

# Monthly Muster

APRIL 2026



**VACCC Hosts MST Presentation  
& Claims Clinic in Partnership  
with VBA**

**VACCC Conducts Five  
Veteran Outreach  
Events in One Day!**

## VACCC Hosts MST Presentation & Claims Clinic in Partnership with VBA

The VACCC hosted another successful MST Presentation & Claims Clinic in partnership with the Veterans Benefits Administration (VBA) led by Veteran Services Manager Justyna Berry. The event focused on supporting Veterans impacted by Military Sexual Trauma (MST) by providing education, guidance, and direct assistance regarding the VA claims process and available supportive services. The presentation created an opportunity for Veterans, community partners, and service providers to better understand the unique challenges MST survivors may face while navigating the benefits system and seeking care.

The clinic emphasized the importance of creating informed, compassionate, and trauma-sensitive environments when assisting Veterans affected by MST. Through the presentation and discussion, attendees were able to learn more about the claims process, available VA resources, and best practices for engaging with and supporting MST survivors in a respectful and effective manner. VACCC remains committed to ensuring Veterans facing difficult and deeply personal circumstances have access to knowledgeable advocates and supportive programs designed to help them move forward. Events such as this clinic reflect the organization's continued effort to not only assist Veterans directly, but also strengthen community partnerships and improve how organizations collectively serve those in need.

## Why We're Sharing This Resource

At the Veterans Assistance Commission of Cook County, we know that MST-related claims and care conversations can be deeply personal. Survivors deserve support that is confidential, trauma-informed, and accessible. The Beyond MST app gives Veterans another option to begin or continue their healing journey in a way that feels safe and manageable.

Whether you are seeking coping tools, looking for self-care guidance, or simply need a reminder that you are not alone, Beyond MST is a resource worth exploring.

## Download the App

The Beyond MST app is available for both iOS and Android through the VA Mobile App Store. Veterans, survivors, advocates, and providers are encouraged to share this resource with anyone who may benefit from private, trauma-sensitive support.

You are not alone. Support is available, and healing is possible.

**30 Days of Healing with Beyond MST**  
**About This Guide**

**30 Days of Healing with Beyond MST** was designed to help survivors of military sexual trauma (MST) continue to improve their well-being using the **Beyond MST** mobile app. It lists 30 days of activities, tools, and resources to use on your healing journey. Regardless of how you use this guide, please know you are not alone, and that health, happiness, and healing are possible.

MST refers to a range of experiences of sexual assault or threatening sexual harassment during military service. Healing can be a lifelong journey for some. Please know that there is hope.

**What is Beyond MST?**  
**Beyond MST** is a free, secure self-help mobile app for MST survivors of all backgrounds and stages of recovery. **Beyond MST** was created by the Department of Veterans Affairs (VA) to support and empower you. It can help you cope with challenges, manage symptoms, improve your quality of life, and find hope. You don't need to be in treatment or have a specific diagnosis. Learn more at <https://www.vba.va.gov/app/mobile/beyondmst.asp>.

When you're ready, you can scan this QR code with your device camera or QR code scanning app. Follow the prompts to go to the app store and download the app.

**How do I use this guide?**  
If you are new to the **Beyond MST** app, you can use this guide to read each day's suggestion and try the activities from **Beyond MST** with a goal of about one per day. The activities include books, readings, and brief questionnaires. They were chosen to help you explore different features in the app in a helpful timeframe. You can try as many or as few as you'd like, on a schedule that works for you.

If this is your first time reading about MST, it can be emotionally hard. You can start anytime, and you can pause and do something else if you need to for a while.

If you've used **Beyond MST** before, please note that some steps may look slightly different on certain days.

**What if I don't have access to a mobile device? Can I use this guide without Beyond MST?**  
This guide was designed to support MST survivors using the **Beyond MST** mobile app. If you don't have the app, you can learn more about healing from MST at <https://www.merithealth.va.gov/mst>.

Questions or comments? Email [MobileMentalHealth@va.gov](mailto:MobileMentalHealth@va.gov).

**Your Privacy, Our Priority**

Can VA or anyone else see what I enter into the app?

**Beyond MST** is secure. It is not connected in any way to VA medical records. VA cannot see information entered in the app that could identify you personally, and neither can any third parties, ever. You don't need a login, and you don't have to enter any personal details to use the app. You can also set a four-digit pin lock for added security.

If you have questions or concerns about this, you can read more at <https://www.vba.va.gov/mobile/> or in the app (select More on the home screen and then Settings to read the Privacy Policy).

National Center for PTSD



## Serving Those Who Served

### April 2026 Monthly Financial & Operational Overview

In April 2026, the Veterans Assistance Commission of Cook County (VACCC) continued our commitment to serving Veterans and their families across Cook County by providing a remarkable total of \$129,142.40 in direct financial assistance.

### Department Metrics & Service Activity

In addition to financial assistance, the VACCC maintained strong operational engagement with Veterans throughout April. During the month:

- 354 Veterans visited the office in person
- 842 calls were handled by staff
- 38 outreach events were conducted throughout Cook County
- 68 new Veterans were on boarded for services

These metrics reflect the continued trust Veterans have placed in the VACCC and demonstrate the dedication of the VACCC team in responding to the evolving needs of our community. Behind every call answered, outreach event conducted, and Veteran served is a team deeply committed to ensuring no Veteran feels forgotten or unsupported.

### April 2026 Veteran Financial Disbursements

Veteran Financial Disbursements	
Rent	\$ 27,699.13
Food Cards	\$ 27,100.00
Burial	\$ 26,112.00
Hygiene	\$ 16,300.00
Gas	\$ 13,957.17
Electric	\$ 11,619.08
CTA 7-Day	\$ 2,091.00
Mortgage	\$ 1,943.92
Water	\$ 1,135.40
Internet	\$ 444.85
CTA Single Ride	\$ 385.00
Telephone	\$ 254.85
Uniforms	\$ 100.00
<b>Total Disbursements</b>	<b>\$ 129,142.40</b>

### Overall Assessment

April 2026 demonstrated continued operational strength, responsiveness, and mission-focused service delivery by the VACCC team. The month's disbursement trends highlight the ongoing demand for housing stabilization, utility support, food assistance, transportation access, and burial services throughout Cook County. Most importantly, these efforts represent real Veterans, real families, and real moments where support was needed most. Whether assisting a Veteran in maintaining stable housing, helping a family navigate financial hardship, or honoring a Veteran through burial assistance, the VACCC remains committed to serving with empathy and accountability.

As the needs of our Veteran community continue to evolve, so does our commitment to meeting those needs with professionalism and purpose. The VACCC remains honored to serve those who have served our nation and will continue working every day to ensure Veterans throughout Cook County receive the support and advocacy, they have earned through their sacrifice and service.

*Elizabeth D. Soto*  
Superintendent

Veterans Assistance Commission of Cook County

In April, the Veterans Service Officer Team continued to deliver strong claims support and direct benefits assistance for Cook County Veterans and their families. Our VSO team focused on helping Veterans establish representation, preserve effective dates, submit new claims, and move appeals forward.

VSO Action	April Total
VA Form 21-22, Power of Attorney	148
VA Form 21-0966, Intent to File	160
VA Form 21-526EZ, New Claims	111
Higher-Level Reviews / Appeals	96
<b>Total Benefits Brought In by VAC</b>	<b>\$190,961.32</b>

### What This Means for Veterans

Each number represents a Veteran or family member taking an important step toward accessing earned benefits.

**148 Powers of Attorney** means more Veterans now have accredited representation and direct support through the VA claims process.

**160 Intents to File** means effective dates were protected, helping Veterans preserve the earliest possible date for potential retroactive benefits.

**111 New Claims** means Veterans received assistance initiating compensation claims for service-connected disabilities.

**96 Appeals and Higher-Level Reviews** means our team continued fighting for Veterans when decisions required further review or correction.

Most importantly, the VAC helped bring in **\$190,961.32 in benefits for the month of April**, dollars that go directly back to Veterans, survivors, families, and the Cook County community.

### April VSO Highlight

April was another strong month for claims development and Veteran advocacy. The VSO team continued building momentum by combining one-on-one claims support, evidence review, representation, and appeal assistance. This work is not just paperwork. It is direct advocacy that helps Veterans access the compensation, recognition, and support they earned through service. The Veterans Assistance Commission of Cook County remains committed to expanding access, improving claims support, and ensuring Veterans across Cook County have a trusted place to turn when navigating VA benefits.

### VSO FAQ: VA Debt and Education Benefits

VA debt and education benefit questions are some of the most common concerns Veterans and family members bring to a VSO. A debt letter from VA can feel overwhelming, but Veterans should know they have options. The most important step is not to ignore the letter. Read it carefully, check the deadline, and ask for help right away.

#### What is VA debt?

VA debt usually happens when VA determines that a Veteran, dependent, survivor, or school received more benefits than they were entitled to receive. This is often called an overpayment. VA overpayments can involve disability compensation, pension, survivor benefits, education benefits, or health care copays. Veterans can review VA benefit overpayments and copay balances online through VA's debt management tools.

#### Can I set up a payment plan?

Yes. If the debt is valid but the Veteran cannot pay it all at once, VA may allow a repayment plan. VA states that if someone can repay an overpayment in less than five years, they may request a repayment plan online, by phone, or by mail.

## **Why would I receive a VA education debt?**

Education debt can happen for several reasons. Common examples include dropping a class, withdrawing from school, changing enrollment status, receiving a non-punitive grade, or receiving housing allowance or tuition payments that VA later determines were not payable. For Post-9/11 GI Bill students, withdrawing from a class may result in repayment of monthly housing allowance, and the school may also be responsible for paying back tuition, fees, or Yellow Ribbon funds paid on the student's behalf.

## **What should I do if I receive a VA debt letter?**

Do not set it aside. Check the amount, the reason for the debt, and the response deadline. If the debt does not look correct, the Veteran may dispute the debt. If the debt is correct but paying it would cause hardship, the Veteran may request help such as a repayment plan, waiver, compromise offer, or temporary suspension of collection. VA provides options to request help with benefit overpayments and copay debts.

## **Can I dispute a VA debt?**

Yes. A Veteran may dispute a VA debt if they believe the debt is incorrect, the amount is wrong, or VA made an error. A dispute is different from asking for a waiver. A dispute challenges whether the debt is valid. Veterans with questions about benefit overpayments can contact VA's Debt Management Center at 800-827-0648.

## **Can I ask VA to waive the debt?**

Yes. A waiver asks VA to forgive the debt because collecting it would be unfair or would cause financial hardship. Veterans should submit the waiver request as soon as possible and include financial information, the reason they believe the debt should be waived, and any supporting documents. VA Form 5655, Financial Status Report, is often used when requesting help with VA debt.

## **Will VA take my monthly benefits to repay the debt?**

VA may withhold part or all of a monthly benefit payment to collect a debt. That is why it is important to respond quickly. Veterans may be able to request a lower monthly withholding, a repayment plan, or other relief if the withholding would create financial hardship.

## **Can a VSO help with VA debt and education questions?**

Yes. A VSO can help review the VA letter, explain what VA is asking for, identify deadlines, discuss whether the Veteran may need to dispute the debt or request a waiver, and help the Veteran gather supporting documents. For education debts, a VSO may also recommend that the Veteran contact the school certifying official to confirm what was reported to VA.

## **What education issues should I report right away?**

Veterans and students using VA education benefits should report changes quickly, especially if they drop classes, withdraw from school, change from full-time to part-time, stop attending, change programs, or believe their school certified the wrong enrollment information. VA education payments can be affected by school breaks, enrollment dates, and credit hours. For example, VA does not pay monthly housing allowance during school breaks, and housing payments may be prorated when enrollment begins or ends mid-month.

## **VSO Tip of the Month**

A VA debt letter is not the end of the road. Veterans should respond early, keep copies of every letter, save proof of school schedule changes or withdrawals, and ask for help before the deadline passes. The faster a Veteran acts, the more options may be available.

<https://www.va.gov/manage-va-debt/>

## VACCC Conducts Five Veteran Outreach Events in One Day!



On April 24th, the VACCC demonstrated its continued commitment to serving Veterans across the county by successfully conducting five separate outreach events in a single day. These events included the VA Medical Mobile Unit Resource Event, Richton Park Vet Center outreach, the Rolling Meadows Senior and Veteran Resource Fair, the American Legion Post 36 Coffee and Conversation Event, and VACCC Office Hours at the Skokie Courthouse. Through coordinated planning, teamwork, and dedication from staff across multiple departments, VACCC was able to ensure Veterans and their families had access to critical information, resources, and support services throughout the day.



Managing five events simultaneously required a tremendous amount of effort, flexibility, and coordination from the VACCC team. From transporting materials and staffing outreach tables to assisting Veterans directly with questions regarding benefits, services, and support programs, staff remained committed to ensuring every event was meaningful and impactful. The VACCC continues to prioritize meeting Veterans where they are – whether in community centers, courthouses, partner organizations, or local Veteran spaces – because no Veteran should have to navigate challenges alone. April 24th served as another example of the organization's ongoing mission to go out into the community and do everything possible to support Veterans in need throughout Cook County.



## VACCC Hosts Successful “Coffee and Conversation” Event with American Legion Post 36

The VACCC was proud to host a successful “Coffee and Conversation” event in partnership with American Legion Post 36, bringing together Veterans, community members, and VACCC leadership for an afternoon focused on outreach, discussion, and engagement. The event saw a strong turnout, highlighting both the importance of Veteran-centered community spaces and the value of partnering with long-established organizations such as American Legion Post 36, which has continued to serve and support Veterans throughout the community for generations.

During the event, Veterans had the opportunity to learn more about the programs and services offered through VACCC, including Emergency Financial Services, VA Claims & Benefits assistance, outreach initiatives, and other supportive resources available to Veterans and their families across Cook County. Attendees were also able to speak directly with VACCC leadership, including Superintendent Elizabeth Soto and Deputy Superintendent Grant Jacobson, asking questions regarding the future direction of the organization, outreach priorities, and continued efforts to expand services and accessibility for local Veterans. The event fostered meaningful conversations and reinforced VACCC’s commitment to transparency, partnership, and ensuring Veterans remain connected to the support they have earned through their service.





VA



U.S. Department of Veterans Affairs

## BE VIGILANT OF SCAMS



The Federal Trade Commission estimated that in 2023 alone, Veterans, Service Members, and their families reported **\$477M in losses to fraud, as per March 31, 2024 data.** This number only represents the fraud that has been detected and has **increased from \$413M in 2022.** This is just what has

been reported. Keeping yourself safe from scams is critical when applying for benefits and services, when accessing them, or authorizing others to do so.

Visit VSAFE online: [www.VSAFE.gov](http://www.VSAFE.gov)



**Companies who advertise VA benefits** can only be obtained with their help. These companies may not be recognized by VA and may be attempting to charge illegal fees.



**Validate:** If you are interested in working with a Veteran Service Organization (VSO), agent, or attorney, use the Office of General Counsel Accreditation tool to confirm and validate their credentials. <https://www.va.gov/get-help-from-accredited-representative/> is an official source to use to verify.



**Be aware of medical professionals who charge a fee** or guarantee a specific benefits-related outcome. If an exam is warranted, VA will order one for you at no cost to you.

See next page for more tips about fraud prevention, help, and reporting ►►

## TIPS TO AVOID VETERAN TARGETED SCAMS

Scammers are taking advantage of new opportunities to commit fraud. There's been an increase in phishing (Email), vishing (phone), and social media scams targeting Veterans, their family members, caregivers, and survivors to access their finances and benefits, or to submit claims on their behalf.

Beware of anyone who guarantees a lucrative financial benefit or service.



### DO'S

- **Submit applications securely** online on [va.gov](http://va.gov) or other federal websites or in-person through Federal agencies offering a service. Those agencies will assist in gathering evidence necessary to support it. There are no costs or hidden fees to apply.
- **Be cautious of:**
  - **Aggressive companies** who may try to pressure you to sign their contract through frequent communications or by insisting "you must act now or lose your chance for benefits."
  - **Companies who claim to be contacting you on behalf of VA or to have a special relationship with VA.** Contact VA at 1-833-38V-SAFE if you are unsure about the authenticity of any message received.
- **Use two-factor identification, like [login.gov](http://login.gov), when available.**

### DON'TS

- **Do not sign a contract agreeing to pay** an unauthorized company a percentage of your benefit payment in exchange for their assistance with your VA claim. If you need help filing a claim, there are representatives of VSOs, agents, and attorneys who have been accredited by VA to assist you.
- **Do not sign a blank form** for someone else to complete later. Always review the completed form before signing and keep a copy for yourself.
- **Do not be fooled by companies who advertise they have special relationships** with medical professionals and can guarantee you a specific claim outcome. If they are defrauding the Federal government, you could be held responsible for paying those benefits back.
- **Do not provide identifying information** like your social security number, medical records, or other personally identifiable information to anyone offering claims assistance before confirming their credentials using the Office of General Counsel Accreditation tool.

## REPORTING

### For suspected fraud or scams:

- Call the VSAFE Fraud Hotline: 1-833-38V-SAFE
- Visit VSAFE online: [www.VSAFE.gov](http://www.VSAFE.gov)

VA



U.S. Department  
of Veterans Affairs

# CONTACT US



Scan now to follow us on our Social Media

To speak to a representative and learn more about our services, please scan QR code or visit



<https://hovqr.to/de421623>

## Cook County Juvenile Temporary Detention Center

1100 S. Hamilton Ave, C-011 (LL)

Chicago , IL 60612

(312) 433-6010

[vacc@cookcountyIL.gov](mailto:vacc@cookcountyIL.gov)



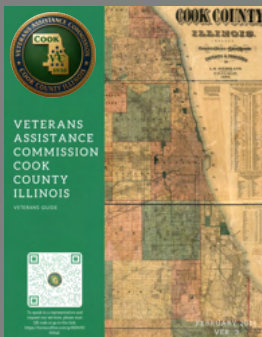
## George W. Dunne Cook County Administration Building

69 W. Washington St, Suite 1420

Chicago, IL 60602

(312) 603-3865

[vacvso@cookcountyIL.gov](mailto:vacvso@cookcountyIL.gov)



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