



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 and their immediate families to assist with daily necessities.

Who is eligible to receive assistance?

- Service members who are currently serving on active duty (to include activated Guard/Reserve members) whose financial hardship is a direct result of one of the following:
 - A current deployment.
 - Military pay error at no fault of the service member.
 - Currently pending a medical discharge due to service-connected injuries/illnesses received while on active duty.

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:
 - Misconduct.
 - Civilian, legal, or domestic issues.
 - Issues that are a result of spousal separation or divorce.
 - Financial mismanagement by self or others, or due to bankruptcy.

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

- Unmet Needs assists with any expenses that are classified as “daily necessities,” 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, childcare expenses, and medical bills – 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 “daily necessities,” which includes, but is not limited to the following: military debt/repayment, tuition assistance debt/repayment, credit cards of any kind, cable, internet, secondary phones, taxes owed of any kind, rentals of any kind to include vehicle, furniture, electronics, or any expense not determined to be a “daily necessity.”

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

- The application can be found online at www.vfw.org/UnmetNeeds, by clicking the “Apply Now” button or the application link under Unmet Needs Resources. (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.

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.

How can I contact the Unmet Needs Program?

- The Unmet Needs program is located at 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: unmetneeds@vfw.org

Website: www.vfw.org/UnmetNeeds

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 Line – Unmet Needs

Online:

Donate [online here](#) or visit
www.vfw.org/Ways-to-Give.