Unmet Needs Eligibility Criteria

The Service Member or Veteran must have been Honorably Discharged from the military within the past 36 months or have been active duty within the past 36 months prior to applying.

The applicant must be the service member or eligible dependent listed under DEERS.

The hardship must be due to one of the following:

- Deployment
- Military pay issue
- Military illness or injury

The 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 receive funds only once every 18 months, and only twice total; all grants are paid directly to the creditor and not to the applicant. Second requests for assistance must be caused by a new situation or deployment.

Expenses Eligible for payment:

- Housing expenses – mortgage, rent, repairs, insurance
- Vehicle expenses – payments, insurance, repairs
- Utilities and primary phone
- Food and incidentals
- Children's clothing, diapers, formula, necessary 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
- Personal, student and payday loans
- Negative bank accounts (over draft fees and charges etc.)
- Cable, Internet, or secondary phones
- Investigational or cosmetic medical procedures & expenses
- Taxes
- Child support, alimony, or legal expenses
- Military debt, or debt owed to a friend/family member
- Furniture, electronic equipment or vehicle rentals
- Down payments on homes or vehicles
- Reimbursements for items already paid for
- Bills obviously due to excessive use or mismanagement

The Veterans of Foreign Wars and Unmet Needs Program reserves the right to make exceptions on a case-by-case basis to the afore mentioned criteria. For more information, contact Unmet Needs at 1-866-789-6333.