

Leadership, Education and Development (LEAD) Training

Lesson: Children & Youth

Subject: Temporary Financial Assistance (TFA)

Objective: Ensure students understand the Temporary Financial Assistance program to assist eligible families in applying for assistance on behalf of eligible minor children.

Introduction

Since 1919, The American Legion has remained committed to the health and welfare of our nation's veterans and families. Born out of this desire to serve, the National Commission on Children & Youth established a form of direct aid to veterans' children in 1925—Temporary Financial Assistance (TFA). TFA is landmark program continues to be unique in the field of social work today.

A portion of the funds the operation of the TFA program are provided from a share of the earnings of The American Legion Endowment Fund. In 1925, World War I had been over for six years, but for veterans and their widows and children, the years had been a continuing struggle to adjust to the war's aftermath. The members of The American Legion, aware of the grave responsibility entrusted to them by those who had served, knew the time had come to take action. More than 900,000 Legionnaires, American Legion, Auxiliary members, and other American citizens joined the campaign, raising nearly \$5 million (nearly \$65 million dollars at today's value) and establishing The American Legion Endowment Fund, a tremendous legacy that carries on today and a tremendous example of the foresight of the founders of The American Legion and their dedication to assisting our comrades and their families.

Through TFA, a Post can call upon the National Organization for cash assistance to help maintain the basic needs of veterans' children. Non-repayable grants are awarded to eligible families over a temporary period when it is determined that child is in need and all other available resources have been exhausted.

How TFA Helps Children

TFA is specifically designed to assist minor children of eligible veterans through cash grants. In order to maintain a stable home environment for the child or children, grants are awarded to help families meet the costs of shelter, utilities, food, and medical expenses.

Grant Types

Maintenance Grants

Maintenance grants may be used to assist with the basic need expenses such as: shelter (mortgage or rent), utilities, food and clothing.

Maintenance grants can not be awarded for previously incurred debt, except to:

1. Prevent disconnection of utilities
2. Prevent eviction or foreclosure.

Medical Grants

Medical grants for a child may be used to assist with healthcare expenses such as: medical care, dental care, surgery, hospitalization, medications and dietary needs.

Medical grants require a written statement from a physician outlining the problem, treatment, and estimated costs. This type of grant must be approved before services are rendered. Medical grants can not be awarded for previous medical expenses or care.

Application Process

All TFA applications originate at the local or post level. A local investigator personally visits with the family to determine the needs of the children. A completed application, with supporting documents and proof of military service, is forwarded to the Department Children & Youth Chairman, Department Adjutant or the duly authorized department official.

The designated department representative reviews each case, makes a recommendation, and forwards the approved application to the National Headquarters.

The Americanism and Children & Youth Division reviews all approved cases immediately upon receipt and forwards a recommendation to the National Adjutant.

Upon approval by the National Adjutant, a check(s) is drawn and forwarded to the Department Adjutant for delivery to the post, investigator or family. In most cases, checks will be two-party checks payable to the veteran or parent and the creditor.

Example: "John Smith and Duke Energy".

Eligibility

Eligibility for Temporary Financial Assistance is limited to the biological minor children of eligible veterans and minor children in the legal custody of an eligible veteran. The veteran must have served at least one day of active duty in the Armed Forces of the United States during one the following periods:

SLIDE

December 7, 1941 — December 31, 1946

June 25, 1950 — January 31, 1955

February 28, 1961 — May 7, 1975

August 24, 1982 — July 31, 1984

December 20, 1989 — January 31, 1990

August 2, 1990 — Cessation of hostilities as determined by the U.S. Government.

Membership in The American Legion is NOT a requirement; however, the veteran MUST be eligible to join or would have if deceased.

Minor Children Defined

Minor children include any biological child of an eligible veteran that is unmarried and 17 years old or younger. Minor children may also include step-children, grandchildren, adopted children and others that are 17 years old or younger and in the legal custody of an eligible veteran.

Children 18 – 20 years old will be considered if a current disability requires special schooling, indefinite in-home care is required, or they are enrolled in an approved high school.

No child reaching the age of 21 can be considered for TFA

No child is considered eligible for TFA until a complete investigation is conducted, a legitimate family need is determined, and all other available resources have been utilized or exhausted.

HANDOUT: TFA APPLICATION

TFA Application and Procedures

The TFA application has been designed to allow any Legionnaire, regardless of previous experience with the TFA program, to successfully complete and submit a TFA application.

A complete set of instructions are located on page 4 of the application.

PRIOR to completing an investigation and application, determine if the minor child is eligible for TFA. The minor child must not be older than 17 or 20 if enrolled in high school or disabled and requiring indefinite in-home care, and be the biological child of an eligible veteran or be in the legal custody of an eligible veteran. An eligible veteran has served honorably and at least one day of active duty during the eligibility period. Active duty must be Federal active duty (Title 10). Official proof of eligible active duty must accompany the application. Typically this will be a DD 214 Member 4 or 2; however, VA Regional Office verification letters and other official government records may be considered if the dates of service and characterization of discharge is included. An American Legion membership card is not acceptable.

If the veteran does not have active service within these dates, the child will not be eligible. There are no exceptions.

Once you have determined that the minor child(ren) is eligible, make an appointment with the family at their residence to complete the application if possible. Secure all requested documentation and provide all requested information. Your report must include a detailed description of the family's financial need, steps taken to alleviate the situation, and follow-up plans of the post and/or investigator.

TFA is strictly for the basic needs of minor children including shelter, utilities, food, clothing, and medical. Medical grants must be approved prior to treatment and must be accompanied by a physician's statement and estimated costs.

TFA will not pay for: Cable, Consumer Debt, Internet Services, Insurance, Taxes, Transportation, Previous Debt, or any expense that does not contribute to the active basic needs of minor children.

The following documents must accompany the TFA application:

- ✓ DD214, VA statement of service, military orders, or other official proof of active duty discharge type

- ✓ Birth certificates of children

- ✓ Marriage license

- ✓ Custody documentation, divorce decrees and legal name changes

- ✓ All **current** statements, bills, leases, foreclosures, eviction notices, disconnection notices to be considered.

Expenses not documented will not be considered.

Ensure all sections of the application are complete and the appropriate signatures are obtained. Incomplete applications may result in delays or denial.

TFA recipients may not reapply until 30 days from the issue date of the last check. All previous recipients require a new completed application to include current statements and expenses to be considered.

Completed applications must be sent to your Department Children & Youth Chairman or Headquarters for approval. All applications sent directly to National Headquarters will be returned to the appropriate Department without review or action.

All communication about submitted applications should be directed to the Department Children & Youth Chairman or Department Headquarters. To protect the privacy of applicants, National Headquarters will not release ANY information other than to the appropriate department.

HANDOUT: TFA DO'S AND DON'T'S

AVOID SOME COMMON PITFALLS

TFA Do's and Don'ts

Do fax, mail or email completed applications and requested additional information to your department headquarters

Do clearly print or type when completing the application. Use black or blue ink for best results.

Do completely fill out the entire application. "N/A" or incomplete sections will most likely result in denial or a delay of the application.

Do completely document that all other sources are exhausted as required.

Do attach all required documentation requested in the application.

Do submit completed applications in a timely manner.

Do submit requested additional information as soon as possible for consideration.

Do ensure that all other forms of assistance have been exhausted.

Don't expect payment for a bill that was not submitted with the application. Payment will not be authorized without accompanying documentation.

Don't expect approval for applications that do not clearly demonstrate that the veteran is eligible for Legion membership.

Don't include original supporting documents. Documents will not be returned.

Don't fax bad copies of the application and/or supporting documentation. Mailing them instead will result in quicker turnaround.

Don't refer the applicant to the National Headquarters to inquire about the status of their application. NO information is released to applicants. No exceptions. Instead, the investigator should check with the Department Headquarters.

Don't send applications directly to National HQ. All applications must be signed off at the department level (C&Y Chairman or Adjutant).

Don't promise the applicant or creditors ANYTHING. The National Adjutant is the final authority.

Don't be afraid to tell an applicant that they do not qualify.

Procedures for submittal and turnaround time vary from department; however, assistance can be delivered in less than 24 hours for the most extreme cases. Check with you department for additional information.

All applications are reviewed at the National Headquarters immediately. If the application is deemed incomplete an action form will be faxed to the department that details exactly what additional information is needed so the investigator can take immediate action.

HANDOUT: TFA ACTION FORM

(Review the TFA Action Form)

The same form is used for denials. A denial can be reconsidered with 30 days with the submission of additional information that directly address the reason for denial.

Additional information on the TFA program and question should be directed to your department headquarters.

HANDOUTS



TEMPORARY FINANCIAL ASSISTANCE APPLICATION

THE AMERICAN LEGION AMERICANISM AND CHILDREN & YOUTH DIVISION

American Legion Department of _____

National HQ Use Only

Case No. _____

Date Rec. _____

Please print legibly or type. Instructions located on page 4 of this application.

VETERAN

Full Name _____ Father Mother Other _____

Social Security No. _____ Date of Birth _____

Street Address _____ Phone _____

City _____ State _____ Zip _____

Active Duty Dates _____ Characterization of Discharge _____

Official documentation (DD214, VA, orders, etc.) that proves honorable service during an eligible period must accompany this application.

Employment Status Fulltime Part-time Laid-off Worker's Compensation Unpaid Leave Not Employed

If not employed, the investigation report must explain why and what steps are being taken to secure employment.

OTHER PARENT or GUARDIAN

Full Name _____ Father Mother Other _____

Social Security No. _____ Date of Birth _____

Street Address _____ Phone _____

City _____ State _____ Zip _____

Employment Status Fulltime Part-time Laid-off Worker's Compensation Unpaid Leave Not Employed

If not employed, the investigation report must explain why and what steps are being taken to secure employment.

CHILDREN

Full Name _____ Age _____ Grade _____

Full Name _____ Age _____ Grade _____

Full Name _____ Age _____ Grade _____

Full Name _____ Age _____ Grade _____

List additional children on a separate sheet.

Are both parents living in the home? Yes No

If applicable, which parent is absent? Father Mother Other _____

Reason Deceased Deployed Divorced Separated Other _____

Does the child or children reside in the home full-time? Yes No

Who has legal custody of the minor child or children? _____

Attach supporting custody documentation if applicable.

OTHER ASSISTANCE

In order to be considered for a Temporary Financial Assistance grant, all other forms of possible assistance must be applied for and exhausted. **Failure to completely document this in the following section will result in delay or denial of the application.**

Source	Date Applied	Status	Amount approved or explanation of ineligibility
Post, Unit, or Squadron		<input type="checkbox"/> Approved <input type="checkbox"/> Denied <input type="checkbox"/> Pending <input type="checkbox"/> Not Eligible	
Assistance for Needy Families		<input type="checkbox"/> Approved <input type="checkbox"/> Denied <input type="checkbox"/> Pending <input type="checkbox"/> Not Eligible	
VA Disability Pension		<input type="checkbox"/> Approved <input type="checkbox"/> Denied <input type="checkbox"/> Pending <input type="checkbox"/> Not Eligible	
Social Security Disability		<input type="checkbox"/> Approved <input type="checkbox"/> Denied <input type="checkbox"/> Pending <input type="checkbox"/> Not Eligible	
Supplemental Security Income		<input type="checkbox"/> Approved <input type="checkbox"/> Denied <input type="checkbox"/> Pending <input type="checkbox"/> Not Eligible	
Medicaid		<input type="checkbox"/> Approved <input type="checkbox"/> Denied <input type="checkbox"/> Pending <input type="checkbox"/> Not Eligible	
Public Assistance		<input type="checkbox"/> Approved <input type="checkbox"/> Denied <input type="checkbox"/> Pending <input type="checkbox"/> Not Eligible	
Unemployment		<input type="checkbox"/> Approved <input type="checkbox"/> Denied <input type="checkbox"/> Pending <input type="checkbox"/> Not Eligible	
Private Charities		<input type="checkbox"/> Approved <input type="checkbox"/> Denied <input type="checkbox"/> Pending <input type="checkbox"/> Not Eligible	
Food Stamps		<input type="checkbox"/> Approved <input type="checkbox"/> Denied <input type="checkbox"/> Pending <input type="checkbox"/> Not Eligible	
Women, Infants, & Children (WIC)		<input type="checkbox"/> Approved <input type="checkbox"/> Denied <input type="checkbox"/> Pending <input type="checkbox"/> Not Eligible	
Other		<input type="checkbox"/> Approved <input type="checkbox"/> Denied <input type="checkbox"/> Pending <input type="checkbox"/> Not Eligible	

CREDITOR INFORMATION

Most approved checks will be two-party, made payable to the veteran or guardian and the creditor. Please ensure that creditor information is accurate and the name is legible. Only listed creditors in this section will be considered for payment.

Mortgage or Landlord _____ Phone _____

Street Address _____

City _____ State _____ Zip _____

Utility Company/ Other _____ Phone _____

Utility Company/ Other _____ Phone _____

Utility Company/ Other _____ Phone _____

Utility Company/ Other _____ Phone _____

Attach current statements, bills, disconnection/eviction notices, and all other expenses to be considered.

FINANCIAL INFORMATION

Include only recurring monthly gross income and expenses. Do not include one-time assistance or accumulative balances on past due expenses. Gross income must include earnings of all persons in the household.

Monthly Gross Income

Earnings of Veteran/Guardian \$ _____
 Earnings of other Parent \$ _____
 Earnings of others \$ _____
 VA Pension \$ _____
 Social Security \$ _____
 Child Support \$ _____
 Other monthly income \$ _____

Monthly Expenses

Shelter \$ _____
 Electricity \$ _____
 Gas \$ _____
 Water/ sewage \$ _____
 Food \$ _____
 Automobile \$ _____
 Clothing \$ _____
 Other \$ _____
 Specify _____

Total Gross Monthly Income \$ _____

Total Expenses \$ _____

INVESTIGATOR'S REPORT

The investigation must include a detailed description the applicant's situation, steps taken to improve the situation, and follow-up plans of the Post and/or investigator. Incomplete investigation reports will result in delay or denial of the application.

Attach additional sheet(s) as needed.

SIGNATURES

Investigator

I certify that I conducted the above investigation and that the applicant has exhausted all other forms of known assistance.

Name & Title _____ Phone _____

Street Address _____

Signature _____ Date _____

Applicant

I, the applicant, certify that the information contained in this application is true and current to the best of my knowledge.

Signature _____ Date _____

Department Children & Youth Chairman or Authorized Department Official

I have thoroughly reviewed this application and recommend the following: Approval \$ _____ Denial

Comments _____

Signature _____ Date _____

TEMPORARY FINANCIAL ASSISTANCE (TFA) INSTRUCTIONS AND PROCEDURES

1. Prior to completing an investigation and application, determine if the minor child is eligible for TFA. The minor child must not be older than 17, or 20 if enrolled in high school or physically handicapped, and be the biological child of an eligible veteran or be in the legal custody of an eligible veteran. An eligible veteran has served honorably and at least one day of active duty during the eligibility period. Active duty must be Federal active duty (Title 10).

Eligible Periods

World War II	December 7, 1941 – December 31, 1946
Korean War	June 25, 1950 – January 31, 1955
Vietnam War	February 28, 1961 – May 7, 1975
Lebanon & Grenada	August 24, 1982 – July 31, 1984
Panama	December 20, 1989 – January 31, 1990
Persian Gulf	August 2, 1990 – Present

If the veteran does not have active service within these dates, the child will not be eligible. There are no exceptions.

2. Once you have determined that the minor child(ren) is eligible, make an appointment with the family at their residence to complete the application if possible. Secure all requested documentation and provide all requested information. Your report must include a detailed description of the family's financial need, steps taken to alleviate the situation, and follow-up plans of the Post and/or Investigator.

3. TFA is strictly for the basic needs of minor children including shelter, utilities, food, clothing, and medical. Medical grants must be approved prior to treatment and must be accompanied by a physician's statement and estimated costs.

TFA will not pay for: Cable, Consumer Debt, Internet Services, Insurance, Taxes, Transportation, Previous Debt, or any expense that does not contribute to the active basic needs of minor children.

4. The following documents must accompany the TFA application:

- ✓ DD214, VA statement of service, military orders, or other official proof of active duty discharge type
- ✓ Birth certificates of children
- ✓ Marriage license
- ✓ Custody documentation and legal name changes
- ✓ All current statements, bills, leases, foreclosures, eviction notices, disconnection notices to be considered. Expenses not documented will not be considered.

5. Ensure all sections of the application are complete and the appropriate signatures are obtained. Incomplete applications may result in delays or denial.

6. TFA recipients may not reapply until 30 days from the issue date of the last check. All previous recipients require a new completed application to include current statements and expenses to be considered.

7. Applications must be sent to your Department Children & Youth Chairman or Headquarters for approval. All applications sent directly to National Headquarters will be returned to the appropriate Department without review or action.

Before sending a TFA application to the Department C&Y Chairman or Department Headquarters, did you:

- Determine that the child or children are eligible for TFA?
- Complete all sections of the application and attach all required documents?
- Obtain all required signatures?
- Conduct a complete investigation and ensure that all other forms of assistance have been exhausted?
- Make a copy for your records in case of lost or destroyed applications?

All communication about submitted applications should be directed to the Department Children & Youth Chairman or Department Headquarters. To protect the privacy of applicants, National Headquarters will not release any information other than to the Department.

TFA Do's and Don'ts

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Do attach all required documentation requested in the application.

Do submit completed applications in a timely manner.

Do submit requested additional information as soon as possible for consideration.

Do ensure that all other forms of assistance have been exhausted.

Don't expect payment for a bill that was not submitted with the application. Payment will not be authorized without accompanying documentation.

Don't expect approval for applications that do not clearly demonstrate that the veteran is eligible for Legion membership.

Don't include original supporting documents. Documents will not be returned.

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Don't be afraid to tell an applicant that they do not qualify.

Temporary Financial Assistance Application Action Form

Veteran: _____

Date: _____

The attached letter indicates that the Temporary Financial Assistance (TFA) application submitted on behalf of the veteran indicated above has been denied or that additional information is required to process the application. Below you will find one or more items checked to help you understand why the application has been denied or not processed.

DENIAL

- The veteran is not eligible under the criteria set by the National Executive Committee.
- No minor children or the parent or guardian do not have **legal** custody or full-time custody of the minor children.
- The family has received a TFA grant within the past 30 days.
- The family has already received a substantial amount of assistance from TFA.
- The basic needs of the minor children are currently being met.
- Income indicated is sufficient to meet the basic needs of shelter, utilities, food, and clothing. \$ _____
- Request contains expense for taxes, consumer debt, or miscellaneous expenses, which cannot be considered since it does not provide for basic needs.
- Based upon recommendation of the Department.
- A medical grant can only be considered prior to the necessary treatment.
- Veteran's dates of active service do not fall within an eligible period.
- All other forms of local assistance have not been exhausted as required.
- Investigation report is incomplete or missing information needed to thoroughly evaluate the situation.
- Debt is too large or too far in arrears for TFA to assist in maintaining the basic needs of the child(ren).
- Other: _____

INCOMPLETE INFORMATION

Requested information must be received within 30 days for application to be considered. In order to expedite the application process, requested information may be faxed to the attention of TFA **(317) 630-1377**.

- Verification of eligible active duty service. DD 214, V.A. printout, current orders, or other official proof of eligible service, including the characterization of discharge (if applicable), is required.
- Incomplete or illegible application section: _____
- Custody confirmation. Please submit custody or adoption documentation.
- Please provide most recent statement or bill for the following expenses: _____
- Other: _____