

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

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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THE FULL VERSION STUDY GUIDE**

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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

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- 1. How many total days of service are needed for NSC Pension eligibility?**
 - A. 1 day of wartime service
 - B. 90 days of service
 - C. 180 days of service
 - D. All service counts
- 2. If a veteran's divorce became final on October 3, 2016, on which effective date will the spouse be removed from the award and benefits no longer paid?**
 - A. October 3, 2016
 - B. November 1, 2016
 - C. December 1, 2016
 - D. October 31, 2016
- 3. If a veteran has a 0% rating, is compensation provided if they demonstrate an impairment to employment?**
 - A. Yes
 - B. No
 - C. Only for 10% rating
 - D. Only for 30% rating
- 4. What type of loan may allow veterans to access cash for home improvement or debt consolidation?**
 - A. VA home loan
 - B. HELOC (Home Equity Line of Credit)
 - C. FHA loan
 - D. USDA loan
- 5. 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

- 6. Is it true that you must be permanent and disabled to receive a Death Pension?**
- A. True
 - B. False
 - C. Only if under 65
 - D. Only if it is a service-connected disability
- 7. What is the time frame for responding to a letter from debt management regarding debts owed?**
- A. 15 days
 - B. 30 days
 - C. 60 days
 - D. 90 days
- 8. If eligible for Tricare, do you also use the VA for benefits?**
- A. Yes
 - B. No
 - C. Only for mental health services
 - D. Only for outpatient services
- 9. 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
- 10. What is required for a veteran to qualify for Total Disabled Individual Unemployability (TDIU)?**
- A. One SC must be 100% or higher
 - B. One SC must be 60% or higher or a combination totaling 70%
 - C. One SC must be 50% or higher
 - D. No specific requirement needed

Answers

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

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Explanations

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1. How many total days of service are needed for NSC Pension eligibility?

- A. 1 day of wartime service
- B. 90 days of service**
- C. 180 days of service
- D. All service counts

To be eligible for the Non-Service Connected (NSC) Pension, veterans are required to have a minimum of 90 days of active service. This requirement establishes a baseline that helps determine eligibility for this financial benefit designed to assist veterans with financial need, particularly those who served during wartime. The 90 days of service acknowledges the veteran's commitment and sacrifice during a critical time in the nation's history, enabling them to access necessary support. In contrast to the other choices, the 1-day option does not meet the necessary threshold for pension eligibility, as it significantly underestimates the time needed. Option C mentions 180 days, which is also incorrect as the requirement is specifically set at 90 days. The final choice, which states that all service counts, misinterprets the specific criterion of the pension program as it requires that the service must be active duty and must meet the established timeframe. Therefore, the correct answer aligns with the established guidelines for NSC Pension eligibility based on the duration of active service.

2. If a veteran's divorce became final on October 3, 2016, on which effective date will the spouse be removed from the award and benefits no longer paid?

- A. October 3, 2016
- B. November 1, 2016**
- C. December 1, 2016
- D. October 31, 2016

The effective date for removing a spouse from a veteran's award and ceasing benefits is determined by specific regulations governing veterans' benefits. When a divorce is finalized, the spouse is typically removed from the benefit calculations effective the first of the month following the divorce finalization date. In this case, since the divorce became final on October 3, 2016, the spouse would be removed from the award effective November 1, 2016. The rationale behind this timing is to ensure that any payments for the month in which the divorce occurred are accounted for before the benefits are adjusted. Hence, benefits continue until the end of October, and the changes take effect starting from November 1, 2016. This aligns with the practice of aligning effective dates with the start of the next month after a significant change in circumstances occurs.

3. If a veteran has a 0% rating, is compensation provided if they demonstrate an impairment to employment?

A. Yes

B. No

C. Only for 10% rating

D. Only for 30% rating

When a veteran has a 0% disability rating, they are not eligible for compensation benefits solely based on that rating. The 0% rating indicates that while the veteran may have a service-connected condition, it is not severe enough to warrant any monetary compensation under the VA's assessment criteria. Compensation is typically associated with ratings higher than 0%, as these indicate a measurable level of disability that potentially impacts the veteran's ability to work and leads to economic impairment. Thus, while a 0% rating can recognize the existence of a service-connected condition, it does not translate into financial compensation even if the veteran demonstrates an impairment to employment. Employment impairment would typically need to be substantiated by a rating of at least 10%, which acknowledges that the disability does have some level of impact on the veteran's daily life and work capacity. Therefore, the answer provided is not accurate; the correct understanding is that without a rating above 0%, there is no compensation available, no matter the level of employment impairment demonstrated. Thus, the options regarding compensation for different ratings clearly show that benefits only begin after the 0% threshold, making the response to the question clear: compensation is not provided for a 0% rating.

4. What type of loan may allow veterans to access cash for home improvement or debt consolidation?

A. VA home loan

B. HELOC (Home Equity Line of Credit)

C. FHA loan

D. USDA loan

The Home Equity Line of Credit (HELOC) is a type of loan particularly suitable for veterans who want to utilize the equity in their homes. This financial product allows them to borrow against the value of their home, which can be used for purposes such as home improvements or debt consolidation. A HELOC operates like a credit card, giving the borrower a line of credit they can draw from as needed, often resulting in lower interest rates compared to other forms of debt. In contrast, other types of loans such as a VA home loan are primarily designed for the purchase or refinance of a primary residence, rather than specifically for accessing cash. FHA loans and USDA loans also focus on home purchasing for specific demographics and do not typically serve the purpose of providing immediate cash for improvements or consolidating existing debt. Thus, the flexibility and specific purpose of a HELOC make it the most appropriate choice for veterans looking to access cash.

5. 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.

6. Is it true that you must be permanent and disabled to receive a Death Pension?

- A. True
- B. False**
- C. Only if under 65
- D. Only if it is a service-connected disability

The assertion that one must be permanent and disabled to receive a Death Pension is not accurate. The Death Pension is a benefit provided to the surviving spouses and dependent children of wartime veterans who meet specific criteria. These criteria do not include a requirement for the survivor to be permanently and totally disabled. The Death Pension is primarily based on the veteran's service record and the financial need of the surviving family members rather than their disability status. The program is designed to support the families of veterans who served during wartime, and eligibility hinges on factors such as income and net worth rather than specific disability conditions. In summary, a survivor does not need to prove permanent disability to qualify for a Death Pension; they simply need to meet the established eligibility requirements related to their deceased veteran spouse's military service and the family's financial situation.

7. What is the time frame for responding to a letter from debt management regarding debts owed?

- A. 15 days
- B. 30 days**
- C. 60 days
- D. 90 days

The correct response time frame for addressing a letter from debt management regarding debts owed is 30 days. This period is established to ensure that individuals have a reasonable amount of time to review the information presented, assess their financial situation, and respond appropriately. It reflects standard practices in debt management and collection, allowing individuals to communicate any disputes, set up payment arrangements, or clarify their situation with regard to the debts listed. A shorter timeframe may not provide enough opportunity for careful consideration, while a longer timeframe could delay necessary actions that may need to be taken to resolve outstanding debts.

8. If eligible for Tricare, do you also use the VA for benefits?

- A. Yes
- B. No**
- C. Only for mental health services
- D. Only for outpatient services

Tricare and VA benefits serve different purposes and are designed to complement each other rather than overlap. When a veteran is eligible for Tricare, they typically do not need to use the VA for health care benefits, as Tricare provides health coverage specifically for military families, retirees, and certain active-duty service members. While both systems are designed to provide healthcare to military personnel and veterans, using one does not necessarily imply that the other is utilized for additional benefits. In fact, many veterans choose to rely on Tricare for their healthcare needs instead of seeking services through the VA. Decisions about where to access care depend on personal circumstances, such as availability, types of services needed, and eligibility requirements. Utilizing the VA for benefits is more common when veterans specifically seek services tailored to their unique needs, such as disability compensation, vocational rehabilitation, or other veteran-specific programs. However, for general health services, if a veteran is enrolled in Tricare, they may find it more convenient and comprehensive to exclusively use Tricare. Thus, stating that one does not use VA for benefits when eligible for Tricare acknowledges the distinct operational frameworks and intended patient populations of these two systems.

9. 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.

10. What is required for a veteran to qualify for Total Disabled Individual Unemployability (TDIU)?

- A. One SC must be 100% or higher
- B. One SC must be 60% or higher or a combination totaling 70%**
- C. One SC must be 50% or higher
- D. No specific requirement needed

To qualify for Total Disability Individual Unemployability (TDIU), the veteran must meet specific percentage requirements for their service-connected disabilities. One of the criteria is that at least one service-connected disability must be rated at 60% or higher, or if multiple disabilities are present, they must combine to a total of 70% or more, with at least one disability rated at 40% or higher. This ensures that TDIU is awarded to veterans who have significant impairments due to their service-related conditions that affect their ability to maintain substantially gainful employment. Meeting either of the outlined criteria reflects a serious level of disability that is consistent with the concept of total disability, even if the individual ratings do not reach 100%. Thus, this structured approach acknowledges the varying degrees of veteran disabilities and their impact on employability.

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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!

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