

Financial assistance and advice

Veterans' Gateway is the first point of contact for veterans seeking support. It's made up of a number of military charities and can put you in touch with organisations who can help further. **Contact Veteran's Gateway on 0808 802 1212** (24 hours a day, 365 days a year).

There is now a **Veterans' Gateway App** which you can use to find support organisations in your area using a smartphone or tablet.

Veterans UK administers the armed forces pension schemes and compensation payments for those injured or bereaved through service. Veterans UK is part of the Ministry of Defence.

Veterans UK is responsible for:

- **Armed Forces Compensation Scheme (AFCS)** – You can claim under the Armed Forces Compensation Scheme (AFCS) for an illness or injury that was caused as a result of service on or after 6 April 2005. You do not need to have left the armed forces before claiming.
- **War Disablement Pension** – Assessment, award, payment and maintenance of war pensions, related allowances and other payments for those disabled or bereaved through service before 5 April 2005.
- **Armed Forces Pensions** – Assessment, award, payment and maintenance of all pensions relating to service in the armed forces. This includes the armed forces pension schemes and reserve forces pension scheme.
- **Veterans Welfare Service (VWS)** – Provides support to all veterans, their families and dependants. The **Veterans Welfare Service** focuses on providing assistance where a change in circumstances may have resulted in a welfare need. One to one advice is provided by phone or home visit when needed.

Email: veterans-uk@mod.uk Website: <https://www.gov.uk/government/organisations/veterans-uk>

Freephone (UK only): **0808 1914 2 18** Telephone (overseas): **+44 1253 866 043**
8:00am to 5:00pm Monday to Friday***

***When the helpline is closed, callers will be given the option to be routed to 'Combat Stress' or 'The Samaritans' 24hr helpline.

Veterans Welfare Service (VWS)

Call the Veterans Welfare Centre: **0141 2242709** (covers NE England, Scotland, NI and ROI)

Email: veterans-uk-vws-scot-ni@mod.uk

The VWS is committed to enhancing the quality of life for veterans and beneficiaries of Veterans UK pensions and compensation schemes, and all their dependants.

It also provides support to enable the seamless transition from service to civilian life, assist bereaved families or respond to life events that present welfare needs. It achieves this by facilitating access to all appropriate services.

VWS caseworkers offer one to one professional help and guidance by telephone, or if needed, during a home visit.

Under Veterans UK, the VWS works in partnerships with the Royal Navy, Army and Royal Air Force, ex-service charities, statutory and non-statutory bodies, local community service providers and the Veterans Advisory and Pensions Committees **Veterans Advisory and Pensions Committees** to deliver a quality welfare service that promotes independence, maintains dignity and provides continuous support through life.

If you are supporting a veteran and need further advice, the VWS may be able to help. [The British Legion](#) is an invaluable resource to anybody [eligible for membership](#). Use [this Grant Finder](#) for an idea of what you may be entitled to, or check any of these sub-categories for specialised support:

- [Crisis Grants](#), for small, unexpected expenses such as faulty appliances in the home.
- [Veteran Medical Funding Grants](#), which is a funding programme financed by HM Treasury for veterans struggling with hearing loss or medical bills due to injury in service.
- [Mobility Aid and Assistance Grants](#), for a veteran who finds his or herself requiring the use of a mobility scooter or other specialty vehicle.
- [Household Equipment and Adaptation Grants](#), for changes that may need to be made to your home following service such as stair lifts or wheelchair ramps.
- [External Grants](#), for any military veteran seeking financial assistance related to education and training, homelessness, family support or assisting the elderly.
- [Employment Support Grants](#), for any veteran who may need assistance with training costs for a new career, or specialty uniforms and clothing.

[Defence Discount Service](#) is the official MoD discount service for the Armed Forces, Veterans and Armed Forces Community – providing discounts both online and on the high street for members of the Armed Forces, Veterans and Armed Forces Community.

Defence Discount Service is home of the Defence Privilege Card, the vetted discount card that can be used in stores, restaurants and venues to obtain armed forces discounts. This discount card allows Veterans and the Armed Forces Community to have a card that can allow them to receive military discounts.

[Veterans Railcard](#) – was launched at the end of 2020 for British military veterans*. It costs £30, and can be used at any time – peak or off-peak – although during peak times a minimum fare of £12 applies. The Railcard will provide you and your companion 1/3 off most rail fares and 60% off for up to four children aged 5-15 years. You can also save on Advance tickets.

You **MUST** have your railcard **with** you **when** you **travel**, so keep it in your purse or wallet!

It is estimated that between 1.6 and 1.7 million veterans already qualify for either the Senior (over-60s) or Disabled Person's Railcard.

*UK Veterans refers to those who served at least one day in Her Majesty's Armed Forces; or Merchant Mariners who have seen duty on legally defined military operations.

[The Finchale Group](#) is an independent charity providing specialist support programmes for veterans and their families across the north east. This includes debt, housing, vocational training, CV building, cover letters, relationships, employment, addiction counselling, mental and physical health assistance, benefits and education.

[Turn2Us](#) are a registered charity in the UK offering assistance to people from all walks of life in need of financial advice and support. They have a special programme dedicated to assisting veterans.

[The Veterans' Charity](#) are also a charity, who specialise in assisting the men and women of our forces who are experiencing financial hardship.

[The Soldiers Charity](#) (also known as the Army Benevolent Fund – ABF) provides grants for soldiers and veterans from the British Army, and their immediate families, when they are in need. Each year around 4,500 individuals receive a grant – dealing with half of all cases presented to Regimental and Corps charities. All cases are considered on their merits. Underlying every case is a clearly identified individual case of need which cannot be met by other sources.

The Officers' Association provides support and advice to **former officers** and their dependents on a variety of matters including employment, finances, housing, health, wellbeing, volunteering and maintaining a social life.

The Citizens Advice Bureau (CAB) provides a range of information about benefits and financial help available to those in the Armed Forces, veterans and their families. This includes:

- **benefits** in the UK
- **benefits abroad**
- **Council Tax Relief**
- help with **school fees and childcare costs**
- free and reduced **travel costs**.

The Money Advice Service was set up by the Government to provide free and impartial financial advice which deals with:

- Practical advice about budgeting and money management
- Maximising your income
- Income Tax
- Credit & Borrowing
- Savings & Investments

Support is provided over the phone and online 'Web Chat'.

Forces Pension Society – campaign on behalf of all ranks of all three Services to seek improvements to the Armed Forces Pension Schemes (AFPS). They also campaign to resolve unfairness within the AFPS and seek to ensure that all serving and retired members of the Armed Forces and their dependents receive the occupational pension to which they are entitled.

Forces Compare is an independent search engine, which specialises in comparing the best insurance (vehicle, home, pet and business related cover) and finance options (secured, unsecured and guarantor loans) for those with a military background – serving personnel and veterans. The company was founded by Alfie Usher, a veteran who served in Afghanistan twice, and was part of the parachute regiment.