

# Arizona Military Family Relief Fund

## Frequently Asked Questions

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### **Completing the Application**

What type of information should I include in the narratives?

- When you answer Narrative Question 1, pretend you are briefing your superior officer on your situation. Provide the facts in the appropriate time order that demonstrates the cause and effect relationship that your deployment had on your current financial hardship. Be concise but thorough. Do not simply state your deployment is causing your financial hardship, you must provide the details on how and why, as well as supply the appropriate documentation from military, government and other appropriate agencies to substantiate the details you provide.
- When you answer Narrative Question 2, list the specific items you need assistance with. Recognize the committee will compare your stated financial need from your Monthly Cash Flow (Block G) to your request.
- When you answer Narrative Question 3, you need to elaborate how assistance from the fund will help you achieve financial stability. The question is asking for your plan and is intended for you to think about where you wish to be in the near to mid-future and to lay out the road map on how to get there. It also demonstrates to the committee you have a serious plan to sustain yourself in the future. Do not state that you intend to become employed, state what you are doing to become employed. Do not state that you will enroll in school; state what date you will begin school, what school you plan to attend and the program you will be pursuing. Do not simply state that assistance will keep a roof over your head or give you peace of mind. State how assistance will help you achieve long term financial stability.

Why does the financial hardship have to be related to my combat deployment?

- The MFRF was created to assist the families of currently deployed service members who were killed or wounded in action. The eligibility for the MFRF was expanded by the Arizona Legislature in 2010 to assist the families of all currently deployed service members with any financial hardship that occurred during a combat deployment, including a service member becoming a casualty of war. As a result of this eligibility expansion, the MFRF is able to assist post-9/11 Arizona veterans with financial hardships as long as those hardships can be attributed in some way to their post 9/11 combat deployment.

My internet is bundled with my cable and telephone bill; can I just submit the whole bill for payment?

- No, cable/satellite is ineligible for assistance and submitting a combined cable/internet/phone bill will result in that request being denied. If you wish to receive assistance with your internet cost you must break that cost out of your combined bill, specifically cite that amount in your assistance request and financial worksheet and provide a copy of the internet bill portion to document that expense.

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Will MFRF pay my cell phone and my home phone?

- No, MFRF will only pay for one phone service. Per Award Criteria, phone assistance is limited to \$150 per month and cannot include equipment charges.

My Homeowners Insurance premium is included in my monthly mortgage payment, do I still list it under expenses?

- No, if your homeowner's insurance premium is included in your monthly mortgage payment do not list your homeowners insurance in your average monthly expenses (Section B), leave it blank.

Do I list my credit card bills or title loans as an "Other" Expense under my average monthly expenses (Section B)?

- No, you list monthly credit card and other debt bills in Section D "Indebtedness".

Can I receive assistance with groceries or gasoline?

- In some cases, an applicant may receive assistance for groceries, gasoline or other perishable items. Assistance with these items is considered reimbursable, and in those rare cases when such assistance is approved the applicant must provide receipts for those purchases in order to be reimbursed. If you ask for grocery assistance, please explain if you have applied for nutritional assistance (food stamps) or contacted food banks for assistance.

How do I show child support or other expenses garnished from my paycheck?

- If you have child support or other expenses garnished from your paycheck, do not include the garnishment deductions in your "Net" income. Instead, list the garnishments as expenses in the appropriate areas (Average monthly Expenses, Column B). Do not deduct the garnishments from your Net income and list the garnishments as expenses. This will count your garnishment twice and does not reflect your true financial situation. Failure to account for your garnishments properly will show a low Net income rate that will raise questions and may delay or result in denial of your application. To illustrate:

Gross Monthly Income	\$2,000.00
Total Taxes:	\$ 570.00
Tax Fed	\$ 340.00
Tax State	\$ 140.00
Tax SS	\$ 70.00
Tax Med	\$ 20.00
Retirement	\$ 80.00
Garnishments:	\$ 800.00
Child Support	\$ 400.00
Loan	\$ 400.00
<b>Net Income</b>	<b>\$1,350.00</b>
(= Gross Income - <b>Taxes</b> - <b>Retirement</b> )	

**Income after Garnishments** \$ 550.00

(= Gross Income - **Taxes** - **Retirement** - **Garnishments**)

Do not cite this income as your net income.

Garnishments must be listed as expenses.

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### Receiving Assistance

I need help right now, what do I do?

- Download, fill out and submit the application. You will typically receive a follow up to your application by the end of the business day. Please be sure to state the urgency of your need, and include any eviction or disconnect/termination notices you may have received.
- The application process is expedited by following the checklist included in the application packet. Failure to include all of the requested information stated within the application and/or checklist will result in a delay while additional information/documentation is requested.
- Emergency requests for up to \$3,000 are reviewed and adjudicated within 24 hours. If approved, financial assistance is ready for pickup 24-48 hours after the application approval.

Can I apply for Emergency Assistance more than once?

- Emergency Assistance is typically only available once for each applicant. Applicants are expected to only need a one-time financial assistance intervention to assist the applicant in their transition to financial stability per Narrative Question 3 in the application (see above). Any additional request for assistance after receipt of emergency assistance will have to be reviewed by the full MFRF Advisory Committee.

How often does the MFRF Advisory Committee meet?

- The MFRF Advisory Committee meets once per month. The notice and agenda for meetings are posted on the MFRF website. Applicants are informed of the Committee's decision within 72 hours of the meeting.

Can I apply for assistance, and later my spouse or parents apply for assistance?

- Assistance is available to help the immediate family members of Arizona's Service Members and veterans with all financial hardships related to the combat deployment of the Service Member/Veteran. If the parents encounter a financial hardship related to their child's combat deployment, which are typically travel expenses to visit a combat injured Service Member, the parents may apply for assistance with the knowledge of the Service Member. Multiple applications from the veteran, the veteran's family or parents may be considered to address hardships as they develop, however, awarded assistance is cumulative and only available up to the statutory limits of \$10,000 per veteran or up to \$20,000 with 2/3 committee approval.

How many months of assistance can I apply for?

- For widows and immediate family members of service members killed or wounded in action, assistance is available for up to six months at a time up to the \$10,000 award limit to assist with the transition.
- For veterans and most other instances, reoccurring assistance is typically limited to a maximum of three months. Any need greater than three months suggests the applicant needs a higher level of care than simply financial assistance, which may include financial counseling and other services the veteran and/or family should pursue.

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Will assistance funds be paid directly to me?

- No, checks from the MFRF will be made out directly to the payees/creditors (mortgage, utilities, etc.). This is also why a copy of each bill you are requesting assistance with must be included in your application.
- You will be given the checks made payable to your creditors so that you can then mail them to your creditors along with the payment coupon provided by your creditor. Before you mail the checks with your payment coupon, you should also write your name and account number on each check.
- In some cases, an applicant may request assistance for groceries, gasoline or other perishable items. Assistance with these items is considered reimbursable, and in those rare cases where such assistance is approved the applicant may receive assistance directly but only after receipts for those purchases have been received and reviewed.

If I apply for assistance and the request is disapproved, can I reapply?

- You may reapply if your application is not approved, however, if you do so please be sure to address the reasons the Committee cited for your application's denial which will be stated in the decision letter that you will receive.

Do you give loans?

- No, MFRF does not have the statutory authority or ability to give loans, only grants which do not have to be repaid. These grants are made payable directly to your creditors.

I have a hardship caused by a VA/Military/GI Bill payment delay or debt repayment problem, can you help me?

- No, per award criteria financial hardships caused by debts to or interruptions with the VA, military or GI Bill benefits are not eligible for assistance.

Do I have to pay MFRF back?

- No, all assistance received from MFRF is in the form of grants and they do not have to be repaid. However, these grants are a direct financial benefit from the State of Arizona. You will receive a 1099 from the State of Arizona for any grant you receive by January 31 following the current calendar year. Please refer to your tax professional regarding any potential taxes you may owe by receiving this grant.

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### **General Information**

Who are the members of the MFRF Advisory Committee that review applications and make the decisions?

- The MFRF Advisory Committee is a public body appointed by the Governor. Per statute, in order to be eligible to serve on the MFRF Advisory Committee the Committee member must be a widow or widower of military personnel who died in the line of duty, military retirees, veterans who have a service-connected disability and their family members, Arizona army and air national guard unit commanders and active and retired senior enlisted military personnel.
- The MFRF Advisory Committee is currently comprised of six Vietnam era veterans from all services, two active Army Reserve Colonels, a retired Arizona Army National Guard (Col) Chaplain, a Navy Special Forces veteran, a former Vice Wing Commander from Luke Air Force Base and OIF veteran, and the mother of a combat wounded OIF veteran.