



# Veterans Upward Bound

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## VUB Summer Semester Information and Instructions

Page three of the newsletter contains the Veterans Upward Bound (VUB) 2022 Summer Semester schedule of classes. Some of our pre-college classes are taught online using Comfit<sup>®</sup> and Zoom but they still contain all the pre-college class opportunities for most veterans to prepare for entrance into and success in a postsecondary program.

We will continue to offer math and English

tutoring for those who need to brush up on their basic skills.

We also provide tutoring using Comfit<sup>®</sup> online tutoring system for those who need additional preparation before taking the college assessment and placement exam.

Our Zoom<sup>®</sup> tutoring sessions in math, English, and computer skills are taught by Dr. Marian Young. They are offered on Tuesday and Thursday evenings

7:00 p.m. to 10:00 p.m.

Computer skills class and other pre-college classes meet once a week for the nine-week semester.

Check out the schedule on page three and contact any VUB staff member if you have questions or to register for classes/tutoring.

If you are already enrolled in college, keep us informed of your progress. Call if you need help, and let us know if you change your address or phone number.

## SAEOPP Scholarship Winner



The Veterans Upward Bound (VUB) staff would like to congratulate Ms. Helena Ritz for being selected as a winner of a Southern Association of Educational Opportunity Program Personnel (SAEOPP) scholarship in the amount of \$1,000. She is working toward a bachelor's degree in social work and hopes to help veterans as a social worker.

Helena is a disabled Navy veteran. She joined the Navy March 20, 1980, at Lakewood, California, and entered

boot camp in Orlando, Florida. Her first duty station was Fighter Squadron 43 out of Oceana, Virginia where she worked on the flight line as an A-4F plane captain. Over the next few years, she was stationed with the Air Test and Evaluation Squadron out of Point Mugu, California where she worked testing aircraft's abilities. She left active service on October 30, 1993.

A few years ago, Helena began thinking about starting another career and she wanted it to be one which she could be passionate about and not just a job. To start this new career, she knew she would need to return to school and reached out to VUB where she was guided through the process of applying for federal financial aid, veterans benefits, and enrolling in ETSU. She also participated in academic tutoring to be prepared to begin classes in spring 2020.

Helena is doing well and has been on ETSU's Dean's List several times over the last few semesters. The VUB staff wishes Helena all the best in her college career.

## In Memory of Bernard Wilson



The Veterans Upward Bound family is heartbroken to hear of the passing of one of our most beloved and longest participating veterans. Bernard Wilson was found at his home in Johnson City, TN on the 6th of November 2021. He was born in Shelby County, Memphis, TN on the 12th of January 1953 and joined the U.S. Navy (submarine service) on March 27, 1973, where he served with honor. Bernard was always smiling and each time he came

into the office his happiness and sunny disposition would infect everyone. He would often have a humorous story to tell about something that had happened to him recently or a story about something that had happened many years before on “his” submarine.

Bernard joined our programs on the 21st of September 2005, and after attending several of our pre-college classes, he enrolled in a program of study at Northeast State Community College where he hoped to finish his degree in general education. At the time of his death, he was taking care of two of his young grandsons and had planned on returning to school. The staff of Veterans Upward Bound will miss Bernard and his weekly calls where he would ask “Where’s Joan?”

## VUB’s Summer 2022 Postsecondary Enrollment

<p style="text-align: center;"><b><u>East Tennessee State University</u></b></p> <p>Michael Acevedo            Army NG, FL          Taylor Degree            Army NG, NC          Marshall Lane            Army          Brenton Setzer            Army          *Jenny Smith            Marine Corp Reserve          Jacob Snyder            Army</p> <p><small>*Graduated and transferred from Northeast State Community College</small></p> <p style="text-align: center;"><b><u>Northeast State Community College</u></b></p> <p>Andrew Lee            Navy          David Smith            Marine Corp</p>	<p style="text-align: center;"><b><u>Cumberland University</u></b></p> <p>Cherrie Shackelford        Army NG, TN</p> <p style="text-align: center;"><b><u>Western Governors University-Utah</u></b></p> <p>James Gilman            Army</p> <p style="text-align: center;"><b><u>New River Community College</u></b></p> <p>Joshua Olinger            Marine Corp</p> <p style="text-align: center;"><b>Congratulations to these fine veterans who have prepared well and have taken the wise step forward and upward by entering a postsecondary program. We thank you for your service and the sacrifices you have made and will continue to make to our society. The VUB Staff wishes you well as you work toward graduation.</b></p>
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## VUB’s Fall 2021/Spring 2022 Postsecondary Graduates

<p style="text-align: center;"><b><u>Lindenwood University Missouri</u></b>  <b><u>Baccalaureate Degree</u></b>          David Maxim</p>	<p style="text-align: center;"><b><u>Northeast State Community College</u></b>  <b><u>Certificate and Associate Degree</u></b>          Jenny Smith    Associate Social Work</p>
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**The staff of Veterans Upward Bound would like to congratulate all our veterans on the completion of their degrees. It has been a long haul, but we are sure you will agree that it is all worth it.**

**EAST TENNESSEE STATE UNIVERSITY VETERANS UPWARD BOUND  
 VUB 2022 SUMMER SEMESTER: APRIL 4 - JUNE 3  
 TENTATIVE SCHEDULE OF CLASSES/TUTORING (ETSU Main Campus)**

**\*Our Online ComFit Tutorial Software is available any time, anywhere!**

**\*ComFit provides online tutorials for students to refresh math, reading, and writing. The program focus is primarily on three core subjects that contribute to academic success: language fluency/writing, reading comprehension, and math.\***

Contact the VUB office for access. (423) 439-2281 | (423) 439-8653

**CLASSES**

**COMPUTER SKILLS**

*Consists of Windows 2010, MS Word, Internet & E-mail*  
 Monday/Wednesday ~ 9:00-10:30 / 2:30-4:00

**INTRO TO THE ACTIVE PRACTICE OF STATISTICS**

Tuesday ~ 1:30-3:30

**LITERATURE/STUDY SKILLS ~ TBD**

**FOREIGN LANGUAGE**

Thursday ~ 9:00-12:00

**SCIENCE** *Includes physics, chemistry, earth science*  
 Wednesday ~ 1:30-3:30

**TUTORING**

**MATHEMATICS THRU PRECALCULUS**

**ENGLISH**

**COMPUTER SKILLS**

Monday through Friday ~ Flexible Time

*Call the VUB office to arrange date & time.*

**ALTERNATIVE LOCATIONS *(Dates/times may be adjusted to meet student needs)***

**ETSU KINGSPORT-ALLANDALE**

**COMPUTER SKILLS I**

Tuesday ~ 9:00 - 10:30

**COMPUTER SKILLS II**

Tuesday ~ 10:30 - 12:00

**ENGLISH/MATH TUTORING**

Tuesday ~ TBD

**BRISTOL PUBLIC LIBRARY**

**COMPUTER SKILLS/ENGLISH/MATH**

Tuesday ~ TBD

**ETSU NAVE CENTER ELIZABETHTON**

**COMPUTER SKILLS**

**ENGLISH**

**MATH**

Monday/Wednesday ~ 5:30 - 9:30

**JOHNSON COUNTY EXTENDED  
SERVICE CENTER**

**COMPUTER SKILLS**

**ENGLISH/MATH**

Wednesday ~ 4:30 - 7:30

*Consult a VUB staff member at (423) 439-2281 to register for classes/tutoring or if you have any questions.*

**DATES TO REMEMBER**

**VUB Summer 2022 Semester ~ April 4 – June 3**

**Memorial Day Holiday ~ May 30 (Offices Closed)**

**VUB Fall 2022 Semester ~ September 6 - November 10**

## Financial Literacy Information

The lack of financial literacy among veterans in America is one of many reasons for homelessness in the veterans population. The following article can be found at [https://www.benefits.va.gov/homeloans/documents/docs/foreclosure\\_avoidance\\_fact\\_sheet.pdf#](https://www.benefits.va.gov/homeloans/documents/docs/foreclosure_avoidance_fact_sheet.pdf#) U.S. Department of Veterans Affairs.

### Mortgage Assistance

#### General Guidance

The U.S. Department of Veterans Affairs urges all veterans who are encountering problems making their mortgage payments to speak with their loan servicers as soon as possible to explore options to avoid foreclosure. Contrary to popular opinion, servicers really do not want to foreclose because foreclosure costs a lot of money. Depending on a veteran's specific situation, servicers may offer any of the following options to avoid foreclosure:

- Repayment Plan – The borrower makes regular installments each month plus part of the missed installments.
- Special Forbearance – The servicer agrees not to initiate foreclosure to allow time for borrowers to repay the missed installments. An example would be when a borrower is waiting for a tax refund.
- Loan Modification - Provides the borrower a fresh start by adding the delinquency to the loan balance and establishing a new payment schedule.
- Additional time to arrange a private sale – The servicer agrees to delay foreclosure to allow a sale to close if the loan will be paid off.
- Short Sale – When the servicer agrees to allow a borrower to sell his/her home for a lesser amount than what is currently required to payoff the loan.
- Deed-in-Lieu of Foreclosure - The borrower voluntarily agrees to deed the property to the servicer instead of going through a lengthy foreclosure process.

Access our website at <http://benefits.va.gov/homeloans/> for additional information on VA loans and to watch videos of veterans who have completed the workout options listed above.

#### Veterans with VA-Guaranteed Home Loans

The servicer has the primary responsibility of servicing the loan to resolve the default. However, in cases where the servicer is unable to help the veteran borrower, Loan Guaranty has loan technicians in eight regional loan centers and a special servicing center who take an active role in interceding with the servicer to explore all options to avoid foreclosure. Service members or veterans with VA-guaranteed home loans can call (877) 827-3702 to reach the nearest Loan Guaranty office where loan specialists are prepared to discuss potential ways to help save the loan.

#### Veterans with non-VA Guaranteed Home Loans

For a veteran or service member who may have obtained a conventional or sub-prime loan, VA does not have the legal authority to intervene on the borrower's behalf. It is imperative that a borrower contacts his/her servicer as quickly as possible. Visit VA's website (<http://benefits.va.gov/homeloans/>) or call toll-free (877) 827-3702 to speak with a VA loan technician for advice on approaches to take with your servicer.

#### National Call Center for Homeless Veterans

Veterans who feel they may be facing homelessness as a result of losing their home can call (877) 4AID VET (877-424-3838) or go to <http://www.va.gov/HOMELESS/NationalCallCenter.asp> to receive immediate assistance from VA.

**Veterans Upward Bound is a unique program designed to assist eligible veterans to prepare for entering and succeeding in a program of postsecondary education. VUB has operated successfully at ETSU since 1980 helping thousands of veterans achieve their educational goals. Through academic counseling, advising, encouraging, motivating, providing basic skill and short-term remedial and refresher courses, assisting veterans in securing support services from other locally available resources such as the Veterans Administration, state veterans agencies, veteran associations, and other state and local agencies that serve veterans, VUB has been an important program in the lives of many veterans.**

**Take advantage of the many benefits VUB has to offer.**

**Check us out on the web! [www.etsu.edu/vub](http://www.etsu.edu/vub)**

