&contentID=53586
Some veterans returning home need a little help with re-learning how to feel safe and comfortable in civilian life. This transition phase includes experiences with various forms of stress, anxiety, and depression. Struggling with readjustment is common. Coming home means that you have to stop being the person that you’ve been trained to become and rediscover the person that you used to be. You may also have the challenge of dealing with any traumatic stress reactions that you’ve brought home with you. Is it a lot to handle? Yes. However, now is the time to pull from the strength and determination that helped you to get through your deployment. The challenges may be different, but if you can conquer one mountain, you can conquer another one. It’s important that you remember that help and solutions are nearby. Some basic tips for avoiding the pitfalls associated with these challenges are:

- Get back to regular patterns of sleep and exercise.
- Pursue hobbies and creative activities that are of personal interest.
- Try out relaxation techniques such as breathing exercises and/or meditation. Check out the Wellness Center’s Stress Free Zone: http://www.uic.edu/depts/wellctr/stressfreezone.shtml
- Practice communication skills with family and friends.
- Look at old pictures of yourself and your friends to rediscover you.
- Hold onto the skills, discipline, and confidence that you gained in the military.
- Learn to anticipate and prepare for potential problems and improve your coping abilities.
- Avoid alcohol or other substances when feeling down. (They can increase feelings of sadness).
- Create realistic workloads for home, school and work.
- Take your time adding civilian and home responsibilities back into your life.
- Do not fear the need to seek help. Many resources exist to help you.
- Reconnect with social supports including family, old friends, coworkers or neighbors.
- Avoid social isolation. Make time for activities with family and friends. Include one-on-one time with your partner and/or children.
- Let people who care about you take care of you.
- Don’t tell yourself how to feel. Be patient.
- Plan sufficient rest and relaxation! You have earned it.
A Few Other Things to Remember...

- You are not alone – Stress is extremely common among all civilians and veterans alike.
- You can feel better – All the health concerns discussed to this point are treatable.
- It is healthy, mature, & normal – Difficulties and problems are normal, a true sign of maturity is in admitting such challenges & seeking assistance in overcoming them.

*Source: Information compiled by US Department of Veterans Affairs and adapted from Returning from the War Zone: A Guide for Military Personnel, September 2009

To start feeling like you again, reconnect with family, old friends, coworkers and neighbors.
Most state and federal veteran educational programs can be used in conjunction with federal student financial aid to cover your Estimated Cost of Attendance (COA). You must complete the Free Application for Federal Student Aid (FASFA) in order to determine your eligibility for additional grants, loans, and federal work-study (FWS). The staff in the UIC Office of Veteran Affairs, located in the Office of the Dean of Students, assists veterans in receiving benefits from the U.S. Department of Veteran Affairs and the Illinois Student Assistance Commission (ISAC). Staff is available to assist and provide services to veteran students in the following areas:

- Processing applications for VA Educational Benefits
- Counseling on VA Educational Benefits
- Certification of Enrollment
- Monthly verification of enrollment
- VA Work-Study Program
- Other VA entitlements and benefits
- Veteran Student Association

The UIC Veteran Student Association (VSA) is an organization for veterans and ROTC cadets, and it offers opportunities for professional development, scholastic support, and social networking through seminars, events, and community outreach.

For more information email: uicveterans@gmail.com

In order to have GI benefits processed, all Veterans must complete both the Educational Benefit Enrollment Certification Form and the Academic Advisor Certification Form. Also, a copy of your DD214 or Letter of Eligibility must also be on file, as well as a copy of your class schedule. Please be aware that additional forms may be required to continue the processing of your application. It takes approximately 4-8 weeks for the U.S. Department of Veteran Affairs to process an application. Checks are usually received within 6-10 weeks, so please plan accordingly.

Location: Student Services Building
1200 W. Harrison Street, Suite1800
Chicago, IL 60607
Phone: (312) 996-3126
Website: http://www.uic.edu/depts/financialaid/veterans.shtml

Visit the following web page to access and review important, related documents: http://www.uic.edu/depts/financialaid/veterans_forms.shtml
UIC Office of Veteran Affairs: The staff in the Office of Veteran Affairs can assist veterans in receiving benefits from the U.S. Department of Veteran Affairs and the Illinois Student Assistance Commission (ISAC).

Location: Student Services Building
1200 W. Harrison Street, Suite 3030
Chicago, IL 60607
Phone: (312) 996-4857
Website: http://www.uic.edu/depts/dos/veteranaffairs.html

If you feel the need to discuss your situation more in depth, you can make an appointment. If you leave a voicemail be sure to include your University ID Number (UIN).

UIC staff is available to assist and provide services to veteran students in many areas of financial support.
Help with Career Planning

Congratulations, you’ve made the big decision to come back to school. Now what do you want to do? While you are focusing on your school work it’s an important time to consider your end game. In other words, what do you really want to do with the Bachelor’s, Master’s, or Ph.D. that you earn? From the first day of school, you need to consider this question.

A solution could be a visit to the UIC Office of Career Services, located in the Student Services Building. Taking into consideration your skills, aptitude, and interests, this office can tell you about a variety of job and career choices that fit you. Knowing what your specific professional goals are will help you to choose appropriate course work, join the right clubs, and seek the right internship and volunteer experiences while you are in college. All of this makes you a well-rounded job candidate who has what employers are looking for.

Some things to consider when deciding on your future career:
• What did you do before entering the military, or what interests did you have? Are you interested in doing the same thing(s)?
• Is there a civilian career that directly relates to your military career? Look for jobs that are similar to your military occupation and your skills and experience will translate easier.
• If you find yourself wanting to take your career in a new direction, identify the types of things you’re now interested in doing. What education, skills and experience are required?
• When identifying possible careers, it helps to research the job market. The US Department of Labor, Bureau of Labor Statistics identifies occupations with the highest predicted growth (http://www.bls.gov/). Selecting one of these occupations means there will likely be a better job market, more openings and higher demand.
• Consider looking for jobs within the federal government or with federal contractors. Veterans receive preference points when applying for government positions and you may have additional qualifications they often look for in applicants, such as security clearances.
• When applying for a job, make sure you transfer your skills into civilian terms that employers can relate to. Translate your skills into terminology and relevant experience that specifically matches the criteria employers are looking for.
• Don’t overlook the value of networking. Take advantage of the experience gained by other veterans who have retired from their military careers and use them as additional sources of advice and support.
Identify what types of things interest you now in order to help you decide on your future career path.
Financial difficulties can add stress to the college experience. Therefore, it is important to make good financial decisions and make the most of your money. Below are some tips on how to do that:

• Develop a budget and stick to it. A simple budget plan will help you avoid problems like running out of money before the week, month, or semester is over. Start by tracking your expenses for a week or two to see where your money is going. Then think about what you can afford and come up with a realistic budget, including money for entertainment and eating out. Write out your budget plan, consult it often, and stick to it.

• Open a checking account. A checking account will help you keep track of where your money goes. Always keep enough money in your account to cover the checks you write. Be sure to keep all record of your deposits, withdrawals, checks, and receipts and compare them with your monthly checking account statement.

• Don’t go overboard at the ATM. Many banks have ATMs on campuses, and they can be a real convenience when you need some cash. But ATMs can also be your fast track to financial problems. Because it’s so easy to withdraw money, you can overspend almost before you know it. Try not to visit the ATM too often. When you do make withdrawals, you’ll waste less money if you take out small amounts—like $20 instead of $40. This will also help you to spread your money out over the semester instead of spending it all at the beginning. Save your ATM receipts to compare with your statement.

• Be smart about student loans. Apply for financial aid if you need it, but borrow only what you need. Being eligible to borrow doesn’t mean you have to take the maximum the lender will allow. Remember, you’re expected to repay your loans, plus interest. Repaying your loans on time will help you establish a good credit rating which is very important when it comes time to rent an apartment or buy a home or car.

• Use credit cards wisely. Here’s where plenty of students get into big trouble. Banks are only too happy to offer you a credit card. Cautious and conservative use can help you to build a good credit history. Some strategies for conservative use include: not carrying your card in your wallet (this prevents impulse spending), using it only for real emergencies, or only spending what you can quickly pay off. You can also ask your credit card company to not give you a high spending limit. A modest limit ($2,500.00 to $3,000.00) will help to keep your spending under control.
• Cut book costs. Reduce book expenses by buying used textbooks instead of new ones. Check out college bookstores and private bookstores catering to students. Online booksellers often have textbooks for lower rates than the campus bookstore. Save more money by reading a library copy of some of the books on your list.

• Save on living costs. Unless you commute from home, a big chunk of your educational expenses will go toward room and board. Take a close look at dormitory expenses compared with apartment living. Enterprising students often save substantial amounts by combining their resources and renting an off-campus apartment.

Being organized makes the difference between order and chaos in your financial affairs. There’s no magical formula. All it takes is a little planning, some file folders, and ongoing maintenance.

Being organized offers real benefits—no more hours spent looking for misplaced financial aid forms, wage and salary statements, or school transcripts.

Here are some tips for getting organized:

1. Set up a folder system where you’ll keep all of your monthly bills and documents to be filed.

2. Get a file cabinet or file box. This is where you’ll keep the papers and documents you don’t use often. Keep the following folders in your file cabinet or box:
   • Receipts for important expensive items (television or computer)
   • Tax returns
   • Financial aid documents (including promissory notes for loans)
   • Academic documents (including standardized test scores, transcripts, academic recommendations, copies of diplomas, and certificates)
   • Job placement documents (including résumés, test scores, and job recommendations from former supervisors)
   • Insurance policies (e.g., automobile, health, life)

3. Get a loose-leaf notebook. Record semi-permanent information, including:
   • Your monthly budget
   • Credit card account and telephone numbers
   • Names and telephone numbers of your "advisers," including your faculty adviser, financial aid counselor, club advisers, and loan officer

4. Keep hard-to-replace documents, including your passport, social security card, and birth certificate, in a bank safety deposit box or another safe location.
5. Sort through and dispose of the documents in your file or box periodically. Use the following list to determine how long to keep documents:

- Keep 7 years: Tax returns
- Keep until all education loans are fully repaid: Financial aid documents, promissory notes, disclosure statements, account statements, etc.
- Keep indefinitely: Academic records, car loan documents, deed to the car, home mortgage and loan documents, and personal insurance policies.

Additional Resources:

- Connection to Money, Jobs, & Benefits: http://turbotap.org
- Help with Basic personal Finance: http://www.moneymanagement.org/
- US Department of Veteran’s Affairs: http://www.gibill.va.gov/
- Nationwide General resources: http://www.military.com/

Eliminate stress by developing a budget plan to better manage your finances.
Web Resource List for UIC Veteran Students

UIC Resources:
- Family Medicine: http://chicago.medicine.uic.edu/departments___programs/departments/fammed/
- Campus Care: http://www.uic.edu/uic/studentlife/studentservices/index.shtml
- UIC Counseling Center: http://www.uic.edu/depts/counseling/
- UIC Writing Center: http://www.uic.edu/depts/engl/writing/
- UIC Wellness Center: http://www.uic.edu/depts/wellctr/
- UIC Veteran’s Affairs: http://www.uic.edu/depts/dos/veteranaffairs.html
- UIC Disability Resources: http://www.uic.edu/uic/studentlife/studentservices/disability.shtml

General Information:
- US Department of Veteran’s Affairs: http://www.gibill.va.gov/
- Chicago Regional VA Office: http://www2.va.gov/directory/guide/facility.asp?ID=848&dnum=All
- Jesse Brown VA - Medical Services: http://www.chicago.va.gov/
- Illinois Veteran Support: http://www2.illinois.gov/veterans/Pages/default.aspx
- National Resources: http://www.military.com/
- CollegeZone – School Transition Support: http://www.collegezone.com/

Academic Support:
- Comprehensive informational resource for prospective veteran students: http://www.todaysgibill.org/
- Additional information/resources for active veteran students: http://www.studentveterans.org/index.php
- “Get A Degree. Get A Job. Get Ahead”: A resource for vets to get degrees and get jobs. Helpful articles on “strategies and tips” which include navigating classes, course work, buying textbooks, etc. http://www.militarytimesedge.com/
- The US Dept of Education created a “Veterans Upward Bound” program to guide vets back to school: http://www2.ed.gov/programs/triovub/index.html

Comprehensive Resources:
- A source for all things army, they have a career & education section which updates latest information regarding funding, schools, interview skills, etc: www.armytimes.com
- A PDF from the VA dept for vets coming back home including PTSD, relationships, etc minimum stress on education besides GI funding: http://www.ptsd.va.gov/public/reintegration/guide-pdf/SMGuide.pdf
VA information for returning Veterans and tip sheets to help with coping, family, relationships, etc: http://www.mentalhealth.va.gov/returningservicevets.asp

VA information for family of returning Veterans and tip sheets to help with coping, relationships, etc: http://www ptsd.va.gov/public/reintegration/guide-pdf/FamilyGuide.pdf

Article discussing transition issues and other colleges are considering. Interesting to me is the idea of a peer ed. type program where veteran students reach out to & look out for other veterans students sort of like when on duty: http://www.columbiaspectator.com/2009/04/30/veterans-seek-support-transition-college-life


Article discussing vet’s point of views on the lack of resources on campuses: http://www.armytimes.com/careers/college/military_vets_on-campus_072108/

Article about a series of in-depth interviews with veteran student populations that identifies the most common obstacles including PTSD, paying out of state tuition, late GI bill payments, disabilities, and loneliness: http://www.associatedcontent.com/article/2348556/life_of_student_military_veterans_in.html?cat=4

Interviews with returning vets that recount the struggles they have in school and coming back: http://sciencecareers.sciencemag.org/career_development/previous_issues/articles/2008_06_06/caredit_a080008
Coming Home: 1. *Body of War* (2007) – The film follows Tomas Young, an Iraq War veteran paralyzed from a bullet to the spine, on a physical and emotional journey as he adapts to his new body and begins to question the decision to go to war in Iraq.  
http://www.youtube.com/watch?v=1HZuQkIY64 (Trailer)

2. *The Ground Truth* (2006) – The film addresses the issues many soldiers face upon their return from the War in Iraq, including problems with Post Traumatic Stress Disorder and an inability to meld back into “normal” society.  
http://www.youtube.com/watch?v=dLjKtLnetK4 (Trailer)

3. *Operation In Their Boots* (2010) – The film provided five Iraq and Afghanistan veterans with the opportunity to write, produce, and direct their own documentaries about veterans.  
http://en.wikipedia.org/wiki/Operation_In_Their_Boots  
http://www.youtube.com/watch?v=MPCb9JwsorA (Trailer)

4. *When I Came Home* (2006) – The film looks at the challenges faced by returning combat veterans and the battle many must fight against the Veterans Administration for the benefits promised to them. It includes material about homeless veterans in the United States - from those who served in Vietnam to those returning from the Iraq War.  
http://en.wikipedia.org/wiki/When_I_Came_Home  
http://www.youtube.com/watch?v=mFF3I_SiIg4 (Trailer)

http://www.youtube.com/watch?v=QjmHqkNQgCQ&feature=relmfu

Testimonies: 6. *Joe’s Story* – Short testimony given by 25-year-old war veteran Joe Collins. He talks about coming home and transitioning from fighting in Operation Iraqi Freedom. He then begins to tell his story about suffering from PTSD.  
http://www.youtube.com/watch?v=vPPiFrwCrSI&feature=related
7. Scott’s Story – Scott Waite, Veteran, U.S. Navy, talks about making the transition from military service to life back home, feeling lost, alone and with a sense of guilt, but finding understanding from other veterans and a sense of purpose in continuing education.
http://www.youtube.com/watch?v=dp7reQ17pTE

8. Jason’s Story – Jason Collins, Veteran, U.S. Army, shares his journey from high school dropout to serving in Afghanistan, dealing with PTSD, and becoming a successful college student.
http://www.youtube.com/watch?v=cZlFpqmfBeU&feature=related

9. Aaron’s Story – Aaron Chesna, Veteran, U.S. Marines, shares his story of making the difficult transition from combat duty in Iraq to student at State College of Florida.
http://www.youtube.com/watch?v=WQ2-fraon8w&feature=related

10. Sean’s Story – Sean Corbett, Veteran, U.S. Army, served in Iraq and returned home having to deal with PTSD. He found support from other veterans attending college, and gained a positive outlook on life and the future.
http://www.youtube.com/watch?v=UgXN75sOZwc&feature=related

11. Emily’s Story – Capt. Emily Stehr shares her story of suffering from depression.
http://www.youtube.com/watch?v=WebSikRRO5w&feature=relmfu

http://www.youtube.com/watch?v=l6qmKwcfB8Y&feature=relmfu (Trailer)

13. What is PTSD? – Medical Editor, Col. Paul Little, M.D., explains what PTSD is, who suffers from it and how to spot warning signs for those who may require some help. War Veteran also shares his story about suffering from PTSD.
http://www.youtube.com/watch?v=H_H_mAm4a4s&feature=related

14. State of Mind: Veterans of War – video including statistics regarding Veteran’s and Mental Health
http://www.youtube.com/watch?v=nt8AmluPBqU&feature=fvst

Educational: