



Unmet Needs Eligibility Criteria

The applicant is the service member, veteran, or eligible dependent listed under the Defense Enrollment Eligibility Reporting System (DEERS).

The financial hardship must be due to one of the following:

- Currently on active duty, whose financial hardship is a result of a current deployment, military pay error, or from being discharged for medical reasons.
- Discharged on or after September 11, 2001, whose financial hardship is a direct result of your military service connected injuries and/or illnesses that are causing an employment hardship.
- Discharged prior to September 11, 2001, who are on a fixed income (VA compensation, SSI, SSDI) and/or your financial hardship is an emergency situation.

The financial hardship cannot be caused by:

- Civil, legal or domestic issues, misconduct, or any issues that are a result of spousal separation or divorce.
- Financial mismanagement by self or others, or due to bankruptcy.

Applicants can apply once every 12 months. Subsequent requests for assistance must be caused by a new situation or deployment. All grants are paid directly to the creditor and not to the applicant.

Expenses Eligible for payment:

- Household expenses – mortgage, rent, repairs, insurance.
- Vehicle expenses – payments, insurance, repairs (major repairs for vehicles over ten years old will not be considered).
- Utilities.
- Food and clothing.
- Children's clothing, diapers, formula, school or childcare expenses.
- Medical bills, prescriptions & eyeglasses – the patient's portion for necessary or emergency medical care only.

Ineligible Expenses:

- Credit cards, military charge cards or retail store cards.
- Cable, Internet, or secondary phones.
- Cosmetic or investigational medical procedures & expenses.
- Taxes - property or otherwise.
- Furniture, electronic equipment or vehicle rentals.
- Any other expenses not determined to be a basic life need.

The eligible and ineligible expense lists are not all inclusive. Each case will be carefully reviewed for its own merits. Upon approval, payments will be made for you directly to the creditor. All applications are individually reviewed and the VFW reserves the right to make exceptions on a case-by-case basis. For more information, contact Unmet Needs at 1-866-789-6333.