

RESOURCE LIST FOR SUPPORT

In addition to [Military One Source](#); there are a vast amount of services available to our service men/women and our civilian workforce that offer relief, education, counseling, or assistance. Each organization has specific criteria to be eligible for their specific program.

WIC

Website: <http://www.fns.usda.gov/wic>

Overview: WIC provides supplemental foods, healthcare referrals, nutrition education, and breastfeeding promotion and support to low-income pregnant, breastfeeding, and postpartum women, and to infants and children up to age five who are found to be at nutritional risk. To apply for WIC benefits, you must make an appointment at your WIC local agency.

Length of Participation: WIC is a short-term program. Therefore, a participant will "graduate" at the end of one or more certification periods. A certification period is the length of time a WIC participant is eligible to receive benefits. Depending on whether the individual is pregnant, postpartum, breastfeeding, an infant, or a child, an eligible individual usually receives WIC benefits from 6 months to a year, at which time she/he must reapply.

Eligibility: Applicants must meet all of the following eligibility requirements:

- Categorical
- Residential
- Income
- Nutrition Risk

WIC Prescreening Tool is available to assist you in determining your eligibility:

<http://wic.fns.usda.gov/wps/pages/start.jsf>

SNAP

Website: <http://www.fns.usda.gov/snap>

Overview: SNAP offers nutrition assistance to millions of eligible, low-income individuals and families and provides economic benefits to communities. SNAP is the largest program in the domestic hunger safety net. The Food and Nutrition Service works with State agencies, nutrition educators, and neighborhood and faith-based organizations to ensure that those eligible for nutrition assistance can make informed decisions about applying for the program and can access benefits. FNS also works with State partners and the retail community to improve program administration and ensure program integrity.

Eligibility: For households in the 48 Contiguous States and the District of Columbia from October 1, 2012 through September 30, 2013, to get SNAP benefits, households must meet certain tests, including resource and income tests:

- Resources
- Income
- Deductions
- Employment Requirements
- Special Rules for Elderly or Disabled
- Immigrant Eligibility

EANGUS – We Care for America

Website: <http://www.eangus.org/?page=WeCareForAmerica>

Overview: The Enlisted Association of the National Guard of the United States (EANGUS) has established the We Care For America (WCFA) Foundation Inc. One part of the WCFA Foundation Inc. is the National Guard Soldier and Airmen Emergency Relief Fund. Distribution amounts vary.

Eligibility: Must be a member of EANGUS for eligibility in this program.

Supporting Documents: Emergency Relief SOP and Grant Application:
http://www.eangus.org/resource/resmgr/wcfa_sop_grant_application.doc

Army Emergency Relief

Website: <http://www.aerhq.org/dnn563/>

Overview: Army Emergency Relief provides emergency financial assistance to Soldiers and their families.

Eligibility: Active & Retired - and their dependents when there is a valid need.

American Red Cross Armed Forces Emergency Services

Website: <http://www.redcross.org/what-we-do/support-military-families>

Overview: The American Red Cross' unwavering commitment to members of the U.S. military, its veterans and their families continues to grow and develop more than a century after Clara Barton first recruited nurses to support the U.S. Army. Today, the Red Cross is meeting the needs of a changing military and expanding services to veterans. Red Cross support of military members and their families enhances morale and contributes to increased operational capability in several ways:

- Linking families during an Emergency
- Connect Families with Local Community Resources
- Providing Resiliency Training
- Supporting Wounded Warriors and Military Hospitals

Eligibility: military members and their families

Armed Forces Foundation Family Assistance Program

Website: <http://www.armedforcesfoundation.org/aff-programs/family-assistance-program>

Overview: The Family Assistance Program awards financial assistance to military. Families must apply for assistance through the website and are accepted based on their need in relationship to monthly income. The Armed Forces Foundation helps families cover such expenses as:

- Utility bills
- Rent or mortgage payments (for civilian housing)
- Car payments
- Childcare during illness, surgery or recovery
- Car insurance or registration payments

Eligibility: Service members and their families facing financial hardship through injury and other service related situations

USAA Educational Foundation

Website: <https://www.usaaedfoundation.org/>

Overview: The USAA Educational Foundation is a nonprofit, tax-exempt 501(c)(3) organization that provides consumer information to the general public. Since 1989, The USAA Educational Foundation has published information on important personal and financial issues.

The mission of The USAA Educational Foundation is to help consumers make informed decisions by providing information on financial management, safety concerns and significant life events.

Educational publications have been developed for you, the consumer. Our publications are free to individuals and organizations.

Eligibility: Everyone.

US Soldier Foundation

Website: <http://www.ussoldiersfoundation.org/>

Overview: The Foundation can provide grants or interest free loans to help Soldiers and family members with unexpected events.

Eligibility: Active military personnel of all branches of the service, veterans, and their families

USA Cares

Website: <http://www.usacares.org/>

Overview: USA Cares exists to help bear the burdens of service by providing post-9/11 military families with financial and advocacy support in their time of need. Assistance is focused on three main areas:

- Removing the financial barriers that prevent veterans from receiving treatment for Post-Traumatic Stress and Traumatic Brain Injury. This program is saving the lives of veterans and restoring families
- Removing the financial barriers that prevent veterans from securing employment
- Providing emergency financial assistance to veterans and active duty service members who sustain a significant reduction in pay because of their service

Eligibility: Post-9/11 (September 11, 2001) OIF/OEF Veteran or an active duty service member with an estimated date of discharge or retirement

Utility Companies

For energy assistance if you are having difficulty paying utilities please consider the following information:

Federal funds are distributed to assist eligible customers in paying heating and cooling bills. Eligibility factors include household size, total household income, heating source and type of dwelling. To determine eligibility, obtain an application for assistance or to receive more information about the program, contact your utility company.

National Foundation for Credit Counseling (NFCC)

Website: <http://www.nfcc.org/>

As the nation's largest financial counseling organization, the NFCC Member Agency Network includes more than 700 community-based offices located in all 50 states and Puerto Rico. NFCC Member Agencies provide financial counseling and education to millions of consumers each year in person, over the phone, or online. To locate an NFCC Member Agency in your area call 800-388-2227.

Eligibility: Everyone.

VFW

Website: <http://www.vfw.org/Assistance/>

Overview: The VFW is here for you. Whether your family needs help while you're deployed, or you're looking for assistance finding a job, getting a home loan, anything to enjoy the American way of life you've earned, we've got your back.

Eligible Expenses:

Ineligible Expenses:

Credit cards, military charge cards or retail store cards
Personal, student and payday loans
Travel
Funeral Expenses
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

Eligibility: Must be a VFW member for minimum of one year. The Service Member or Veteran must have been Honorably Discharged from the Military, and served on active duty orders

Housing expenses: mortgage, rent, repairs, insurance	Vehicle expenses: payments, insurance, repairs	Children's clothing, diapers, formula, necessary school or childcare expenses	Medical bills, prescriptions & eyeglasses – the patient's portion for necessary or emergency
Utilities and primary phone	Food and incidentals	Emergency medical care only	

(excluding basic training, AIT, drill or annual training) 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
Natural disaster

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 and deployment. Expenses Eligible for payment:

Salvation Army

Website: <http://www.salvationarmyusa.org>

Overview: Family Service Programs help families and needy individuals with emergency food, housing, utility assistance and other temporal needs.

Salvation Army programs vary with local needs. For information on specific programs and locations, contact your local Salvation Army Corps Community Center by doing a zip code search in our website's (<http://www.salvationarmyusa.org>) Location field near top right of page.

Eligibility: Anyone with a documented need.

Good Will

Website: <http://www.goodwill.org/>

Overview:

Job Assistance: They have specialists who work with you to understand your prior experience as well as your job and career goals. You can meet with a specialist face-to-face at a Goodwill® near you, or visit our virtual community online – GoodProspectsSM at

<http://goodprospects.goodwill.org/>. They will assist in designing a plan to bring your dreams to life, while connecting you with other community resources, like childcare, reliable transportation, and financial planning.

Goodwill can also help you find childcare options, reliable transportation or provide access to counseling services, if needed. And if Goodwill doesn't provide the service, we can locate other community organizations that do.

Eligibility: Veterans and Military Families: Goodwill helps you and your military spouse find employment, health services and skills for entering or reentering the workplace

American Legion - Temporary Financial Assistance

Website: <http://www.legion.org/financialassistance>

Overview: Since its establishment in 1925, The American Legion Temporary Financial Assistance (TFA) program has awarded cash grants to minor children of veterans who are eligible for American Legion membership. These grants help families in need meet the cost of shelter, food, utilities and health expenses, thereby keeping the child or children in a more stable environment.

Eligibility: TFA is limited to minor children (17 years or younger) whose biological parent, or legal guardian, is a veteran and is, or would have been, eligible for American Legion membership. However, Legion membership is not required. Children 18-20 years old will also be considered if a current disability requires special schooling or indefinite in-home care, or they are enrolled in an approved high school and unmarried. To be eligible for Legion membership, the parent or guardian must have served at least one day of active duty in the Armed Forces of the United States during one of the following periods:

Dec. 7, 1941-Dec. 31, 1946

June 25, 1950-Jan. 31, 1955

Feb. 28, 1961-May 7, 1975

August 24, 1982-July 31, 1984

Dec. 20, 1989-Jan. 31, 1990

Aug. 2, 1990-Cessation of hostilities as determined by the U.S. Government.

No child is considered eligible for Temporary Financial Assistance until a complete investigation is conducted at the post or department level; a legitimate family need is determined; and all other available assistance resources have been utilized or exhausted. Additionally, the TFA application must originate and be filled out by someone at the local level. To find your local American Legion, visit their Post Locator, <http://www.legion.org/financialassistance>.

Disabled American Veterans Auxiliary (DAVA)

Website: <http://auxiliary.dav.org/membership/Programs.aspx>

Overview: Their program was established to assist those who find they are temporarily unable to meet outstanding financial obligations such as utility bills, mortgage payments, hospital bills, etc. One-time financial assistance up to, but not more than, \$1,000 is available. Assistance is limited to one grant per household.

Eligibility: Must be an Auxiliary Member in good standing for at least one year and the amount granted shall be based on financial need, length of membership and funds available.

To find your local DAVA unit, visit <http://auxiliary.dav.org/membership/FindUnit.aspx>

Hope Now – Homeowner’s Programs

Website: <http://www.hopenow.com/>

Overview: HOPE NOW is an alliance between counselors, mortgage companies, investors, and other mortgage market participants. This alliance will maximize outreach efforts to homeowners in distress to help them stay in their homes and will create a unified, coordinated plan to reach and help as many homeowners as possible. The members of this alliance recognize that by working together, they will be more effective than by working independently.

If you think you may be in danger of foreclosure, it is time to call the Homeowner's HOPE™ Hotline at **888-995-HOPE™**, a counseling service provided by the Homeownership Preservation Foundation. The sooner you call, the sooner you can regain your peace of mind. Remember, you're not alone. Millions of people across the United States have trouble with their mortgage every year. Since 2002, the HPF network of counselors has provided advice and education to more than 500,000 homeowners.

Eligibility: Everyone.

Supporting Documents: HOPE NOW has been offering assistance to homeowners since 2007 and 5.7 million have received loan modifications from our mortgage servicing members. To learn all about HOPE NOW, download brochure:

http://www.hopenow.com/pdf/HN%20Brochure%20Final_spreads.pdf

Operation Homefront

Website: <http://www.operationhomefront.net/default.aspx>

Overview: Operation Homefront (OH) provides emergency financial and other assistance to the families of our service members and wounded warriors. Below is the list of services they provide assistance for:

- Food Assistance
- Auto Repair
- Moving Assistance
- Vision Care
- Homefront Celebrations
- OH Villages
- Financial Assistance
- Travel and Transportation
- Home Repair
- Essential Home Items
- Morale Donated Items
- Morale Holiday Programs
- Community Events
- Hearts of Valor
- Military Child of the Year®
- Homes on the Homefront

For criteria on each of the above programs, please visit their website, select the “How We Help” tab and then your area of need.

Eligibility: DEERS dependents of service members who are active duty, wounded/ill/injured, deployed and experiencing a financial hardship

Easter Seals

Website: www.easterseals.com

Overview:

Military and Veterans Services Overview:

Easter Seals' Military & Veterans services respond to this call to action. As the largest provider of disability-related services to individuals with disabilities and their families, Easter Seals offers military and Veterans systems of care with viable options to support and augment current reintegration efforts.

Dixon Center
Veterans Caregiver Training
Services for Military and Veteran Communities
Community OneSource (see below)
Operation Employ Veterans
Public Policy
Resources and Related Links

Visit their website at <http://www.easterseals.com/our-programs/military-veterans/> for more information on the above areas.

Community OneSource:

Community OneSource bridges the disconnect by connecting Veterans with contacts at the organizations which will meet their needs.

In the past two years, Community OneSource has responded to hundreds of requests from Veterans or their families looking for:

Veteran benefits information	Financial assistance resources	Local childcare providers	Employment assistance services
Education benefits specialists	Housing options available	Benefits for Seniors	Healthcare options
Legal Aid Services	Caregiver resources	Counseling services	

Veterans and their families who request information or assistance from Community OneSource will be presented with the public, private, and not-for-profit resources most suited to their needs, allowing them to focus their time on the most viable options. Over the past two years Community OneSource (COS) has helped numerous veterans find solutions to specific needs:

Take the first step in getting the help you need. Call us at 866-423-4981 or contact us online at veterans@easterseals.com. The Community OneSource representative will gather the information from you that is necessary to determine the best resources for meeting your need.

Eligibility: Community OneSource is open to all veterans, mobilized reservists and their families at no charge. Emphasis is always placed on identifying local resources whenever available. Contact the WIC State or local agency serving your area, to schedule an appointment.

Fannie Mae

Website: <http://www.fanniemae.com/portal/index.html>

The tool at <https://www.knowyouroptions.com/loanlookup> helps you quickly determine if Fannie Mae owns your loan. If Fannie Mae does, you may be eligible for programs designed to make your mortgage more affordable—like the Home Affordable Refinance Program (HARP) or the Home Affordable Modification Program (HAMP)—or for other programs available exclusively to Fannie Mae borrowers.

Housing Counselors

What is a housing counselor?

A HUD-approved housing counselor is an experienced, trained professional who can advise you on preventing foreclosure, buying a home, protecting your credit, and other issues. The U.S. Department of Housing and Urban Development (HUD) sponsors housing counseling agencies throughout the country and counseling is available in many languages.

Why work with a counselor?

A Housing Counselor Will:

- Explain what documents you will need to provide to your mortgage company and may be able to contact the mortgage company on your behalf

- Help you make a budget so that you can meet your monthly mortgage payment and other expenses

- Provide information about local resources that may be helpful to you

A housing counselor can talk to you about your situation and help you decide what mortgage options are best for you, whether you are concerned about falling behind on your mortgage or are preparing to buy a home. There is no charge to work with a HUD-approved housing counselor—help is free!

If you have missed any mortgage payments, are about to miss a payment, or if your loan already has been referred to an attorney for foreclosure, a HUD-approved housing counselor can help you assess your circumstances, identify your options and prepare you to talk with your mortgage company.

Find a counselor

The U.S. Department of Housing and Urban Development (HUD) sponsors housing counseling agencies throughout the country and counseling is available in many languages.

- Find a housing counselor on the HUD.gov Website

- Find a foreclosure avoidance counselor on the HUD.gov Website

Remember, there is no charge to work with a HUD-approved counseling agency—help is free!

Before you call

Gather your financial information Make sure you have your basic financial and loan information on hand when you call. You'll need:

- Your mortgage statements, including information on a second mortgage (if applicable)

- Your other monthly debt payments (e.g., car or student loans, credit card payments), and

- Your income details (paystubs and income tax returns).

Explain your current situation. Be ready to outline your current hardship and explain why you are having trouble making your mortgage payment, and if this is a short-term or long-term problem. Your mortgage company will need to understand the reasons why you are having difficulty in order to find the right solution for you.

Eligibility: Everyone who owns a house.

TSP Loan

Website: <https://www.tsp.gov/planparticipation/loans/loanBasics.shtml>

Overview: The TSP Loan program allows you to borrow money from your account while you are employed by the Federal Government or while you are a member of the uniformed services. Before taking out a TSP loan, you should carefully consider its potential effect on your retirement income.

How a TSP Loan Works

When you take a TSP loan, you borrow from your TSP account. The amount of your TSP loan cannot exceed the amount of your own contributions and earnings from those contributions. So, if you work under the Federal Employees' Retirement System (FERS), you cannot borrow from any agency contributions or earnings from those contributions.

If you meet the loan eligibility rules and your loan request is approved, the loan amount is removed from your TSP account. You must repay your loan with interest. Repayments for the loan and interest are generally made through payroll deductions. Your repayments restore the amount of your loan, plus interest, to your account.

General Purpose Loan

- May be used for any purpose
- Requires no documentation
- Has a repayment term of 1 to 5 years
- The minimum TSP loan amount is \$1,000.

Eligibility: To be eligible for a loan, you:

- Must be employed by the Federal Government or a member of the uniformed services.
- Must be in pay status because repayments are set up as payroll deductions.
- Can only have one outstanding general purpose loan and one outstanding residential loan from any one TSP account at a time.
- Must have at least \$1,000 of your own contributions and earnings in your TSP account (agency contributions and earnings cannot be borrowed).
- Must not have repaid a TSP loan of the same type in full within the past 60 days. (If you have both a civilian TSP account and a uniformed services TSP account, the 60-day waiting period applies separately to each account.)
- Must not have had a taxable distribution of a loan within the past 12 months unless it was the result of your separation from Federal service.
- Must not have a court order against your TSP account.