



SURVIVOR OUTREACH SERVICES

October 2023 Edition

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IMPORTANT NATIONWIDE MILITARY DATES FOR FALL

October 26th – National Day of the Deployed.

On this special day we take time out to honor all military personnel across the globe who have been deployed and separated from their Families. The sacrifices in which the Families and Servicemembers have made to defend our country is one we cannot payback.

November 11th – Veterans Day.

On this day we reverence to all military members who served honorably in the military. It does not matter whether they served in peacetime or war. This day is set aside to appreciate the sacrifices the men and women in uniform have given to the United States.

December 16th is National Wreath Day.

This is a way to honor our deceased Veterans during the holidays. The nonprofit organization of Wreaths Across America holds an event each year where they lay wreaths on the graves of veterans. The event is held on December 16, 2023. Please visit <https://www.wreathsacrossamerica.org> for more information.

TRICARE OPEN ENROLLMENT SEASON.

Tricare Open Season is Nov. 13 – Dec. 12, 2023. This is the season when you can enroll or make changes to your healthcare coverage for the next year. Enrollment changes made during the open season with Tricare will go into effect Jan. 1, 2024.

♪“If I Could Turn Back Time”♪

Most states will be turning back time on Nov. 5, 2023, for the fall season. It will last until the second Sunday of March 2024 when daylight savings time will start again.

Disclaimer: The information presented in this newsletter is for informational awareness only and does not represent endorsement, sponsorship, recommendation, or promotion of any commercial events, commercial names or brands by the editors of this Newsletter, the Department of Defense, US Army, US Navy, US Air Force, US Coast Guard, National Guard, Reserve, or the federal government. Usage of commercial or trademark names is for identification purposes only.

Snapshots is a section that consists of many different kinds of benefits, programs, and events. You will be able to look over each Snapshot and decide if you would like more information. We serve all Army Survivors and want you to be able to decide what is important to you. If you have any questions please contact your SOS Coordinator.



Contact your SOS Coordinator for assistance with:

- Scholarships
- SBP-DIC Offset Repeal
- Your DS Logon
- Any irregularity, problem, or question about your benefits.

IF YOU HAVE A NEW ADDRESS, EMAIL OR PHONE NUMBER, PLEASE UPDATE YOUR INFORMATION WITH YOUR COORDINATOR.

- * **If you move out of state**, let us know, we will connect you with SOS in that area.
- * Keeping records up to date helps us save time trying to locate you.
- * You'll receive events/offers quicker when we have your email.



GRIEF

and the *holidays*



Everyone who is grieving walks a different journey.

You may still be struggling with “grief fog,” and everything is a blur.

You may be years past your loss and coping except for those days when grief “hits you” out of the blue and you find yourself crying unexpectedly.

Regardless of where you are on your journey, there are certain triggers that take your breath away and produce that unbearable pain in your stomach.

A quiet and lonely home...
Long weekends...
Quiet mornings...
Anniversaries and special days...
A certain smell, touch, or thought...
And even those times of the year meant for joy...

Holidays!



As you face the Holidays on your journey, you may wish to talk to a professional. If you're thinking that might help, call your SOS Coordinator, or contact one of the following:

[The Steven A. Cohen Military Family Clinic at Centerstone](#)

[Bereavement Counseling - Vet Centers \(Readjustment Counseling\) \(va.gov\)](#)

[Need Help Dealing with Grief? - GriefShare](#)

[The Compassionate Friends Non-Profit Organization for Grief](#)

[The Dougy Center](#)

If you are into Facebook, try joining an appropriate Facebook Group and talk to others. Just go to Facebook.com and look for groups in your demographic, such as Gold Star Spouses, Gold Star Mothers, etc.

Before Natural Disasters Strike, Know Your TRICARE Benefits

By TRICARE Communications

FALLS CHURCH, Va. — Natural disasters are so frequent that it can be difficult to predict where the next hurricane, tornado, or flood may occur. That's why you must always be prepared. In case of a natural disaster, one of the most important preparations is to ensure you and your family have your prescription drugs and access to health care services. Understanding how your TRICARE benefit works during emergencies is crucial.

"TRICARE has policies that allow beneficiaries to get needed prescriptions and health care during emergencies," said Sapna Surana, chief of the TRICARE Private Sector Care Integration Office. "When a natural disaster strikes, these policies may apply to your area."

When the government issues a state of emergency, TRICARE may temporarily change its procedures to ensure that you receive timely medical care. Here's what you need to know.

How to get emergency prescription refills

TRICARE may authorize [early refills for prescriptions](#) during emergencies or prior to natural disasters, as stated in the [TRICARE Pharmacy Program Handbook](#). To get an emergency refill, take your prescription bottle to any [TRICARE retail network pharmacy](#). You should try to visit the pharmacy where you originally filled the prescription. If you used a retail chain, you can fill your prescription at another store in that chain. You can also ask your provider to call in a new prescription to any [retail network pharmacy](#). [Copayments](#) will apply to your emergency prescription refill.

If your prescription bottle is unavailable or the label is damaged or missing, you should contact the TRICARE pharmacy contractor, [Express Scripts](#), or your retail network pharmacy.

How to get emergency referral waivers

What if you're displaced during a disaster and can't visit your [primary care manager](#)? TRICARE may authorize [blanket referral waivers](#) in certain areas during emergencies. [If a waiver is in place](#), it means you can see any TRICARE-authorized provider without paying [point-of-service costs](#). If you need to [file a claim](#), be sure to keep your receipts and file the claim as soon as possible. This will help you avoid unnecessary out-of-pocket costs.

If you're displaced and need to find a doctor, use TRICARE's [Find a Doctor](#) tool to find one nearby.

How to keep up with your TRICARE coverage

If your area experiences a natural disaster, there are a few things you should remember to do to [after a disaster](#) to make sure your health care needs are met.

Check to see if you have your Uniformed Services ID card with you. If you lose your ID card, go to the nearest [ID card office](#) to get a new one.

- Follow appropriate referral and authorization procedures.

Don't forget to [transfer your TRICARE enrollment](#) if you move after an evacuation.

- Continue to pay your plan's enrollment fees or monthly premiums on time, if applicable. File [claims](#) in a timely manner.

How to prepare for an emergency

What you do to prepare [before a disaster](#) is also important. Do you have an [emergency plan](#)? Take time to outline how you and your family would communicate, how you would evacuate, and where you would shelter. It's also important to have your [essential items](#) in a place that's safe and easy to find.

When a natural disaster strikes your area, check [TRICARE Disaster Alerts](#) to learn if TRICARE has issued emergency policies such as early prescription refills or referral waivers. Follow up with your [TRICARE contractor](#) if you have any questions.

Take Control of Your Finances

The Consumer Financial Protection Bureau has made available a comprehensive financial checklist for Surviving Spouses or anyone dealing with loss.

A downloadable pdf is available free of charge. Click on the link or booklet below.

[Taking control of your finances: Help for surviving spouses \(consumerfinance.gov\)](https://consumerfinance.gov/taking-control-of-your-finances-help-for-surviving-spouses)



In this guide you will find:

- 1 Financial checklist
- 2 First steps
- 3 Bills worksheet
- 4 Next steps
- 5 Asset worksheets
- 6 Important documents to gather
- 7 Where to get help

DFAS - New, Simpler Eligibility Verification Requirements for SBP Annuitants 2023

Overview

Survivor Benefit Plan (SBP) annuitants need to verify their eligibility regularly to continue to receive SBP annuity payments. The requirements depend on the SBP annuitant's age and relationship to the military service member.

Beginning August 2023, DFAS is reducing the requirements for SBP annuitants to one annual eligibility verification. Previously, some SBP annuitants needed to complete multiple forms each year. Now, SBP annuitants will only need to complete and submit one of the annual verifications each year.

We also changed the names of two of the annual eligibility verifications, so all names now identify the purpose. Plus, the due dates are easy to remember: they are due the first day of the month of the annuitant's birthday.

The three types of annual eligibility verifications are: (1) School Certification; (2) Survivor Benefit Plan-Marital Status Update; and (3) Foreign Address Update for Mailed Check.




Summary of New, Simpler Annual Requirements

- If you are a SBP child annuitant age 18-22 (and not documented as incapacitated), the School Certification/Previous Attendance Letter is the only annual verification you need to submit.
- If you are a SBP child annuitant age 14-17 (and not documented as incapacitated), the Survivor Benefit Plan-Marital Status Update (SBP-MSU) is the only annual verification you need to submit.
- If you are caring for an incapacitated SBP child annuitant age 14 or over, the Survivor Benefit Plan-Marital Status Update (SBP-MSU) is the only annual verification you need to submit.
- If you are an SBP spouse/former spouse annuitant under the age of 55, the Survivor Benefit Plan-Marital Status Update (SBP-MSU) is the only annual verification you need to submit.
- If you are an SBP annuitant receiving a check in the mail outside the United States and do not need to submit a School Certification or a Survivor Benefit Plan-Marriage Status Update, the Foreign Address Update for Mailed Check (FAUMC) is the only annual verification you need to submit.

THE COLLEGE SUCCESS ROADMAP

A 3-PART SERIES EMPOWERING STUDENTS AND FAMILIES



 Thursday, October 12th, 19th, & 26th
 6:30 PM - 7:30 PM EST
 Virtual on Zoom

SESSION 1: THE COLLEGE TIMELINE & COLLEGE ESSAYS

THURSDAY, OCTOBER 12 | 6:30 - 7:30 PM EST

- **The College Timeline:** Finding the perfect college fit, crafting a personalized college admission strategy, staying on top of critical dates and deadlines, and mastering the intricate college application process.
- **College Essays:** How to select compelling essay topics, infusing narratives with intent, showcasing your unique qualities to stand out, crafting captivating openings that hook the reader, and mastering the art of revising versus editing for impactful college essays.

SESSION 2: THE SAT & ACT

THURSDAY, OCTOBER 19 | 6:30 - 7:30 PM EST

- **General Information:** Understand the purpose of the exams, clarify the concept of "test-optional," provide effective preparation and practice techniques, and equip you with valuable test-taking strategies.
- **The SAT & ACT:** Learn the detailed formatting and specifics of both exams, uncover tailored strategies for success, and discuss the potential shift to a digital SAT format, ensuring you're well-prepared for any testing scenario.

SESSION 3: COLLEGE SCHOLARSHIPS AND OTHER FINANCIAL CONSIDERATIONS FOR MILITARY SURVIVORS

THURSDAY, OCTOBER 26 | 6:30 - 7:30 PM EST

- Learn about the many financial and supportive resources available for military service members and veterans.



PRESENTER

Nick LaPoma

Founder, Curvebreakers

Nicholas LaPoma, aka Nick The Tutor on TikTok and other social platforms, is the founder of Curvebreakers. A graduate of a prestigious New York law school, he initially pursued a career in litigation. However, his true calling in tutoring led him to establish Curvebreakers, where he revolutionized the learning experience with a personalized and adaptable methodology for each student.



PRESENTER

Mark Dunlop

MSFS, MSM, AFC®, AEP®,
CEBS®, CFP®, ChFC®

Mark Dunlop, a financial counselor and educator at Fort Leonard Wood Survivor Outreach Services (SOS), extends vital support to Military Survivors coping with the loss of loved ones. He offers invaluable expertise in taxes, life insurance, investments, and estate planning. Mark combines compassion with his wealth of knowledge, delivering resources to Military Survivors, helping them navigate challenging financial situations with resilience and confidence.

CLICK HERE TO REGISTER

QUESTIONS? EMAIL CANDICE@TUESDAYSCHILDREN.ORG



Survivor Outreach Services

Dine and Dial Wed **10/18/2023 7 PM Central** Financial Educational Call for Military Survivors

The Call number is **(1-605-475-5910; Access Code 7681905#)**

These programs originated out of the Ft. Leonard Wood Survivor Outreach Office as a way to inform military survivors of potential resources. The Oct 18, 2023 call will be on Financial and Estate planning considerations, especially for Military Spouses and their families, for addressing the various milestones Military Survivors face in terms of accessing benefits and potential resources for the family. It will include an updated review of the resources available for assistance in retirement and legacy planning, financial and estate planning, tax planning especially in light of the SBP changes now in place, events available for Military Survivor families, "Community Partnerships" including those offering summer camps and weekend experiences in 2024. It will also have information needed for preparing for the new FAFSA form available for 2024/25 (which includes Summer 2025,) state scholarship and property tax abatement deadlines and will have a follow-up dialog on specific potential education scholarship resources and timelines to apply for assistance K-PhD, including programs and initiatives of various (501)(c)(3) groups regarding the 2023/24 and 2024/25 school years. The follow-up call, tentatively, Jan 17, 2023, will further discuss proactive tax planning, milestones, and also review more of the potential grants/ scholarships, as we continue with some of the dialogs/themes of the October call.

Who: Military Survivors and friends are invited to dial into the next Financial "Dine and Dial" call and also have access to some of the popular past calls that were recorded.

What: These calls, held at least quarterly, provide a forum for Military Survivors and friends to ask questions on education tools and to better understand techniques for identity theft minimization, saving and investing, estate planning considerations, tax issues, insurance, potential financial resources and budgeting concerns in creating financial success and hear from various guest presenters and other peers.

Where: The Call number is **(1-605-475-5910; Access Code 7681905#)**; the call originates from Ft. Leonard Wood Survivor Outreach Services. **(*6 mutes or unmutes the call)** and is a joint venture between the financial counselors from the Ft. Leonard Wood SOS program, and other locations.

When: The next live call is Wednesday, October 18, 2023, 7:00 pm Central

Why: Many Survivors have asked for assistance in navigating potential resources, including how to better grasp potential projected positive cash flow opportunities and estate planning techniques, milestones and scholarship programs.

Many of the past recordings of the Dine and Dial series recordings and related handouts are available upon request:

Mark Dunlop, CFP, ChFC, AFC, AEP, CEBS, MSFS, MSM
Survivor Outreach Financial Counselor, Fort Leonard Wood
573-596-0153; mark.j.dunlop2.civ@army.mil

(Note: Some of the specifics will be based on Missouri/Illinois/Wisconsin /Michigan/Kansas/Iowa, Nebraska issues as this conference call originates from the Garrison of Ft. Leonard Wood, Missouri, but the concepts are non-state specific. Special thanks go to the various Survivor Outreach Services Financial Counselors who help collaborate in the content for the calls and planning for these comprehensive events.) These quarterly update calls are usually scheduled for the third Wednesday of every third month with the same start time of 7 PM Central and same dial in number and password. The calls focus on relevant financial considerations for Military Survivors and those who support them.

Fall into Savings with These Deals



October Highlights

Six Flags: Enjoy this year's Fright Fest and save up to 60% on tickets

Sennheiser: Save 10-50% on headphones

Flights: Book your international and domestic flights and save up to 20% on airfare

Finecraft Design: Save up to 70% on home decor

EveryPlate: Get 75% off your 1st box with free shipping + 15% off for 51 weeks



Spooky Halloween Deals

Embrace the Halloween spirit and enjoy eerie savings this holiday season with offers on:

- **Universal Orlando Halloween Horror Nights:** Save over 45% off
- **Dylan's Candy Bar:** Get 20% off + free shipping on orders \$75+



Fall Specials

Refresh your wardrobe or jumpstart your holiday shopping with exclusive offers this fall season.

- **Lenovo:** Save up to 74% on tech and electronics
- **TravisMathew:** Save 15% sitewide on boots, clothing, bags, and more



Mental Health Awareness

October 10th is World Mental Health Day. Take care of your mind, body, and well-being with these great offers:

- **Cope Notes:** Save 20% on your subscription
- **BetterHelp:** Get 30% off your first 3 months of professional online

ticketsatwork

Make the most of your TicketsatWork membership! Get instant access to exclusive deals, limited-time offers and members-only perks on the products, services and experiences you need and love. With something to excite every interest, it's time to spend less and enjoy more this season.

New to TicketsatWork? Getting Started is Easy.

- 1 Visit TicketsAtWork.com
- 2 Click *Become a Member*
- 3 Enter your company code or work email to create an account

COMPANY CODE

SOSPERKS

NEED HELP? CALL US: 1-800-331-6483 • EMAIL US: CUSTOMERSERVICE@TICKETSATWORK.COM

*Prices and Offers are subject to availability and subject to change without notice. Please review the terms and conditions for offers.

How a Military Survivor can retrieve a VA Summary of Benefits Letter (in case you're ever asked for one)

1. Please go to <https://www.ebenefits.va.gov/ebenefits/homepage>
2. Click the blue "Log In" button in the top right corner of the page.
3. Scroll down and check the consent checkbox. This allows you to login with a DS Logon. If you don't have a DS Logon, apply here:
[How to Obtain an eBenefits Premium Account \(DS Logon\) | VA Mobile](#)
4. Once at your home dashboard, mouse over the Mange tab on the top navigation and click "Documents and Records".
5. Click the "VA Letters" link, and then click the top "Benefit Summary – Veteran Benefits" link.
6. On the Benefit Summary Letter page, make sure ALL checkboxes are selected except for "Your current monthly award amount". We do not need to know your compensation.
7. Most importantly please make sure the combined service-connected evaluation is checked.
8. Once all the correct boxes are selected please click the blue "Generate Benefit Summary Letter" button at the bottom of the page.
9. This will open your completed Summary of Benefits letter in whichever PDF viewer you have on your computer. Please review your document and make sure your name, and your combined service-connected evaluation is on your letter.
10. There are 2 different ways to save this document.

*Look for a save floppy icon and then save it somewhere on your computer to later be uploaded into your application.

*You can go to the print options and select a printer that says "Print to PDF". This will also bring open a save box.



New Date! Postponed from September 30th!

★ **SAVE THE DATE** ★

REMEMBERING HEROES

(Formerly Remembering VETS)

FALL FESTIVAL

HONORING

**Veterans, 1st Responders,
Gold Star and Military Survivor Families,
and Community Heroes**



Food • Music • Vendors & Family Fun!

Entry Donation: Per Person \$5 - Children Under 3 Free

**Oct
29
2023**

Town Center Central Park
975 Central Ave • Palm Coast FL 32164

★ **REMEMBERING
HEROES**

FROM 10AM TILL 3PM

(Formerly Remembering VETS)

For More Information Email
rememberingheroes01@gmail.com
www.RememberingVets.org



Save The Date!

CHRISTMAS IN WHOVILLE

This popular Christmas event for Gold Star and Military Survivor Families returns again this year on December 16th to Fields Cadillac in Jacksonville.
Be watching your email to register!



Northern Florida Veterans Day Celebrations

ST JOHNS COUNTY 2023 VETERANS DAY CELEBRATION

Saturday, November 11th. Anastasia Baptist Church.



Honoring All Who Served

Keynote speaker:

Major General John Haas, Florida Adjutant General

**The St. Johns Center for the Arts Chamber Singers. Static Displays.
Video collage. Traveling Vietnam and Global War On Terrorism walls.**



**With special recognition of our
“Global War On Terrorism” veterans.**



**Doors open 9 AM. Program begins at 11 AM.
1650 A1A South (on Anastasia Island). Free parking on site.**

Organized by the St. Johns County Veterans Council

Info at: rothfeldm@gmail.com

Northern Florida Veterans Day Celebrations



Honor American Heroes Beaches Veterans Memorial Park

**November 11, 2023 * 9:00am
1 W 1st St, Atlantic Beach, FL**

Northern Florida Veterans Day Celebrations

Special Guest & Speaker

Hon. Gary Bergosh, LtCol, USMC Ret.

2023 Veterans Day Ceremony

A Celebration of Service Through Music, Art, & Laughter

November 11th, Veterans Day is set aside to honor and celebrate the lives and sacrifices of Veterans of the U.S. Armed Forces. In keeping with this tradition, The Veterans Memorial Park Foundation of Pensacola invites active duty military personnel, veterans, families, and all community members to attend the Veterans Day Ceremony at the Park, scheduled for Saturday, November 11th. The Park opens and exhibits start at 9 a.m., and the ceremony starts at 11 a.m. Veterans Memorial Park is located at 200 S. 10th Avenue in Pensacola.

With guest speaker **Hon. Gary Bergosh**, the 2023 Veterans Day Ceremony will be a Celebration of Service! Again this year the Park will include exhibitors, food trucks, and music.

Exhibits open at 0900 with the ceremony commencing at 1100.



[Read Biography](#)

Who We Are



Veteran Events Tally is an organization made up of volunteer Veterans and citizens whose goal is to honor and respect those who are currently serving or who have served in our Nations Armed Forces. We are a Florida Registered, IRS designated 501(c)3 corporation chartered in 2010 to coordinate, organize and produce the Leon County / Tallahassee Veterans Day Parade and other Veteran related events held throughout the Big Bend area. Veteran Events Tally is proud to be an all volunteer organization with no paid employees or consultants. We have approximately 10 year round volunteers who are the hub of the Parade and use up to an additional 400 volunteers throughout the year for the Parade and various other events we participate in.

Full Schedule for November 10th

- **Full Press Apparel 5k & 1 Mile Fun Run: 8:00 AM - 9:30 AM**
- **Parade Start: 10:45 AM** The Parade viewing area is South Monroe Street from the intersection of Tennessee Street, a right on Madison Street and ending at Duval Street.
- **Conclusion of 24-Hour Watch at the Vietnam Memorial: 10:45 AM**
- **11th Hour Ceremony: 11:00 AM**
- **Annual Veterans Day Festival in the Park immediately after the conclusion of the parade.**

Wakulla County Veterans Day Parade

November 11 @ 10:00 am - 11:00 am EST

Join us for the Annual Wakulla County Veterans Day Parade at 10 a.m. on Saturday, November 11, 2023. The parade route will be on Crawfordville Highway between Azalea Park and Hardee's.

Northern Florida Veterans Day Celebrations

City of Mary Esther's Annual Veteran's Day Parade

Name: City of Mary Esther's Annual Veteran's Day Parade

Date: November 11, 2023

Time: 11:00 AM - 3:00 PM CST

Event Description:



Food trucks and activities will be available from 11 am until 3 pm. (Located in front of the old JC Penny's at Santa Rosa Mall). The parade will start at 1 pm.

Please Join Us

- AVE MARIA -
**VETERANS
MEMORIAL PLAZA**

Dedication

11.11.2023 11:11AM

2023 Veterans Day Ceremony

NOVEMBER 11, 2023

Beginning promptly at 11:11 a.m.
Ave Maria Veterans Monument
4840 Ave Maria Boulevard
Refreshments reception to follow

*Ave Maria
Veteran's Day Ball*

Saturday, November 11, 2023
Del Webb Grand Hall

6 pm Cocktail Hour/Cash bar
7 pm Program, Dinner and Dancing

Keynote Speaker - **Bishop Joseph L. Coffey**
Archdiocese of the Military Services, USA

\$125 per person, limited seating

Dress: Civilian: Black tie optional
Military: Dinner Dress or Class A Uniform (Active Duty and Veteran)

For tickets go to AveMariaKofC.org and go to event tickets
or scan:

All are welcome!

Sponsored by:



Proceeds benefit veterans programs in our Nation

Surviving Spouse Milestones

Not all milestones apply to every persons situation

One Year Mark:

- Moving out of quarters (if applicable)
- Storage at government expense expires
- Apply for Home of Selection (HOS) extension
- HEART Act (one year from date SGLI/DG received)

Two Year Mark:

- Loss of Spouse's VA Transitional DIC Benefits (\$250 per family per month)

only applies to Spouse with one or more minor children in household

- Apply for Home of Selection (HOS) extension

Three Year Mark:

- TRICARE Healthcare and Dental benefits transitions to retiree rate for spouse
- Home of Selection (HOS) entitlement expires

Spouse Turns 52:

- If disabled, can remain and retain SSA Survivor Benefits

Spouse Turns 55:

- Can remarry and not lose SBP eligibility

Spouse Turns 57:

- Can remarry not lose DIC eligibility

Spouse Turns 60:

- Can remarry and retain SSA Survivor Benefits

Surviving Youth Milestones

Not all milestones apply to every persons situation

Child Turns 16:

- Elimination of SSA entitlement for adult receiving Child in Care benefits

Child Turns 18:

- College - Fry Scholarship *Line of Duty Cases only*
- College - Dependence Education Assistance
- *VA Service Connected Death*
- Loss of annuities (SSA, DIC, SBP) unless enrolled in school full time. SSA depends on age when graduating High School
- Loss of annual benefit report
- If DG/SGLI beneficiary - if not already received

Child Turns 21:

- Loss of DEERS/TRICARE unless enrolled in school full time
- Enrollment in TRICARE Young Adult

Child Turns 22:

- Loss of Child-Only SBP regardless of school enrollment

Child Turns 23:

- Loss of DEERS/TRICARE transitional Survivor unless incapacitated
- Enrollment in TRICARE Young Adult

Child Turns 26:

- Loss of TRICARE Young Adult

Child Turns 33:

- Loss of Fry Scholarship eligibility

FLORIDA SURVIVOR OUTREACH SERVICES AREA OF RESPONSIBILITY

