

**U.S. Department of Veterans Affairs  
Newsletter Article**

**Service Dogs and Other Lesser-Known VA Benefits**



While 44 percent of all Veterans use at least one VA benefit, several lesser-known benefits could help Veterans live better, healthier lives. Here are three lesser-known VA benefits Veterans may be eligible to receive:

**1. Home loan refinancing**

His local VA guided Harold, a Marine Corps Veteran, through the process of obtaining a VA home loan. “I had somebody explain to me exactly how everything worked,” said Harold. “It was very quick, very easy – painless.”

VA’s home loan program offers Veterans different refinancing options:

- *Cash-Out Refinance Loans* – Veterans can take advantage of their home’s equity to take cash out through refinancing, or refinance a non-VA loan into a VA-guaranteed loan.
- *Interest Rate Reduction Refinance Loans* – Veterans may be able to lower their monthly mortgage payment by obtaining a lower-interest loan.

Discover more about VA [housing assistance](#).

**2. Service dog veterinary benefits**

After leaving the Marine Corps, Joel experienced feelings of depression. He also had severe memory loss and was relying on alcohol to self-medicate. That’s when a VA doctor recommended he get a service dog.

“It was like night and day for me when Adonis entered my life,” Joel said.

VA provides veterinary benefits to Veterans diagnosed as having visual, hearing or substantial mobility impairments and whose care will be enhanced through a guide or service dog.

Veterans must enroll in VA health care to receive any type of medical service through VA. To learn how to do this and find out how to apply, visit [VA.gov](https://www.va.gov). Once a Veteran is enrolled, VA will perform a complete clinical evaluation to determine how best to assist. Each service dog request is reviewed and evaluated on a case-by-case basis, and Veterans approved for guide or service dogs are then referred to accredited organizations to obtain their dog.

Learn more about VA [health care](#).

### 3. Employment resources

It is not uncommon for a Veteran to struggle with translating military experience into civilian terms. VA offers employment resources for this, and every stage of the job search. Veterans who qualify for [VA career and employment services](#) can:

- Search for jobs and find employers who want to hire Veterans
- Access apprenticeship/on-the-job training using the GI Bill.
- Get one-on-one career counseling if they have a service-connected disability through the Vocational Rehabilitation and Employment (VR&E) program.

Visit [VA.gov](https://www.va.gov) to learn more about all VA benefits.