



Unmet Needs Eligibility Criteria

The applicant must be the service member or eligible dependent listed under the Defense Enrollment Eligibility Reporting System (DEERS).

To be eligible, you must be a service member, who is currently on active duty (to include activated Guard/Reserve members) whose financial hardship is a direct result of a current deployment, military pay error at no fault of the service member, or currently pending a medical discharge due to service-connected injuries/illnesses received while on active duty.

The financial hardship cannot be caused by misconduct, civilian, legal, or domestic issues, any issues that are a result of spousal separation or divorce, and/or 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 consideration of payment (daily necessities):

- Housing expenses - mortgage, rent, repairs, and homeowners' insurance (establishing residence/insurance or paying off expenses for a residence that is no longer being occupied will not be considered).
- Vehicle expenses – payments, repairs, insurance (purchasing/paying off loan, major repairs for vehicles over 10 years old, registering, establishing insurance will not be considered).
- Utilities (establishing/paying off utilities for a residence no longer being occupied will not be considered).
- Childcare.
- Medical bills (the patient's portion for necessary or emergency medical care only).

Expenses Ineligible for consideration for payment:

- Military debt/repayment, tuition assistance debt/repayment.
- Cable, internet, secondary phones.
- Taxes owed of any kind.
- Rentals of any kind (vehicle, furniture, and/or electronics).
- Any other expenses not determined to be a "daily necessity."

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.