

Unmet Needs Eligibility Criteria

The service member has to have been active duty or discharged from active duty within 36 months prior to applying.

- Can receive funds only once every 18 months

The hardship must be primarily due to deployment or military service.

- Hardships caused by civil, legal or domestic misconduct are not eligible for the grant.
- Hardships caused by financial mismanagement by self or others, or due to Bankruptcy are not eligible for the grant. Applicants with these situations will be provided with resource information and referrals to other agencies.

The applicant must be the service member, or the applicant must be currently listed or eligible to be listed as a dependent of the service member under DEERS.

Person's eligible to apply on behalf of the military family in need:

- VFW Personnel
- Military Unit point of contact – Family Assistance Center Coordinator, Commanding Officer, Medical Hold Case Worker.
- VA Representative or VFW Service Officer assisting with a VA claim.

Expenses Eligible for payment:

- Housing expenses – mortgage, rent, repairs, insurance.
- Vehicle expenses – payments, insurance, repairs.
- Utilities, includes the primary phone.
- Food & personal items.
- Children's clothing, diapers, formula, school or childcare expenses.
- Medical bills, prescriptions & eyeglasses – the patient's portion for necessary or emergency medical care only.
- Appliance repair.

Ineligible Expenses:

- Credit cards, Military charge/debt cards, retail store credit cards.
- Personal, Student or Payday loans.
- Negative Bank accounts.
- Cable, Internet, Secondary Phone or Cell phone.
- Cosmetic or investigational medical procedures & expenses.
- Taxes – property or otherwise.
- Child support or alimony.
- IRS or military debt, or debt owed to a friend/family member.
- Legal or Educational expenses.
- Furniture, electronic equipment & vehicle rentals.
- Down payments on homes or vehicles.
- Reimbursements for items already paid for.
- Bills obviously due to excessive use or personal mismanagement.

The Veterans of Foreign Wars and Unmet Needs Program reserve the right to make exceptions to the afore mentioned criteria on a case-by-case basis.