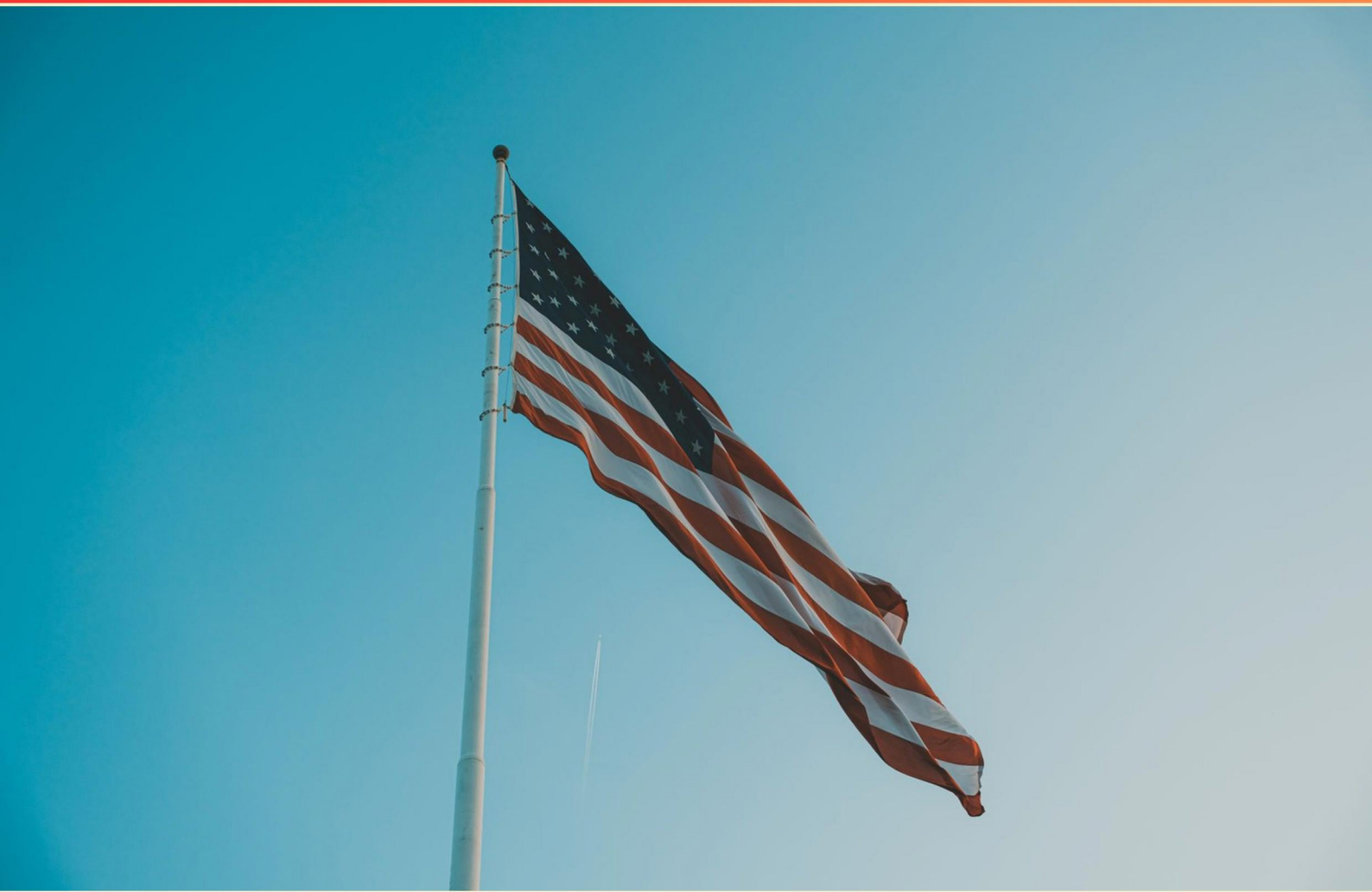


NATIONAL ASSOCIATION OF COUNTY VETERANS SERVICE OFFICERS (NACVSO) PRACTICE TEST (SAMPLE)

STUDY GUIDE



Prepare with structure. Pass with confidence



Copyright © 2026 by Examzify - A Kaluba Technologies Inc. product.

ALL RIGHTS RESERVED.

No part of this book may be reproduced or transferred in any form or by any means, graphic, electronic, or mechanical, including photocopying, recording, web distribution, taping, or by any information storage retrieval system, without the written permission of the author.

Notice: Examzify makes every reasonable effort to obtain accurate, complete, and timely information about this product from reliable sources.

SAMPLE

Table of Contents

Copyright	1
Table of Contents	2
Introduction	3
How to Use This Guide	4
Questions	5
Answers	8
Explanations	10
Next Steps	16

SAMPLE

Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 – 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

Questions

SAMPLE

- 1. What is the primary purpose of the FDVA Course?**
 - A. To provide educational materials
 - B. To prepare veterans for military service
 - C. To give access to the VA computer system
 - D. To assist with counseling veterans
- 2. What is a requirement for a veteran to maintain their SC rating for insurance eligibility?**
 - A. Must have been honorably discharged
 - B. Must be employed
 - C. Must apply within a specific time frame after discharge
 - D. Must have a stable social life
- 3. Are individuals receiving Death Pension benefits required to report their income?**
 - A. Yes
 - B. No
 - C. Only if over a certain threshold
 - D. Only once a year
- 4. Can a veteran with a 40% service connection add their dependents?**
 - A. No, must have at least 40%
 - B. Yes, must have at least 30%
 - C. Only if they are married
 - D. No, dependents cannot be added
- 5. What is the primary focus of the eligibility criteria for Chapter 35 benefits?**
 - A. Age of the veteran
 - B. Type of military discharge
 - C. Connection to service member
 - D. Length of service

6. What is a requirement to qualify for VA accreditation through the FDVA?

- A. Complete an approved course and pass the exam
- B. Work no less than 500 hours annually
- C. Have a minimum service connection of 30%
- D. Maintain active military status during the process

7. Which type of property can be purchased using a VA home loan?

- A. Only single-family homes
- B. Only condos
- C. Single-family homes, condos, and multi-unit properties
- D. Commercial properties

8. Which of the following statements about VA loans is true?

- A. VA loans require private mortgage insurance (PMI)
- B. VA loans have no loan limit
- C. VA loans are only available for first-time homebuyers
- D. VA loans can be used to refinance existing loans

9. Which form should be used to request military records?

- A. VA Form 21-526
- B. SF 180
- C. DD 214
- D. VA Form 29-336

10. Which entity handles the correction of military records?

- A. Department of Veterans Affairs
- B. Appropriate military service department
- C. Board of Veteran Appeals
- D. Office of the President

Answers

SAMPLE

1. C
2. A
3. A
4. B
5. C
6. A
7. C
8. D
9. B
10. B

SAMPLE

Explanations

SAMPLE

1. What is the primary purpose of the FDVA Course?

- A. To provide educational materials
- B. To prepare veterans for military service
- C. To give access to the VA computer system**
- D. To assist with counseling veterans

The primary purpose of the FDVA Course is to give access to the VA computer system, which is crucial for training individuals who will assist veterans in navigating the complexities of veterans' benefits and services. Access to the VA computer system allows course participants to gain hands-on experience with the systems that process claims, track applications, and manage veteran services. This access is essential for those working in veterans' service organizations, as it enables them to provide accurate and timely assistance to veterans in need. While the other options mention important educational and supportive aspects, they do not specifically align with the core objective of gaining access to the VA's resources and technology. Providing educational materials and assisting with counseling are valuable functions, but without the ability to interact directly with the VA system, these efforts would be significantly hampered. Thus, the emphasis on access to the computer system within the FDVA Course stands as the primary focus, enabling better service delivery to veterans.

2. What is a requirement for a veteran to maintain their SC rating for insurance eligibility?

- A. Must have been honorably discharged**
- B. Must be employed
- C. Must apply within a specific time frame after discharge
- D. Must have a stable social life

To maintain a service-connected (SC) rating for insurance eligibility, the most crucial requirement is that the veteran must have been honorably discharged from military service. An honorable discharge signifies that the veteran has fulfilled their service obligations in a satisfactory manner, which is essential for accessing various benefits, including insurance options related to their veteran status. This criterion ensures that the veteran is recognized formally as having served their country with integrity and is therefore eligible for certain benefits designed for those whose service has had a direct association with their current health or well-being. In contrast, the other options do not align directly with the criteria for maintaining a service-connected rating related to insurance eligibility. Employment status, application timing post-discharge, and having a stable social life may have relevance in different contexts or programs, but they are not foundational requirements for sustaining an SC rating. Only the nature of the discharge directly impacts the veteran's continued eligibility for insurance based on their service-related conditions.

3. Are individuals receiving Death Pension benefits required to report their income?

A. Yes

B. No

C. Only if over a certain threshold

D. Only once a year

Individuals receiving Death Pension benefits are indeed required to report their income. This requirement is in place to ensure that the benefits they receive are appropriately adjusted based on their financial situation. The Death Pension program is designed to provide financial assistance to eligible surviving spouses and children of deceased veterans. Reporting income allows the Department of Veterans Affairs (VA) to ensure that the pension payments remain in compliance with established income limits. If a recipient's income exceeds certain thresholds, they may no longer qualify for the Death Pension benefits or may receive a reduced amount. This process helps to maintain the integrity of the program and ensures that assistance is directed to those who meet the necessary financial criteria. In this context, regular income reporting is critical for the proper administration of the program, making it essential for recipients to disclose their income circumstances accurately.

4. Can a veteran with a 40% service connection add their dependents?

A. No, must have at least 40%

B. Yes, must have at least 30%

C. Only if they are married

D. No, dependents cannot be added

A veteran with a 40% service connection can indeed add dependents, and they must have at least a 30% service connection to be eligible for additional benefits for dependents. This threshold is important because it recognizes the impact of service-related disabilities on not just the veteran, but also on their family members. Veterans rated at this percentage or higher are eligible to receive compensation benefits that provide additional financial support for dependents, which can include a spouse, children, and in some cases, dependent parents. The requirement of having a minimum rating of 30% reflects the recognition that a certain level of disability significantly impacts a veteran's quality of life and ability to provide for their family. This policy aims to assist those veterans in enhancing their dependents' living conditions as they navigate the challenges posed by their service-related injuries or illnesses. On the other hand, having only a 40% rating does not restrict the ability to add dependents, nor is there a stipulation that they must be married to add dependents. Also, the assertion that dependents cannot be added is inaccurate as there is a clear provision in place for qualifying veterans.

5. What is the primary focus of the eligibility criteria for Chapter 35 benefits?

- A. Age of the veteran
- B. Type of military discharge
- C. Connection to service member**
- D. Length of service

The primary focus of the eligibility criteria for Chapter 35 benefits is the connection to the service member. Specifically, Chapter 35, also known as Dependents' Educational Assistance (DEA), provides education and training benefits to eligible dependents of certain veterans who are permanently and totally disabled due to a service-related condition or who died as a result of a service-related condition. The connection to the service member is crucial because the benefits are designed to support the education of dependents—such as children and spouses—of veterans who have sacrificed significantly for their country. This focus highlights the importance of familial relationships in determining eligibility, rather than other factors such as the age of the veteran, type of military discharge, or length of service, which are not primary considerations in the context of Chapter 35. Understanding this connection helps clarify how educational benefits are administered and reinforces the role of veterans' sacrifices in providing support for their families.

6. What is a requirement to qualify for VA accreditation through the FDVA?

- A. Complete an approved course and pass the exam**
- B. Work no less than 500 hours annually
- C. Have a minimum service connection of 30%
- D. Maintain active military status during the process

To qualify for VA accreditation through the Florida Department of Veterans' Affairs (FDVA), completing an approved course and passing the exam is indeed a requirement. This process ensures that individuals are adequately educated on veterans' benefits, policies, and the intricacies of VA claims processes. The completion of such a course is designed to equip advocates with the necessary knowledge and skills to effectively assist veterans and their dependents in navigating the complexities of accessing their benefits. By passing the exam, individuals demonstrate their comprehension of the material covered, which is critical in providing accurate and informed advocacy to those they serve. This focus on education and assessment reflects the commitment to uphold high standards in veteran services, ensuring that accredited representatives are well-prepared for their roles.

7. Which type of property can be purchased using a VA home loan?

- A. Only single-family homes
- B. Only condos
- C. Single-family homes, condos, and multi-unit properties**
- D. Commercial properties

The correct answer encompasses the broad range of property types eligible for purchase using a VA home loan, which includes single-family homes, condominiums, and multi-unit properties. VA loans are designed to enable veterans and eligible service members to access affordable housing options. Single-family homes are the most common type of property purchased with a VA loan; these are traditional residential structures. Condominiums also qualify, but they must meet certain criteria set forth by the VA, ensuring that the condo project is approved for VA financing. Additionally, multi-unit properties, such as duplexes and triplexes, can be financed with a VA loan, provided the borrower occupies one of the units as their primary residence. This comprehensive eligibility facilitates greater housing flexibility for veterans and service members, allowing them to invest in various living arrangements that suit their needs and lifestyles.

8. Which of the following statements about VA loans is true?

- A. VA loans require private mortgage insurance (PMI)
- B. VA loans have no loan limit
- C. VA loans are only available for first-time homebuyers
- D. VA loans can be used to refinance existing loans**

The statement that VA loans can be used to refinance existing loans is accurate because the VA offers specific refinancing options, such as the VA Interest Rate Reduction Refinance Loan (IRRRL). This allows veterans to refinance an existing VA loan to obtain a lower interest rate or switch from an adjustable-rate mortgage to a fixed-rate mortgage. Additionally, refinancing can help veterans access equity in their homes or consolidate their debts under favorable terms. In contrast, VA loans do not require private mortgage insurance, which is a significant difference compared to conventional loans where PMI is typically required when the down payment is less than 20%. While there are some loan limits that can vary based on the borrower's entitlement and the location of the property, VA loans have been expanded in recent years, allowing for loans over conventional limits in certain cases. Lastly, VA loans are not exclusive to first-time homebuyers; both first-time and repeat buyers can access VA loans if they meet the eligibility criteria.

9. Which form should be used to request military records?

- A. VA Form 21-526
- B. SF 180**
- C. DD 214
- D. VA Form 29-336

The correct form to request military records is the Standard Form 180 (SF 180). This form is specifically designed for veterans to use when requesting copies of their military records from the National Archives and Records Administration (NARA) or from other military record repositories. Using the SF 180 is essential for ensuring that veterans receive their official documentation accurately and efficiently, as it allows them to specify the details of their service and the particular records they need. This can include requests for documents such as the DD Form 214, which serves as a record of service but is not the request form itself. Other forms listed, such as VA Form 21-526, are related to claims for veterans' benefits and are not suited for record requests. Similarly, the DD 214 is a specific record of military service rather than a method for requesting records. VA Form 29-336 deals with specific claims related to veterans' insurance programs and does not pertain to general military records. Understanding the purpose of each of these forms is crucial for effectively navigating the veterans' services system.

10. Which entity handles the correction of military records?

- A. Department of Veterans Affairs
- B. Appropriate military service department**
- C. Board of Veteran Appeals
- D. Office of the President

The appropriate military service department is responsible for handling the correction of military records. This entity has the authority to review and amend a service member's military records to ensure they accurately reflect the individual's service history, achievements, and any other pertinent details. Corrections may involve changing service dates, ranks, or personal information that may have been recorded incorrectly during a service member's time in the military. Each branch of the military, such as the Army, Navy, Air Force, and Marines, has its own procedures for processing corrections to military records. These processes typically include providing evidence or documentation supporting the need for the correction and may involve a formal request, often submitted through the service member's chain of command or a designated records office. In contrast, the other entities listed do not have the specific responsibility of correcting military records. The Department of Veterans Affairs primarily focuses on providing benefits and services to veterans rather than altering military records. The Board of Veterans' Appeals deals with appeals for veterans' claims regarding benefits but does not manage the correction of records. The Office of the President has overarching responsibilities and does not engage in the day-to-day administration of military records.

SAMPLE

Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

<https://nacvso.examzify.com>

We wish you the very best on your exam journey. You've got this!

SAMPLE