**Benefits Taxonomy Conversation Guide**

**Main Interview**

**Warm-Up**

1. For how long have you been out of active duty military? 7 Years.
2. Where, geographically, are you based right now? TX, suburban .
3. Can you tell me about a time you’ve utilized a VA service? Uh besides healthcare I have the VA home loan. Uh, it was a good experience. I had issues before but it wasn’t the VA it’s the lenders you know. When you apply for the va home loan its not the va giving you a loan it’s a private bank having it backed by the va loan. I have used it 4-5 times and had issues before because of the people at the bank not knowing what to do for the paperwork. I have a few houses then I sold it and then reapplied and it’s like you don’t qualify because you have one but I paid it back already. Each time it was the same time. Once the mortgage is closed they don’t do the extra step to let the va know it’s been paid back but on the va side it was still active. Each time it was the same time, once they get their money back they don’t do the va forms to let the va know its been closed. That was the only issue I had with the VA home loans.

**Scenario 1 - Category Name Evaluation**

Disability claim, not helpful because people who want to do that need to get records ready and I would probably talk to someone at a VSO to get everything together then scan it all and email or file online. Theres nothing you can do on your own on the website

Ebenefits, yeah ,maybe you can do that on your own. So helpful

Education benefits not helpful. Well if you actually need to use the benefits you need to be registered in an approved school and requirements change monthly and you have to be on campus somewhere and then register and then they tell you the form needed to sue the GI bill for school. I don’t think that’s something you can do it on your own. Its not really helpful. If you want to apply you need to be in school and have the code and the credit hours being used. I would think you do that on location of the campus not something you do on your own.

Helpful in the list: I don’t know click on it, theres nothing so its not useful. I am in the suburban and hour away form Dalla and there is 5 million people there and theres no location here. So unless you have a location anywhere, if you don’t find something close by its not useful.

I am pretty sure theres VOS’s that are located closer then those. Maybe the VA should get with the DAV, VFW, VSO’s to see fi they can help with these and if so have them added here so when a veteran is looking for something it will show up on the VA website. I am sure that within 20 minutes theres an organization that helps. Plus maybe if it’s in a campus you may need to be a student for help because of security. I am sure there are more resources here but they don’t show up here.

Va home loan, not helpful and you aren’t the one really doing it it’s the loan officer even though you tell them you have a va home loan, they will ask for the SSN and then they will get it directly from the VA. If you provide a printout and they say thank you but they still need to contact the va for direct confirmation.

IDES, I don’t know why its there because that works when you are active duty. Its not va really. You don’t have a say for it when you go to a medical board when active duty and it goes to D.C

Pre-discharge help it is confusing, predischarge form what the military, er, from what I don’t know discharged from what

Family member claim help, also what type of claim. The VA is for the veterans. If a family member goes to va.gov its not for them its on behalf of a veteran so I don’t know why that’s there its not helpful. Lets say a veteran is in a coma or just died how to get burial benefits but that snot for them its for the veterans. Families don’t have benefits.

Help for homeless veterans, I think it is useless not helpful. The few homeless veterans are homeless because they want to be. Theres tons of programs for free housing and free education like follow rules and stop doing drugs. Most homeless people are there by choice they just want to drink and be stoned and do nothing. Theres help everywhere.

Insurance claim, what kind, like health or life insurance. So what kind of insurance. That’s not really helpful what car insurance.

Educations/career counseling, it’s not helpful because if you want to go back to school you go to the school and they have a counselor there.

Voc rehab is education to. You need to talk to someone you still need to take a test and on there they tell you if you are a good candidate there. Theres nothing online to do you need to talk to someone on the campus somewhere it’s no helpful

Burial claim, which could eb helpful. That would eb a family member looking for help with a veteran that just passed away and if they click on it hopefully if gives a number that they can talk to live. If you have someone dead you can’t wait hours and hours it would be rotting there. You need answers right away to make funeral

Pension isnt helpful either you need to talk to the va and form exp- they deny everyone. Getting a pension is you have to be under the poverty line and to be eligible you have to be a disability veteran and that’s normally more than the poverty line. Normally you make to much to qualify so I don’t know anyone that would qualify because they take every source of income.

Transition help, what kind, male to female or active duty to veteran. If its form the military to civilian theres tons of people working on base to do that why would they come here. Then the military they don’t just kick you out, you are forced t go through classes and counseling before and they will tell you about all of this there. So its not useful here.

Di9rect deposit you can do on your own and don’t need to talk to anyone.

Apply for benefits, what kind of benefits, health care disability what kind. Again not helpful because if you want benefits you need to talk and have the documents available to send to the va you know.

Work on your own for all of them: yes and help in real life. It’s not like changing the bank the other stuff ahs tons of paperwork that you don’t know. The va loan, the bank does it themselves. Once approved the bank does the work, education same thing with the school. There was a lot of scams for the online classes and it was a fake school like you know. Some aren’t approved anymore because the degree is worthless.

**Scenario 2 - Search Page Evaluation**

Steps to solve the issue with the va: well each time I told them that the current lender told me I need a new COE because it was not active. Each time I had to contact the previous lender and bitch about it to have them file the paperwork for the va. I cannot get a new one unless the old one is inactive. Each time I had to call the previous bank and it was frustrating. Trying to talk to someone is hard because it’s the recordings and I don’t think anyone likes that. It’s always needing to talk to someone you cannot explain to a machine that tis been paid off and their lazy and never finished the paperwork. It always takes 3-4 days for them to fix it. I have to change mortgage company each time because they are in a hurry to get you as a customer but once a customer they don’t care and when you pay it back they never do the two forms for the VA to let them know it’s been paid back. All of them have the same issue.

Was there a time that you access va help: well good luck talking to someone if you have a specific question for the va.

What steps if any: I think I went online and googled. I don’t remember knowing but theres a form and I told the previous lenders they needed to fill out and send to the va. I had to do it; I went on a website by googling the from needed. If I just told them that they need to fill it out and the people working there they don’t know shit and I prefer to do the work on my own and have them fill it out. if you tell them it needs to be done they won’t know what form, they aren’t really smart and do the minimal thing unless told exactly what to do. Most of the time you call businesses you don’t get to talk to someone here, I am sure they are in a third world country. First you don’t know what they are saying, you know they aren’t from here and I know they make up names. They don’t know shit, to explain my case I rather do the research then tell them what to do to expedite the process. they would take 2 weeks to google. Most the time they hear VA they think it is Virginia not the Veterans Affairs. People are stupid for real.

VA locations pages, have you used this before: Yeah I think so.

Pretend you need help and use this: I assume I want to go in person to talk to someone, good luck. Well I would put my zip code here. It would be VA benefits for a va home loan. No result.

What from here: I would find infomraiton online by myself. Besides va healthcare I don’t know where the VA loan department is located and I don’t think you can go in person to talk to them there. I look here, no result found, theres nothing. The red dot is my location, it’s the zip code is in this zone and theres nothing va around here

Surprising or expect a location: I expected to see nothing but would hope there would be an office that deals with that. With experience about health care and I have questions its sending emails through a website and finding forms myself. Even when you call you get machine to machine and if you finally talk to someone they don’t know the answer. They just pick up the phone or they tell you to find it online or really if you need someone just try to talk to a VSO. Maybe they know something

How do you contact them: I would google VSO to see if theres someone around here I can talk to. Maybe they have a direct number, you need to find someone that knows someone to actually talk to someone.

Service type, thought on labels, look familiar or confusing: I know what each line is about.

Could you select all va services at the told and search again, look familiar: No I never heard of these vetsucess. If I wanted to go in person its 41 miles, it’s not around where I live. It’s like you know an hour drive. Theres a lot of them and I don’t know what it is but it’s on a campus so it looks like student help.

Can you select option C, how confident are you that they could help: It would still be a VA loan problem, let’s see down here at services. They don’t mention VA home loan here so before driving and hour there I would try to call but that’s probably not going anywhere it tends to go to the machine and it’s not in that office. It would be a real thing to try the number but I don’t think I would talk to someone. If I could talk to someone I would ask if they could help with that issue in the office there.

How does that feel: it is frustrating but you never can talk to no one. Even in the healthcare system if you don’t answer the phone they say call us back but they cannot give a direct number and its always the general number and theres no way from there to get to the direct line. They always just send the message to the provider theres no way to call back and talk to someone directly. When you leave the message why not leave the direct number with extension. This is more the healthcare side but it’s the same thing you cannot call them directly.

Want to call directly: yes, sometimes when you call you cannot talk to them because you get the general number and you wait on hold. You’re told you’re 36 in line then the person that answers says they’ll leave a message for the provider.

Other services under the page experience with those: All of the benefits was done when I was on active duty because I was in the Wounded Warrior unit. They took care of everything; they did the claim and did all of the paperwork.

Less issues with them because you had help: yes.

I don’t think they do a lot of stuff here but I would go there but I doubt theres someone qualified there working just for that. For anything now its online. You decided you want to apply or set up a claim or use voc rehab you need to do it all online. If you go there if theres someone there they go online and ask your information and fill it out online for you. The only reason someone would go there is because they don’t have a computer. They don’t do anything for you they just go online and fill it out for you.

Just do what you can do: yes.

Any reason you would go to a VA location: One of these here? Besides healthcare? Uh before moving, I moved to TX 18 months ago, I was living in HI before. I went to the VA office similar to that because I have a wheelchair lift for my vehicle and I read that the DMV will waive the registration if you are 100 percent but you need a form the VA and that’s not on the website. Each county and State is different. the only way to do it was going into the VA to show your stuff then they filled out the form. I went in person for that nd that’s the last time I went in that was not healthcare. It is not mentioned on VA.gov. Even here in TX theres tax exemptions about not paying sales taxes but I found that out on my own reading state rules. On va.gov they don’t talk about it; most people don’t know about it either because it is specific to each state and most veterans may not qualify. I would say 90 percent of disabled veterans are fake like my back, I snore, I have a CPAP. They aren’t handicap they just want benefits. Most are fakers is what I think. The ones that went through with me one active duty we all got 100 percent first because we are amputees, spinal injuries. I know so many veterans that said I applied and appealed for 100 precent. They have two legs, two arms, they fake it. like those on workers comp are probably fakers to. Then they collect benefits, I know so many veterans that are 100 percent and theres nothing wrong with them. Honestly, females saying they can’t take it when they get yelled at or get hit on and they have PTSD. They all claim a bunch of stupid things. You wait to get anything because theres to many vets and most of them are fake.

How did you know the DMV benefit: I read an article somewhere by accident. I am a member of different organizations like DAV and I think it was in their newsletter. I think it was from the PVA for the registration waver is how I learned about it. Not from the VA they don’t tell you nothing.

Accessed it: yes I had to go twice because the first time the guy wasn’t there that day, there was someone else. So I had to go back another day and I had to wait a few hours because of waiting in line.

**Closing**

Thank you so much for your time and for your help today!

* Did you have any questions for the team? No.