



RECONNECT CORNER

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PROGRAM LINKS

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Adapting Your Home to Your Needs: Grant Funding

Living independently and comfortably in your home impacts you and your family's overall wellbeing, but it can be costly to achieve. For fiscal year 2022, the department of Veterans Affairs has grants available that can assist with making your home more accessible, increase independence, improved overall wellbeing, and decrease the burden on your budget.

1. **The SAH or Specially Adapted Housing Program grant.** This program can be used to increase your mobility within your residence, with a maximum grant of \$20,387. You can find more information at [Specially Adapted Housing Program \(va.gov\)](https://www.va.gov/specially-adapted-housing-program/)
2. **The HISA or Home Improvements and Structural Alterations grant.** This grant provides funding for home improvements up to \$6,800, along with non-service-connected disabilities benefits up to \$2,000. You can find more information at [Home Improvements and Structural Alterations \(HISA\) - Rehabilitation and Prosthetic Services \(va.gov\)](https://www.va.gov/hisa-rehabilitation-and-prosthetic-services/)

To learn more about adaptive housing grant programs and to apply please visit: [Specially Adapted Housing Assistive Technology Grant Program - VA Home Loans](https://www.va.gov/specially-adapted-housing-assistive-technology-grant-program-va-home-loans/)

Finding the Right Support: Filing Taxes

They say death and taxes are two things you can always count on, so if you feel a sense of anxiety when tax time rolls around you are not alone. Fortunately, there are ways to help lessen your anxiety and locate helpful resources.



First, let's address actions you can take to help decrease anxiety:

Educate yourself.

Knowledge is power!

Know where your money is going.

This is not only important for your taxes, but for your overall household budget.

Be organized.

Creating an organization system and a secure place for your documents will make finding what you need for taxes easy.

Reframe your thoughts.

Taxes are something that will have to be done no matter what, so do your best to find the positive in it.

Don't procrastinate.

If you are going to owe taxes this year isn't it better to know sooner than later so you can prepare? And if you're going to be getting a refund, wouldn't you prefer to have that money as soon as possible?

Be honest with yourself and your tax professional.

If you're not, you may end up having to amend your taxes.

Adjusting your mind set, being proactive, and knowing the available resources can help build confidence and ease any anxiety you may have around filing your taxes.

The IRS has a wide range of resources to help military members, their families, and veterans navigate their tax situations. Did you know, qualifying veterans can e-file their taxes for free through MilTax? In addition, if you earned less than \$72,000 in 2020 you can utilize IRS free file software for your federal tax return.

Visit the links below for more information about these programs:

[MilTax: Free Military Tax Return Preparation Services • Military OneSource](#)

[Free File: Do your Federal Taxes for Free | Internal Revenue Service \(irs.gov\)](#)

If you used your VA education benefits program this year you can find more information about how this affects your taxes at [How VA Education Benefit Payments Affect Your Taxes | Veterans Affairs](#).

Finally, here are some additional resources to help with filing taxes:

- [Springfour](#) Direct provides tips on laws, credits, and assistance with filing your income taxes and maximizing your refund.
- The [Get It Back Campaign at taxoutreach.org](#) helps eligible workers claim tax credits and use free tax filing assistance.
- [MyFreeTaxes](#) (866-698-9435) helps with filing free federal and state taxes.
- The [IRS Low Income Taxpayer Clinic Locator](#) (877-777-4778) provides a listing of Low Income Taxpayer Clinics that provide legal advice and representation in tax disputes with the IRS.

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HOMEFRONT**operationhomefront.org**AMERICA'S WARRIOR
PARTNERSHIP**americaswarriorpartnership.org**VETSEDU**vetsedu.org

The articles in this newsletter are provided for informational purposes only and are not intended as credit repair or tax advice.

**Setting Financial Goals and Achieving Your Dreams**

What are your dreams for the future? Do you want to own a home, go to school, build savings, buy a new car, or maybe go on a vacation? Achieving dreams often starts with setting financial goals. Goals not only impact how quickly you're able to accomplish your dreams, but they're a great motivator and can help you stay on track.

TYPES OF GOALS

Let's say your goal is to purchase a home in the next three years. How could you accomplish this? First, let's start by learning more about the smaller goals that will help you accomplish long-term or lifetime goals. There are several types of goals you can set.

- **Steppingstone:** A smaller step you will need to accomplish to reach your short-term goal.
- **Short-term:** Near future, usually a year or less, that will help you reach your long-term goal.
- **Long-term:** These are goals that need over a year to accomplish.
- **Lifetime:** A major goal that you would like to accomplish over a lifetime.

So, to reach the large goal of purchasing a home in the next three years you will need to set several steppingstone and short-term goals to help you stay on track to reach your long-term goal.

STEPS TO TAKE

No matter what goals you are trying to achieve start by following these steps:

1. Brainstorm what is important for you to accomplish and why
2. Identify how you will measure the achievement
3. Set a timeline
4. Identify obstacles
5. Plan how you will confront potential obstacles
6. Identify steps you will need to take to accomplish your goal
7. Identify an accountability partner and remind yourself why this goal is important

Remember this is your goal, so don't let small setbacks discourage you. Revisit your timelines as needed, and don't forget to celebrate your accomplishments no matter how small! For more information on setting SMART goals check out [How to Set a Smart Goal - Whole Health Library](#) from the VA or [How to reach any goal](#) from MMI.