



COMMUNICATING INFORMATION AND RESOURCES



## We Remember

### Pearl Harbor

On December 7, 1941, the United States was struck by an attack that would forever change the course of history. More than 2,400 lives were lost in the bombing of Pearl Harbor, and countless others were wounded or impacted for the rest of their lives. That day, the courage and sacrifice of American service members, civilians, and families were tested like never before.

We honor the heroes who served and gave everything that day, and we remember the resilience and unity that emerged from this tragedy. The memory of Pearl Harbor continues to remind us of the value of freedom, the price of peace, and the importance of standing strong in the face of adversity.

As we reflect on this pivotal moment in history, let us never forget the sacrifices made and commit ourselves to preserving the legacy of those who served.

### USS Guam/Trenton

On the anniversary of January 17, 1977, tragedy, we honor and remember the 49 Sailors and Marines who tragically lost their lives in the collision involving the USS Guam and USS Trenton. A liberty launch boat carrying personnel from both ships was struck by a freighter off the coast of Barcelona, Spain. The impact of that moment forever changed the lives of the families, friends, and shipmates of those lost.

The courage and sacrifice of these 49 men will never be forgotten. Their loss serves as a solemn reminder of the dangers that can come with service and the importance of standing together in times of grief and loss.

Today, we reflect on their lives, their bravery, and the enduring legacy of those who made the ultimate sacrifice in the service of our country. May we always remember the lives of the Sailors and Marines who gave everything, and may their families and loved ones find comfort in knowing they are forever in our hearts.

Rest in peace and never forget.



### The Four Chaplains

Eighty-three years ago, the heroic sacrifice of the “Four Chaplains” aboard the US Army Transport Dorchester became a symbol of selflessness and unity.

On February 3, 1943, the Dorchester was torpedoed by a German submarine in the Labrador Sea, sinking within 20 minutes. Of the 904 men aboard, 675 perished. Among them were Chaplains George L. Fox (Methodist), Alexander D. Goode (Jewish), Clark V. Poling (Dutch Reformed), and John P. Washington (Roman Catholic).

Despite their different faiths, the Four Chaplains united in their mission to serve and comfort their fellow Soldiers. As the ship sank and life jackets ran out, they gave their own away, knowing they would not survive. They didn't seek out members of their own faith traditions, they simply saw men in need.

As the ship went down, they linked arms and prayed together, offering hope and encouragement in their final moments. Their sacrifice remains a powerful testament to the strength of unity and selfless service.





# *Warm wishes for the holiday season*



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## Gold Star Parents Set Sail with other Gold Star Families on Cruise

*by Leon Igras, Gold Star Father*

Navy Gold Star parents Leon and Claudia Igras attended the Tragedy Assistance Program for Survivors (TAPS) 7-night Mexican Riviera cruise from October 10-17. The cruise, aboard Royal Caribbean's Navigator of the Seas, visited Cabo San Lucas, Mazatlán, and Puerto Vallarta. Each port offered various excursions that guests could participate in. The TAPS group was composed of 29 guests and three TAPS staff members.

Every day, the group meet for breakfast and dinner, building meaningful friendships throughout the week. The TAPS staff did a wonderful job of coordinating activities for the guests. A highlight of the cruise was a Veterans Celebration onboard, during which TAPS was recognized.

Each year, TAPS offers survivors the opportunity to join a self-funded cruise with other surviving family members. It's a wonderful way to see the world and meet other TAPS family members.



*LTJG Peter Igras graduated from the U.S. Naval Academy in 2016 and passed away in March 2019. He is deeply missed by family and friends.*





## Strength in Shared Stories: The Value of Support Groups During Grief

*by Patsy Jackson, Navy Gold Star Coordinator*

Grief is a profoundly personal journey, yet it often feels isolating. In the wake of loss, many find themselves navigating a sea of emotions—sadness, anger, confusion, even guilt—with no clear map. That’s where support groups can be a powerful anchor.

Support groups create a space where grief is not only acknowledged but understood. Whether in person or online, these gatherings bring together individuals who share similar experiences, fostering a sense of connection that can be extremely healing. In these circles, stories are exchanged, tears are welcomed, and silence is respected. There’s no pressure to “move on” or “stay strong,” only encouragement to be authentic.

The value lies not just in being heard, but in hearing others. Listening to someone share their pain can be validating. It reminds you that you’re not alone and that grief is not a burden, but a testament to love. Over time, these shared experiences can help rebuild a sense of hope and purpose.

Support groups also offer practical tools: coping strategies, resources, and rituals that honor the memory of loved ones. For many, they become a bridge between sorrow and healing, a place where grief is transformed into growth.

If you’re grieving, consider joining a support group. You may find comfort not only in the company of others but in the quiet strength that comes from walking together through the hardest seasons of life.

If you are interested in our Healing Together Virtual Support Group Meetings scheduled for February 12, 2026, and May 14, 2026, each at noon EST, please reach out to [patricia.l.jackson.naf@us.navy.mil](mailto:patricia.l.jackson.naf@us.navy.mil).



NAVY GOLD STAR PROGRAM AND  
NSA WASHINGTON FFSC PRESENT:



# HEALING TOGETHER SUPPORT GROUP

Healing Together group provides support and practical suggestions to Survivors who've experienced the loss of their Active-Duty service member. An ongoing virtual support group, facilitated by licensed non-medical counselors from the Fleet and Family Support Center at Naval Support Activity Washington.



**12PM ET**

**OCT 23, 2025 / FEB 12, 2026 / MAY 14, 2026**

## SESSION TOPICS:

NAVIGATING IDENTITY AND PURPOSE, REBUILDING SOCIAL CONNECTIONS, ANNIVERSARIES, RESOURCES AND MORE...

**JOIN US VIRTUALLY!**

RSVP: PATSY JACKSON-  
901-930-8578 / PATRICIA.L.JACKSON.NAF@US.NAVY.MIL





## The Gift of Simplicity: Keeping Holiday Giving Stress-Free

by Stephanie Hunter, Navy Gold Star Program Analyst

The holiday season often brings a mix of emotions, joy, nostalgia, and sometimes a bit of heartache. For many in our Navy Gold Star community, this time of year can carry extra weight as we honor and remember our loved ones who are no longer with us. Amid the holiday bustle, it's important to give yourself permission to slow down and focus on what truly matters: connection, remembrance, and peace.

Gift-giving can be one of the biggest sources of holiday stress, but it doesn't have to be. Here are a few gentle ways to approach the season with more calm and meaning:

### 1. Remember the Meaning Behind the Gift

The most treasured gifts aren't always the ones that come in a box; they're the ones that come from the heart. A handwritten note, a shared memory, or something that honors your loved one's legacy can carry far more meaning than anything purchased. The thought and care you put into your gesture are what make it special.

### 2. Set a Comfortable Budget

It's easy to feel pressure to give big during the holidays, but generosity doesn't have to come at the expense of your peace of mind. Decide what feels right for your situation, whether that's spending less or giving differently, and know that caring for your own wellbeing is also a gift to those around you.

### 3. Give the Gift of Time or Presence

Time together often means more than anything that can be wrapped. Planning a simple get-together, sharing a meal, or taking a quiet walk with someone who understands can be deeply comforting. You can also spend time volunteering or supporting a cause that's meaningful to you or your loved one. Those moments of giving back can bring deep comfort.

### 4. Focus on Gratitude and Reflection

Take a moment each day to notice something you're grateful for. Gratitude doesn't erase grief, but it can make space for peace alongside it. Reflecting on fond memories or traditions can help keep your loved one close, while allowing new moments of joy to enter.

### 5. Be Kind to Yourself

If this season feels heavy, it's okay to simplify. You don't have to do everything or meet anyone else's expectations. Honor your own pace, rest when you need to, and know that whatever you can give, whether a smile, a kind word, or simply your presence, is enough.

As the year comes to a close, the Navy Gold Star team would like to remind you that you are part of a community that honors, remembers, and supports you. Whether your holidays are filled with activity or quiet reflection, know that your Navy Gold Star family stands beside you.

We wish you moments of peace, comfort, and connection this season.

## Did You Know You Know You Can Use A VA Loan To Build A New Home?

by Maura Bradshaw, Navy Gold Star Coordinator

A VA Construction Loan, just like a traditional VA Loan, may allow you to build a new home with no down payment or private mortgage insurance. You may also be exempt from the VA funding fee. Although VA construction loans may feel more complicated, as it comes with stricter qualifications and greater documentation, they still provide a great option if building a home is the right choice for you.

One of the first steps is verifying your eligibility. This is done by obtaining your Certificate of Eligibility (COE) from the VA or through your lender. Once eligibility is confirmed, you'll choose between two types of VA construction loans. The first is a VA One-Time Close Construction Loan, which combines the construction financing and permanent mortgage into a single loan. The second is a VA Construction-to-Permanent Loan, a two-step process in which you take out a construction loan first, then convert it to a permanent VA mortgage once the home is complete.

With an idea of the type of loan that would work best for you, the next step is to find a VA lender who offers a construction loan product. Once the lender is selected, you'll need to provide documentation. This documentation includes, but is not limited to, proof of income, reserves, assets and debts along with a complete credit check. There are construction loan calculators that can help provide estimates, but it is suggested you consider working with your lending or financial professional to determine how much you can afford. The lender will also order a VA-approved appraisal, which will determine the estimated value of the house once it's built. This will help ensure that the loan amount aligns with the future value of the property. Once the loan is approved, the closing process will be completed. In the case of a VA One-Time Close Construction Loan, the closing includes both the construction financing and the permanent mortgage in one step.

After determining which loan type best fits your needs, the next step is to find a VA lender who offers construction loan products. Once you select a lender, you'll need to provide documentation such as proof of income, financial reserves, assets, debts, and a complete credit check. Construction loan calculators can help you estimate costs, but it's always recommended to consult a lending or financial professional to determine what you can realistically afford. The lender will order a VA-approved appraisal, which estimates the home's value once built and ensures the loan amount aligns with the projected value. Once approved, you'll move through the closing process. For a One-Time Close loan, construction and permanent mortgage financing are completed together in a single closing.

Building a home to your specifications also requires architectural plans and selecting a qualified contractor. This should involve

thorough research and trusted recommendations. A local home builders' association is an excellent place to begin, as they typically maintain a list of licensed and reputable builders in your area. Your chosen builder must also meet VA-specific qualifications and have experience with VA construction financing. Because construction loans often require significant pre-planning and can involve out-of-pocket expenses before purchasing land, it's important to work with local building authorities early to ensure all permits are obtainable.

Most home construction projects take a year or more to complete, and timelines can shift for reasons beyond your control. Weather, material shortages, cost fluctuations, and design changes may all impact the schedule and overall expenses. Factoring these possibilities into your planning will help set realistic expectations.

Although a VA construction loan is generally considered guaranteed at closing, the guaranty will not be issued until a final compliance inspection confirms the home meets the VA's Minimum Property Requirements (MPR). After construction is finished, a VA appraiser will conduct this inspection. If everything is in order, the appraiser will approve the property. If you are using a Construction-to-Permanent loan, this is the point at which your loan converts into a permanent VA mortgage. With a One-Time Close loan, this step is already built into the original agreement. It's important to remember that the permanent mortgage interest rate applies once construction is complete.

And then comes the final—most exciting—step: move in and enjoy your new home.

For more information, see the VA Buyers Guide at: [https://www.benefits.va.gov/HOMELOANS/documents/docs/VA\\_Buyers\\_Guide.pdf](https://www.benefits.va.gov/HOMELOANS/documents/docs/VA_Buyers_Guide.pdf)





# Tax Tips for Survivors

February 2025

The Primary Next of Kin is responsible for the deceased Sailor's last tax return. Know your rights and benefits as a Surviving taxpayer.

## What is my tax filing status as a Survivor?

YEAR 1	<p>If you were married at the time your spouse died, you may still file a joint return for the year of your service member's death. This gets you the best tax rate (and the largest standard deduction, if you do not itemize).</p> <p>Survivors filing a joint return may claim the full exemption amount for the decedent regardless of the date during the year when the death occurred.</p>
YEARS 2-3	<p>If you have one or more children, you may file as a "qualifying widow or widower" for the next two tax years, so long as you do not remarry. This status lets you use joint-return tax rates.</p>
YEAR 4	<p>Starting in year four, if you have dependent children, you may file your tax return as a "head-of-household." Tax rates are less favorable than those for joint returns but better than the rates for single taxpayers.</p>

## When will I get my service member's W-2?

The Defense Finance and Accounting Service (DFAS) issues a W-2 for deceased service members who had income during the tax year. The W-2 will be sent to the address on record for the service member after January 1 of the year following the member's death.



## How do I replace a lost W-2?

If the address on record is incorrect and the W-2 cannot be delivered, or if the document is lost, you can request a reprint by contacting your Navy Gold Star coordinator for assistance.

## What about state taxes?

Don't overlook the possibility that your state may offer its own tax benefits. See, for example, <https://marylandtaxes.gov/individual/estate-inheritance/>.

Most states also have income tax forgiveness policies in place for veterans who serve in combat zones; check with your state's revenue department to find out if you qualify.



## Which of my benefits are taxable?

TAXABLE	Salary income (including the "pay" portion of an unpaid compensation claim).	Life insurance benefits (including Servicemembers Group Life Insurance (SGLI)).	TAX EXEMPT
	Income from Survivor Benefit Plan (SBP) payments.	Dependency and Indemnity Compensation (DIC) payments.	
	Social Security Survivor benefits (up to 85%).	Death Gratuity.	

## Are there any special tax provisions for Survivors?



Yes. In certain cases, widows and widowers get a tax break on individual retirement accounts (IRAs) inherited from a spouse and on proceeds from the sale of a home.

If the service member died as a result of active service in a combat zone (according to the definitions provided in the benefit laws), the member's Federal income tax liability may be forgiven. Any taxes paid for the year of death will be refunded, and any tax liability at the date of death will be forgiven.

**Parents of an unmarried deceased service member** must file a tax return on behalf of their child for the year of the death. See <https://www.irs.gov/publications/p559> or consult a tax professional.





## Explore the National Resource Directory

The National Resource Directory (NRD) is an excellent tool for our Navy Gold Star community, connecting Survivors, service members, veterans, and families to a wide range of trusted local and national resources. From counseling and benefits assistance to employment, education, and community support, the NRD helps you find reliable information all in one place. Visit [www.nrd.gov](http://www.nrd.gov) to explore programs and services designed to support you and your family.



## Education Resources For Surviving Families

*by Catherine Ragsdale, Navy Gold Star Coordinator*

Ready to take the next step in your education journey? Whether you're starting college for the first time or returning to finish your degree, finding the right program and navigating benefits or scholarships doesn't have to be stressful. Explore the tools and resources below to help you get started.

### If you're the surviving spouse...

If you remarry, you'll keep your eligibility for the Fry Scholarship if you qualified for this benefit through your previous marriage. If you had unused Fry Scholarship benefits that expired, the VA may restore those benefits for you to use any time after January 2, 2025, even if you've remarried. To get your benefits restored, you'll need to apply again using VA Form 22-5490.



## VA Educational Benefits

- Overview of Benefits - <https://www.va.gov/family-and-caregiver-benefits/education-and-careers/>
- Survivors' and Dependents' Educational Assistance (DEA) - <https://www.va.gov/family-and-caregiver-benefits/education-and-careers/dependents-education-assistance/>
- Fry Scholarship - <https://www.va.gov/family-and-caregiver-benefits/education-and-careers/fry-scholarship/>
- GI Bill Comparison Tool - <https://www.va.gov/education/gi-bill-comparison-tool/>
- VA Education Assistance Contact Numbers:
  - Who do I call if I need help? – US: 1- 888-442-4551
  - Overseas: 001-918-781-5678

## Nonprofit Scholarships

Did you know many nonprofit organizations offer scholarship opportunities for Surviving Family Members? Below is just a few of the organizations that offer scholarship programs to a wide range of families.

*\* Submission deadlines and eligibility criteria vary. Please contact each organization directly for full details.*

- Folded Flag Foundation - <https://www.foldedflagfoundation.org/>
- The Navy-Marine Corps Relief Society - <https://www.nmcrcs.org/our-services/scholarships>
- Folds of Honor Foundation - <https://foldsofhonor.org/scholarships/>
- Fisher House Heroes Legacy Scholarship - <https://fisherhouse.org/programs/scholarship-programs/heroes-legacy-scholarship/>
- Children of Fallen Patriots - <https://fallenpatriots.org/>



## Scholarship Databases & Directories

Below is a list of some of the resources to research scholarship opportunities.

### 1. TAPS Scholarship Search Tool

The non-profit organization, Tragedy Assistance Program for Survivors (TAPS) offers an online searchable database of scholarships for military surviving families. It can be found at <https://www.taps.org/scholarships>

### 2. U.S. Department of Education

The U.S. Department of Education's Federal Student Aid website offers information on how to search and apply for scholarship opportunities: <https://studentaid.gov/understand-aid/types/scholarships>. As well as information on scholarship and federal student aid programs for veterans and military family members: <https://studentaid.gov/understand-aid/types/military>

### 3. MySECO Scholarship Finder:

The Department of Defense Spouse Education and Career Opportunities (MySECO) program provides education and career guidance to military spouses worldwide and offers comprehensive resources and tools for all stages of your career progression. Browse their database of financial resources here: <https://myseco.militaryonesource.mil/portal/>

### 4. Department of Labor's CareerOneStop Scholarship Finder

The Department of Labor's CareerOneStop Scholarship Finder offers free information on scholarships, fellowships, grants, and other financial aid award opportunities. It can be found at <https://www.careeronestop.org/toolkit/training/find-scholarships.aspx>

*\*\*The resources shared on this page are not a complete listing of all resources that may be available. It is recommended that you also speak with your school's Financial Aid Office or Academic Counselors.*

### Dine & Dial Recordings

Below are relevant recordings of the Quarterly Financial Dine & Dial calls.

**Free Application for Federal Student Aid (FAFSA)** - <https://drive.google.com/file/d/15A-sRMr4StSPtf51AqFbWoNxJ8TYnM3i/view?usp=sharing>

**Popular Scholarships & Related Resources** - [https://drive.google.com/file/d/1x0xkHXTxdpNtYYDlejL6ODaE1pQfZcoat/view?usp=share\\_link](https://drive.google.com/file/d/1x0xkHXTxdpNtYYDlejL6ODaE1pQfZcoat/view?usp=share_link)





# Education Benefits for Survivors

February 2025

As a Surviving spouse or child, you can use benefits from multiple sources to continue your education. Benefits may cover the costs of tuition, fees, books, supplies and even living expenses.

## Who provides education benefits for Survivors?

- The Department of Veterans Affairs (VA)
- Veteran service organizations (VSOs) and other non-profit organizations.
- State governments, including public colleges and universities.
- Individual schools, colleges and universities.



### VA Education Benefits



VA educational benefits can be used for business, technical or vocational programs; certification tests; apprenticeships and on-the-job training; tutorial assistance and work-study programs, as well as programs in colleges and universities.

## VA benefits for all surviving spouses and children

### Dependents' Educational Assistance (DEA)

Up to 36 months of benefits.

Must be used within 20 years.



### Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship)

Up to 36 months of benefits.

Surviving children who became eligible before January 1, 2013, may use this benefit until age 33.

The age limitation is removed if the child became eligible after January 1, 2013.

Some Survivors may qualify for **Veterans Educational Assistance Program (VEAP)** or **Montgomery GI Bill (MGIB)**, if the service member participated in those programs, or the **Post-9/11 GI-Bill**, if the service member transferred benefits to a spouse and/or child before their death.

Although surviving spouses do not have a time limit with which to use their benefits, they will lose eligibility for this benefit upon remarriage. Surviving children must use benefits before age 26. Other restrictions may apply.

### DEA or Fry Scholarship?

A Surviving child whose parent died before August 1, 2011, may use both the Fry Scholarship and DEA, one program at a time. Combined benefits can fund up to 81 months of education.

A child whose parent died after July 31, 2011, and Surviving spouses widowed on or after September 11, 2001, must make an irrevocable decision of which benefit (DEA or Fry) they wish to receive.

A comparison chart for Survivors with both DEA and Fry Scholarship eligibility is located on the VA website. The web address is included in the Links list below.

To receive VA educational benefits, you must attend a VA approved school. Listings are continuously updated. Verify your school's eligibility for funding at the web address included in the Links list on the next page.

more on next page

## ***Veteran Service Organizations***

Many veteran and military service organizations (VSOs, MSOs) award scholarships to Surviving children and/or spouses. A list of VSOs can be found in the Links list below.



## ***Non-Profit Organizations***

Your Navy Gold Star coordinator's Resource Guide lists many scholarships offered by non-profit organizations. Contact your Navy Gold Star coordinator.



## ***State Education Benefits***

Your state may have educational programs for military Survivors to supplement federal benefits. See the Links list below.

## ***Scholarships at Individual Schools, Colleges and Universities***

Scholarship assistance for Survivors of deceased service members may be available from individual schools, colleges and universities. Assistance may be need-based. Contact the school's financial aid/assistance office. Find contact information in the Links list below



## **Links to more information**



**DEA:** <https://www.va.gov/family-and-caregiver-benefits/education-and-careers/dependents-education-assistance/>.

**Fry Scholarship:** <https://www.va.gov/family-and-caregiver-benefits/education-and-careers/fry-scholarship/>.

**DEA/Fry Comparison:** <https://www.va.gov/family-and-caregiver-benefits/education-and-careers/>.

**VEAP:** <https://www.va.gov/education/other-va-education-benefits/veap/>.

**MGIB:** <https://www.va.gov/education/about-gi-bill-benefits/>.

**Post-9/11 GI Bill:** <https://www.va.gov/education/transfer-post-9-11-gi-bill-benefits/>.

**VA-Approved Schools:** <https://www.va.gov/education/choosing-a-school/>.

**VSOs/MSOs:** <https://www.va.gov/resources/va-accredited-representative-faqs/>.

**State Education Benefits:** [www.military.com/education/money-for-school/state-veteran-benefits.html](http://www.military.com/education/money-for-school/state-veteran-benefits.html) or <https://www.ed.gov/higher-education/paying-college>

**Schools, Colleges and Universities:** <https://www.careeronestop.org/toolkit/training/find-scholarships.aspx> and the Department of Education's College Navigator site: <https://nces.ed.gov/collegenavigator/>.



# Navy Gold Star Coordinators

Area of Responsibility	Phone	Postal Mail
California (Los Angeles County/Northern CA), Hawaii, American Samoa, Guam, Japan, Korea & Philippines	901-581-2383	NAVY MEDICAL CENTER SAN DIEGO 34800 BOB WILSON DR BLDG 26, 3RD FL, Rm 349 NWW C/O NAVY GOLD STAR SAN DIEGO CA 92134
California (San Diego/Riverside) & Colorado	901-930-8290	
Arizona, Idaho, Montana, Nebraska, Nevada, New Mexico, Utah, Wisconsin & Canada	901-930-8062	
Alaska, Iowa, Minnesota, North Dakota, Oregon, South Dakota, Washington & Wyoming	901-671-7519	
Texas	901-930-8109	
Illinois, Indiana & Michigan	901-930-8593	
Arkansas, Kansas, Missouri, Oklahoma & Tennessee	901-930-8300	
Connecticut, Maine, Massachusetts, Pennsylvania & Rhode Island	901-671-6910	NAVY GOLD STAR PROGRAM 264 MARVIN SHIELDS BLVD, BLDG 1 GULFPORT, MS 39501
New Hampshire, New Jersey, New York & Vermont	901-930-8308	
Delaware, Maryland, Washington DC, West Virginia & all other counties in Virginia not listed below	901-930-8578	
Virginia (the following counties: Chesapeake, Hampton, Isle of Wright, Newport News, Norfolk, Portsmouth, Poquoson, Suffolk, Virginia Beach, Williamsburg & York)	901-930-8008	
Kentucky, North Carolina & Ohio	901-930-8210	
Georgia, South Carolina & Europe	901-671-5597	
Alabama, Louisiana, Mississippi & Florida (the following counties: Escambia, Santa Rosa, Okaloosa, Walton, Holmes, Washington, Bay, Jackson, Calhoun, Gulf, Franklin, Liberty, Gadsden, Leon, Wakulia, Jefferson, Madison, Taylor, Hamilton, Suwannee, Lafayette, Dixie, Columbia, Gilchrist, Levy, Alachua, Marion, Citrus, Hernando, & Pasco).	901-671-6521	
Florida all other counties not listed above	901-930-8189	