



# Unmet Needs Program FAQ

## What does the Unmet Needs Program do?

- Unmet Needs provides grants (not loans) and referrals to other organizations to active duty service members, veterans and their immediate families to assist with basic life needs.

## Who is eligible to receive assistance?

- The applicant must be 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:
  - a) Currently on active duty, whose financial hardship is a result of a current deployment, military pay error or from being discharged for medical reasons.
  - b) Discharged on or after September 11, 2001, whose financial hardship is a direct result of your military service connected injuries and/or illnesses.
  - c) Discharged prior to September 11, 2001, are on a fixed income that must include VA compensation, and facing an unexpected financial hardship.

## Who is not eligible to receive assistance?

- Anyone who has not served in the military or the financial hardship is caused by one of the following:
  - a) Civil, legal or domestic issues, misconduct or any issues that are a result of spousal separation or divorce.
  - b) Financial mismanagement by self or others, or due to bankruptcy.

## How can I contact the Unmet Needs Program?

- The Unmet Needs program is located in the Veterans of Foreign Wars National Headquarters in Kansas City.

*Mailing Address:*  
Unmet Needs Program  
406 W. 34th Street  
Kansas City, MO 64111

*Toll Free Number:* 866-789-6333  
*FAX Number:* 816-968-2779  
*Email Address:* [unmetneeds@vfw.org](mailto:unmetneeds@vfw.org)  
*Website:* [www.vfw.org/assistance/financial-grants](http://www.vfw.org/assistance/financial-grants)

## How do I get an application for the Unmet Needs financial grant?

- The application can be found online at <http://www.vfw.org/assistance/financial-grants> by clicking the Unmet Needs online application (**Chrome is recommended for the online application**). Applications cannot be completed unless all required fields are met. Once the application is submitted a notification email will be sent to you with further information.

## How does the Unmet Needs application process work?

- Once an application has been submitted, the Unmet Needs caseworkers review the application and contacts the applicant if necessary for any additional required documents or information. All expenses are verified with the creditors. Payments are sent directly to the creditor to ensure proper disbursement of funds.

## What additional documents are needed for the Unmet Needs Program to process an application?

- All required documents are submitted with the online application and cannot be submitted without them. Depending on the situation, additional documentation may be requested by the Unmet Needs caseworker.

### **What kind of expenses does the Unmet Needs Program assist with?**

- Unmet Needs assists with any expenses that are classified as "basic life needs", which includes, but is not limited to the following: household expenses such as mortgage, rent, repairs, insurance, vehicle expenses such as payments, repairs, insurance, utilities and primary phone, food and clothing, children's clothing, diapers, formula, school or childcare expenses, and medical bills, prescriptions and eyeglasses – the patient's portion for necessary or emergency medical care only.

### **What kind of expenses does the Unmet Needs Program not assist with?**

- Unmet Needs does not assist with any expenses that are not classified as "basic life needs", which includes, but is not limited to the following: credit cards, military charge cards, or retail store cards, cable, internet, secondary phones, taxes – property or otherwise, furniture rentals, or any expense not determined to be a basic life need.

### **How long does the application process take?**

- The applications are processed in the order in which they are received. It can take up to 20 business days to process an application once received.

### **What is the normal timeline for helping an individual through Unmet Needs?**

- The length of time to process a request for assistance depends upon the information provided on the application and the amount of research conducted. After verification of the emergency from the service member and contacting creditors, a check is normally processed within 3 business days and an additional 5-7 business days for mailing of funds to the creditor.

### **Does Unmet Needs assist after a natural disaster?**

- The Unmet Needs Natural Disaster Assistance (i.e. flood, fire, earthquake and tornado) provides a \$300.00 grant. In order to qualify, service members must submit the single page application and a copy of their most recent DD-214 or orders. The application can be found at this link <http://www.vfw.org/unmetneeds> and look to the right of the web page under Unmet Needs Resources for the Disaster Relief Assistance link.

### **How can I help?**

- Contact your local VFW State Department or local VFW Post to let them know you're here to help. You can also send a monetary donation to the VFW Foundation to support the Unmet Needs Program.

#### **Donations can be made:**

##### **By mail:**

VFW Foundation  
406 West 34th Street, Ste. 920  
Kansas City, MO 64111  
Memo – Unmet Needs

##### **Online:**

Head to [www.vfw.org/Contribute](http://www.vfw.org/Contribute) or click the direct link below:

<https://heroes.vfw.org/ea-action/action?ea.client.id=1993&ea.campaign.id=49903&ea.trackin.g.id=homepage>

##### **By Phone:**

Call the VFW Foundation office directly at  
816-756-3390





## 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.
- Discharged prior to September 11, 2001, are on a fixed income that must include VA compensation, and facing an unexpected financial hardship.

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.

All grants are paid directly to the creditor and not to the applicant. The applicant must provide the most current bills due. We will render payment for eligible current bills only.

### 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.*