

# VetCents

Coaches and counselors — your Veteran clients now have a powerful financial health tool!

With VetCents, your clients will have the knowledge, skills, and confidence they need to take control of their financial life and feel happier, less stressed, and more optimistic.

## Here's What Your Clients Can Expect

- **An award-winning experience** that is engaging, rewarding, and fun
- **An eye-opening Financial Health Assessment** that will unearth their most pressing needs and motivate them to learn and do more
- **Highly personalized and curated wellness plans** that reflects their individual financial priorities and goals
- **"Nudges" to keep them on track** and to celebrate their progress and performance
- **Real-time insights and metrics** into the status of their financial well-being and the improvements they're making
- **Connections to partners, programs, and services** to super-boost their achievements

*VetCents is integrated with the Veterans Benefits Banking Program and is available to your clients at no cost.*

Funding provided by

WELLS FARGO

Unlock Opportunities

Follow Personalized Wellness Plan

Make Valuable Connections

Track Journey & Progress



FOR COACHES & COUNSELORS



AFC.VETCENTS.ORG

FOR CLIENTS



APP.VETCENTS.ORG

# VetCents FAQs

VetCents is a program designed on the LifeCents platform that connects Veterans, their families, and caregivers to information and resources they need to reach their financial goals. It starts with a holistic financial health assessment, creates a personalized wellness plan with associated progress tracking, and makes connections to appropriate information, tools, and resources.

VetCents is fully integrated in the **Veterans Benefits Banking Program (VBBP)**, allowing VetCents to support the financial wellbeing of those who have served our country as they navigate their financial journey.

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Do you need to download an app to use VetCents?	<b>Nope!</b> Anyone can use VetCents directly through a browser on a desktop computer, laptop, tablet, or smart phone.
How does someone register?	Coaches and counselors should start at <b>AFC.VetCents.org</b> , where you can register and explore the platform in preparation for guiding clients. Clients will start at the general public site, <b>VetCents.org</b> . All that is needed to register is name and email address.
Do you need any training to use VetCents?	Nope! VetCents is an easy-to-use, intuitive program that <b>requires no training</b> . Once you register, you will be guided step-by-step on what to do next.
Do you sell user data?	User information is <b>only used to personalize and optimize the VetCents related experience</b> . And there are no ads or promotional content.
How does someone get started?	<b>You'll begin by completing your Financial Health Assessment</b> , which takes most people 5-10 minutes to complete. Your progress is saved every step of the way so you can come back at any time to pick up where you left off.
What will the rest of the experience be like?	VetCents was <b>designed specifically to help keep users interested and engaged</b> on their journey to better financial health. Along the way, users can earn points and badges to mark progress.
Do you need to log in to VetCents to benefit from membership?	Not necessarily. Based on your financial health profile, VetCents will periodically email tools and resources. Of course, <b>the personalized VetCents experience is much more robust when you log in</b> , so you might enjoy continuing your journey with the program!
How long does it take to finish the program?	It depends — everyone is different and everyone has different financial interests, needs, and goals. <b>Most people will continue to use VetCents over time as their financial lives change.</b>
How long is someone supposed to use VetCents?	<b>There is no "finish line" when it comes to improving and maintaining financial health.</b> It is no different than if you were to start an exercise program or a new diet. You don't just stop eating well or being active when you hit a target weight, right? The same applies to financial health. The more a user engages with VetCents, the more they will get out of it.  Some goals take a lifetime to achieve, like saving for retirement. But there are steps people can take and interim goals they can achieve.  <b>VetCents can help your clients along the way.</b>