



16 Financial Resources for Military Families

Sometimes life creates situations in which a family's financial resources just don't meet a large expense. When you are a military family who has a child or other family member with a disability the need may pop up when least expected.

An enormous medical bill, discovering your new house needs a new roof, finding out your child needs expensive adaptive equipment-these types of situations may cause you to wonder if there are any programs or resources that can help.

The resources listed below provide either direct services, financial support, or information and referral.

All resources are national and can be found in any state, so that if you are PCSing, you know you can find the same program or agency where you are moving. Some are military-specific while others are open to military and civilian alike. All offer help, financial or otherwise, that may be useful when a family member has a disability, such as finding adult day programs or funds for respite care.

Financial resources are free (not a loan) when assistance is directly provided by the organization. Services offered may be free or are considered "affordable" when a family's financial resources are limited.

Under "Resource-finders", finding the resources is provided free of charge, but you may have to check to see if the actual resource is free of charge.

Military-oriented:

[American Red Cross](#)

The American Red Cross works with each of the military aid societies (below) in order to provide 24/7 access to emergency financial assistance for eligible applicants.

Military Branch of Service Organizations

Financial assistance on a case-by-case basis for:

- emergency living expenses
- emergency travel
- child care
- respite
- necessary medical and dental costs and supplies.

Air Force: <http://www.afas.org>

Coast Guard: <http://cgmahq.org>

Army: <https://www.aerhq.org>

Navy/Marine Corps: <http://www.nmcrs.org>



Operation Homefront

USA Cares:

- Emergency Financial Assistance
- Housing Assistance (includes budget training)
- Financial support for combat-wounded veterans post 9/11
- Financial support during transition to civilian employment

Resource-finders:

Call 2-1-1, or if that call does not go through, get an alternate phone number at <http://www.211.org/>. 2-1-1 is a national information and referral service that is free, confidential, and can put you in touch with resources in your community. They are a great place to begin any search for programs, services, supports, and financial assistance. They are available 24 hours, seven days a week, and can communicate with you in any language.

Types of programs and resources referred to include:

- Food and nutrition
- Shelter, housing, utilities assistance
- Emergency information and disaster relief
- Employment
- Education
- Veterans and veteran family services
- Healthcare
- Addiction
- Mental Health
- Disability
- Domestic violence response

[ARCH National Respite and Resource Center](#), includes: (1) the [National Respite Locator](#), a service to help caregivers and professionals locate respite (short break) services in their community; (2) the National Respite Coalition--a service that advocates for preserving and promoting respite in policy and programs at the national, state, and local levels; and (3) the Lifespan Respite Technical Assistance Center. Several states are affiliates of national respite funding through the Administration for Community Living in the US Department of Health and Human Services

[Child Care Aware of America](#) links to Child Care Resource & Referral (CCR&R) agencies across the United States). Many military families that have used Child Care Aware to sign up for military-supported child care may not be aware that it can be used to find child care in the civilian sector as well.

[NeedyMeds](#) offers far more than prescription assistance. It also links to financial assistance *based on an individual's diagnosis*.

Community-based:

[Salvation Army](#) is not simply a thrift store, but offers a vast array of programs at local levels based on community needs, often affiliated with community partners. This page has a programs-and-services locator.

[United Way](#) links to community programs for family needs.

[Goodwill](#) may be helpful for a non-service spouse to find employment, or for a young adult with disabilities looking for a job. They say: “As you’re looking for work and advancing your career, we’re committed to helping you ensure your family has the supports it needs to be successful.” Goodwill organizations provide a wide variety of services, which can include:

- **Education programs** focused on improving literacy, building English language skills (for non-native speakers), earning your high school diploma or even acquiring the skills to successfully protect and care for your children.
- **Other family supports** such as financial aid for education and access to transportation to help you get around in your community.

Each Goodwill offers services tailored to the specific needs of its community. [Get in touch with your local headquarters today](#) to find out what opportunities are available in your area.” (Note the interactive map. In choice boxes at top of map, select the “headquarters” option for quickest results.)

[Easterseals](#) “serves 1.4 million children and adults with disabilities and their families, offering a wide range of services at 73 affiliates nationwide. We change the way the world defines and views disability by making profound, positive differences in people's lives every day, helping our clients build the skills and access the resources they need to live, learn, work and play.”

Services may include:

- [Accessibility Resources](#)
- [Autism Services](#)
- [Camping & Recreation](#)
- [Day Care](#)
- [Employment & Training](#)
- [In-Home Care](#)
- [Mental Health Services](#)
- [Therapy](#)
- [Veteran Reintegration](#)
- [Senior Career Employment](#)
- [Respite Services](#)

Crowdfunding:

[Modest Needs](#)

If you need financial assistance immediately, the military service organizations are a better bet.

Modest Needs strengths:

- You can make requests in your own words;
- These organizations have a special affinity for all military families that are active duty, reserve, and veteran;
- Getting funding through Modest Needs means your family receives the benefit of crowdfunding (people responding to your individual situation) without having to set up your own crowdfunding request.