



**Royal Air Force
Benevolent Fund**

**SUPPORTING SERVING AND
FORMER MEMBERS OF THE
RAF AND THEIR FAMILIES**

A GUIDE TO OUR SERVICES

HERE TO SUPPORT THE RAF FAMILY



CONTENTS

INTRODUCTION	3
ABOUT US	4
WHO WE HELP	6
KEY AREA ONE: EMOTIONAL WELLBEING	8
KEY AREA TWO: FRIENDSHIPS AND CONNECTIONS	10
KEY AREA THREE: FAMILY AND RELATIONSHIPS	12
KEY AREA FOUR: INDEPENDENT LIVING	14
KEY AREA FIVE: FINANCIAL ASSISTANCE	21
SUPPORT WE CAN'T PROVIDE	30
GET IN TOUCH	32



INTRODUCTION

We know that life can throw up unexpected challenges. We're here for everyone in the RAF Family, whenever they need us.

Whether you're a member of the RAF Family, or you're a caseworker supporting someone in need, this guide will help you to find the right assistance. It contains information about our five key areas of support and how to apply. We can help you with:

- 1. Emotional Wellbeing**
- 2. Friendships and Connections**
- 3. Family and Relationships**
- 4. Independent Living**
- 5. Financial Assistance**

The Fund's support continues to evolve and change, and this guide is correct as of **June 2023**. Please check our website at rafbf.org/help for the latest information. If you have any questions about the guide or about how we can help, please call us on **0300 102 1919**.

ABOUT US

The RAF Benevolent Fund supports current serving and former members of the RAF and their families, through practical, emotional and financial help.

HOW WE HELP

From relationship counselling to financial grants, we provide a range of services for the RAF Family.

Most of our services can be used by both serving and former personnel and their partners and children. This includes one-off grants to help with unexpected expenses like a broken boiler or home adaptation, respite care and bereavement support.

Some services can only be accessed by current serving personnel and their families. These include our breaks for serving families and online mindfulness programme. For former personnel and their partners, our Telephone Friendship Groups provide a safe space to chat to others in the comfort of their own home.

Each case for financial assistance is considered individually and depends on a person's financial circumstances. We carry out a full, comprehensive assessment, considering someone's needs and whether there are other ways we can support them.



OUR VISION

Everyone in our RAF Family – veterans, serving personnel and their families – gets support in their hour of need.

OUR PURPOSE

We're here for every member of the RAF Family in need – listening, understanding and providing life-changing, practical, emotional and financial support.

OUR VALUES



Empathetic – We listen and seek to understand, standing side-by-side with the RAF Family.



People-focused – We put people at the heart of everything we do.



Responsive – We do what we say we will, and use evidence and insight to adapt to changing needs.



Inclusive – We work hard to ensure everyone feels valued and supported, and make ourselves accessible.



Innovative – We are forward leaning and encourage new ideas and approaches to remain relevant.



WHO WE HELP

1. All serving members of the Royal Air Force and members of the Royal Air Force Reserves.
2. All former members of the RAF who completed one day's service (including Royal Auxiliary Air Force and Reserve personnel).
3. The immediate family members of those who have served or are currently serving (spouse, civil partner, widow/widower and children):
 - Children are eligible up to the age of 18 or to the end of further education if later.

Children who, because of illness or disability, remain or become dependent on their parents after the age of 18 retain eligibility until they regain their independence. For the purposes of this guide, a child can be either the child of the person who has served, or any child they have legal responsibility for.

- Divorced spouses or civil partners are eligible if their committed partnership was during the partner's RAF Service. If they remarry or start a new partnership they remain eligible but their new partner is not.

- Separated spouses or partners whose committed relationship was not during their partner's RAF Service will be eligible for assistance for six years after the separation. All applications are considered on a case-by-case basis.
 - Partners may be treated as a spouse or widow where there is satisfactory evidence of a committed relationship. For example, duration of relationship, children, joint ownership of property, or joint financial arrangements.
 - Live-in carers (relatives or friends), who have demonstrated a longstanding commitment to the needs of the beneficiary, are eligible for assistance for up to six months after caring arrangements have ceased. To receive support for caring for someone in the RAF Family, the person needs to be providing the same amount of care that is required to apply for Carer's Allowance. This will be used as evidence they are providing care. We can provide one-off support while they make the transition from being a full-time carer to another role.
4. For RAF Air Cadets, including members of the Combined Cadet Force, applications are considered on a case-by-case basis for emotional wellbeing, counselling and bereavement support. Financial support is also given if a member is killed, on or off duty. This also extends to staff cadets and uniformed volunteers.
 5. All serving and former members of University Air Squadrons.
 6. Former members of the Royal Observer Corps and Air Transport Auxiliary and their partners and dependant children.
 7. Certain foreign nationals or former members of the Commonwealth and Dominion Air Forces who served in the Second World War. This includes their partners and dependant children.



KEY AREA ONE: EMOTIONAL WELLBEING

We run several services in partnership with specialist organisations to support mental wellbeing.

LISTENING AND COUNSELLING SERVICE

This confidential service supports people dealing with a range of issues, including

bereavement, anxiety, depression, low self-esteem, stress and loneliness. Any member of the RAF Family can refer themselves by calling **0300 222 5703** or emailing **support@rafbf.org.uk**. Our telephone line is open 9.30am to 4.30pm Monday to Thursday and 9.30am to 4pm on Fridays.

COUNSELLING FOR CHILDREN AND YOUNG PEOPLE

Children and young people aged between five and 18 can access counselling through our specialist counselling service. Our trained counsellors can help young people to manage issues such as anxiety, depression, relationship problems and family breakdown. To use the service, contact **support@rafbf.org.uk** or **0300 222 5703**.

ONLINE MINDFULNESS

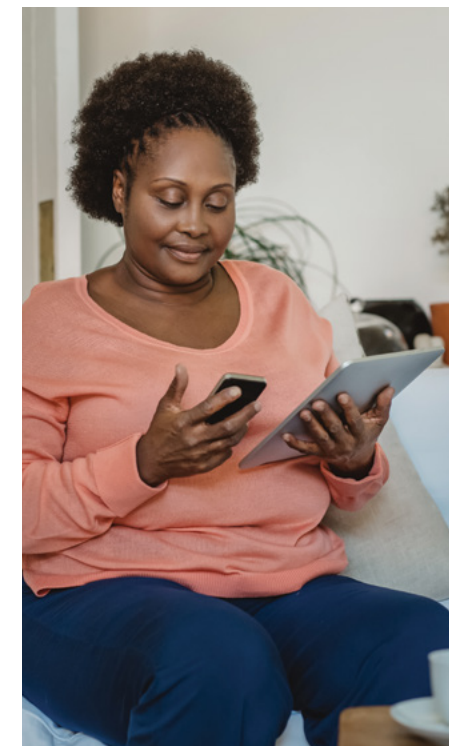
We run a mindfulness programme to support people's mental wellbeing. Mindfulness trains your brain to pay more attention to the present moment and helps you cope better with life's stresses.

We offer free membership to Headspace for serving RAF personnel, including Reservists, their partners, and members of the RAF Family who are using the Listening and Counselling Service. They can access guided mindfulness exercises either on an app or online.

To request a Headspace membership, please complete the online request form at **rafbf.org/headspace**.

BREAKS FOR SERVING FAMILIES

Serving personnel can apply for breaks in popular locations across the UK. To find out more about available breaks visit **rafbf.org/breaks**.





KEY AREA TWO: FRIENDSHIPS AND CONNECTIONS

We run several services in partnership with specialist organisations to help people meet others in similar circumstances. These services aren't means-tested and anyone can refer themselves.

TELEPHONE FRIENDSHIP GROUPS

Our Telephone Friendship Groups support RAF veterans and their partners or

widows(ers) to meet new people. The groups aim to reduce isolation and loneliness. Comprising up to six people, the groups speak on the telephone once a week at a pre-arranged time. The calls are supported by trained volunteers who are on hand to make sure they run smoothly. Those interested in joining a group should call **0300 222 5703** or email **support@rafbf.org.uk**.

COMMUNITY ENGAGEMENT WORKERS

We have Community Engagement Workers across the East, Midlands and South East of England to help members of the RAF Family who are socially isolated. The scheme supports people to join in with social activities in their local community. For example, a Community Engagement Worker can attend an activity with them or help them with

transport costs. To find out more, call **0300 222 5703** or email **support@rafbf.org.uk**.

SOCIAL INCLUSION GRANT

We can provide a grant of up to £500 a year for people to take up new hobbies, do vocational courses or join the University of the Third Age. The aim is to reduce social isolation and loneliness. Social Inclusion Grants are means tested.



KEY AREA THREE: FAMILY AND RELATIONSHIPS

RELATIONSHIP SUPPORT

We can fund relationship counselling sessions for individuals, couples or families. These are available to all members of the RAF Family, who can refer themselves confidentially through our helpline on **0300 222 5703** or by emailing support@rafbf.org.uk. For more information visit rafbf.org/relationshipsupport. We also provide subsidised mediation sessions for those going through a divorce or separation.

The free online Building Stronger Families course gives couples the skills and knowledge they need to deal with common relationship issues. This is for serving personnel and their partners. The course can be accessed anonymously, either as a couple or separately. It aims to provide support before serious problems begin. The course considers the unique issues

that serving families are faced with. Visit rafbf.relate.org.uk to use the course.

FAMILY COUNSELLING

RAF families can access specialist family counselling. Our trained counsellors support families, siblings and parent-child relationships with challenges and difficulties they may be facing.

To use the service contact support@rafbf.org.uk or **0300 222 5703**.

AIRPLAY

For children living on RAF stations, life can be challenging – from coping with an absent parent to changing schools and making new friends. We provide young people in the RAF Family with a fun and stimulating environment where they can enhance their social skills and develop their own creative ideas.

Airplay offers activities for youngsters aged five to 18. These are run by trained Youth Workers. Our digital platform, Airplay Connect, allows them to access activities wherever they live. Families should speak to their Station Youth Worker for more information or, if they aren't based on a station, they should visit rafbf.org/airplay.

For RAF parents looking for affordable childcare, we contribute towards nursery costs. To find out more visit rafbf.org/youth.

THRIVE WORKSHOPS

Dealing with deployments, moving around and planning for an uncertain future can be tough for partners managing their lives around the RAF. We provide Thrive workshops for partners of serving personnel to empower them to make changes in their lives

Led by qualified coaches, our workshops equip you with the tools you need to work out what may be holding you back. More information is available: rafbf.org/thrive.

THE FOLLY

If you are in need of some respite and a change of scenery, you can apply for a subsidised break at our holiday home in the traditional seaside town of Bridlington in North Yorkshire. The adapted bungalow is ideal for families with a large kitchen/dining/sitting room, a cosy separate lounge/snug and four spacious bedrooms (three with ensuite). It is suitable for wheelchair access and has a disabled friendly shower room.

To find out more visit rafbf.org/thefolly





KEY AREA FOUR: INDEPENDENT LIVING

ADAPTATIONS AND AIDS FOR THE HOME

We know how important it is to stay independent. Home adaptations and mobility aids can improve someone's quality of life and help them to continue living safely in their own home.

Local authorities have a statutory responsibility to help you or someone you know with a disability to live independently at home. They may be able to

give you a Disabled Facilities Grant if you live in England or Wales, or a Home Improvement Grant if you're in Scotland. We can assist with adaptations where statutory support is not available, or if there is a long delay in getting help from the council.

This includes installing wheelchair ramps and stair lifts, widening door frames and improving ground floor facilities. These adaptations must be recommended by an

occupational therapist who has assessed a person's situation. If a visit has not already taken place, we'll arrange this.

NHS Trusts also have a duty to provide essential equipment to meet people's care needs. If mobility aids aren't available elsewhere, we may be able to help. From adjustable beds to bath lifts, we can provide a range of equipment. We can also supply basic telecare alarms.

CARE COSTS

If someone needs care at home, their local authority should carry out an assessment of their needs to decide whether they can help with the cost. If you have assets of more than £23,250, you will have to pay for the cost of your care. In cases where the local authority is already helping with the cost of care, we may be able to offer additional assistance if there is a shortfall. We'll require a copy of a person's Care Plan. If necessary, we'll follow up with an occupational therapist assessment.

We can also provide a Social Inclusion Grant which can fund a place at a day centre if it will

benefit someone. If a carer needs some respite, we may be able to cover the cost of temporary live-in carers.

For care home top-up assistance you will need savings of less than £23,250. This can be up to £46,500 if capital savings is in joint names and can be split when one person moves into residential care. For more information visit rafbf.org/independentliving.

CARE BREAKS

We provide funding for low-cost wellbeing breaks for those experiencing pressures or challenges and who could benefit from a break away. This might be for someone who has recently lost a loved one or just needs a break away.

For individuals and couples with care needs, there is an opportunity to apply for a subsidised Care Break at one of our preferred Care Hotels. These provide a full range of holiday activities alongside a package of personal and nursing care. If required we can make a contribution towards the cost. Visit rafbf.org/carebreaks.

SUPPORT FOR CARERS

Support is available to members of the RAF Family caring for a loved one (or to those providing care to someone who is in the RAF Family). This package includes:

- A digital toolkit with advice and helpful tips. The Digital Resource for Carers has been developed in partnership with Carers UK and can be accessed through rafbf.org/carers.
- Telephone Friendship Groups to chat to people in similar circumstances and get support from others in the RAF Family, including groups specifically for those with caring responsibilities (see page 10)
- Relationship support through our partner Relate (see page 12)
- Access to a Listening and Counselling Service (see page 8)
- Subsidised respite breaks at one of our preferred Care Hotels (see page 15)
- Benefits advice (see page 22)
- Advocacy (see page 18)
- Access to our full range of financial assistance (eligibility criteria apply, see pages 21–29).

If you, or someone you know, is caring for someone in the RAF Family for 35 hours or more a week, you can access financial support. We can also provide grants for subscriptions to telecare services, essential aids for the home, or to assist with regular home help.

RAF DISABLED HOLIDAY TRUST

Serving and former RAF personnel who are disabled, or whose dependent is disabled, can apply for an accessible holiday with the Disabled Holiday Trust. Holidays are available across the UK and are listed on our website. We offer self-catering holiday accommodation free of charge to those who meet the disability criteria and are on a means tested benefit. Those not on a means tested benefit will be asked to contribute a nominal amount towards the cost of the holiday. We aim to offer a holiday every two or three years. More information and the application form can be accessed through rafbf.org/dht.



MOBILITY EQUIPMENT

If a member of the RAF Family, their partner or child has a disability and is finding it difficult to get out and about, we can help. Our mobility scheme loans mobility scooters and electric and manual wheelchairs to those who need them.

If a person requires an electric wheelchair, they may be able to get help through the NHS Wheelchair Service. They should explore these options first.

If we're able to help, an occupational therapist assessment will be arranged. They will advise on the most suitable equipment. Once the occupational therapist has provided a report, and if we're able to loan a scooter or wheelchair, our preferred supplier will provide this. We'll also cover the cost of the insurance and servicing for the EPV and organise road tax registration if required.

ADVOCACY

We can provide information on services provided by the NHS and local authorities and advocate on someone's behalf if they're struggling to access these. Our advocates can also provide support on a range of care services, including domiciliary care and care home top-up fees.

Our advocacy team can also support people with:

- Accessing housing from their local authority
- Re-possession of housing and intentional homelessness (if a person loses their home because of something that they deliberately do or don't do)
- Problems with landlords and disrepair
- Obtaining support for children with special educational needs
- Home care entitlement
- Getting a care assessment
- Continuing healthcare funding
- Other care related issues
- Disabled Facility Grants.

To speak to an advocate email advocacy@rafbf.org.uk or complete an online enquiry form at rafbf.org/advocacy.

HELP WITH HOUSING

We may be able to support you or someone you know with their housing needs in the following ways.

Rent and deposits

If someone is on a low income and at risk of homelessness, we may be able to help them with a rent deposit and their first tenancy deposit. The person must be able to afford their rent long term. Their entitlement to Local Housing Allowance will be considered. Our advocacy service may also be able to challenge the termination of an existing tenancy or a decision by the local authority to make someone homeless.

Removal costs

We may be able to cover the costs of moving to a new home.



Furniture, appliances and fittings

We can help with replacing or buying essential furniture, electrical appliances or carpets. If you're looking to carry out necessary redecoration, we may be able to support you with this.

Essential property repairs

If someone can't afford to carry out essential repairs to their property, we can give them a grant to help them do this. This includes repairing a roof that leaks or a broken boiler. We

may also be able to give them a low-interest loan for major work, which will be secured on the property.

Long-term care

Those needing long-term residential care will have their care needs assessed by their local authority. The council will also carry out a means-tested financial assessment to decide whether the person should pay part or all of the care fees, and how much the local authority will contribute towards the fees.

Help with housing after a bereavement or medical discharge

Losing a loved one is devastating. We can support people with their housing needs during this difficult time. If their partner dies while serving in the RAF, leaving them to look after children, or is discharged because of a severe disability and is unlikely to work again, they may need support. There are two ways we can help:

1. If the person can raise a cash deposit of 51% of the price of a property, we can lend the remainder. This is done through securing a low-

interest mortgage against the property. When the house is sold, the mortgage must be paid off first. The person will receive the remaining amount once all other secured borrowings have been paid.

2. We can purchase a property through our Housing Trust to meet their needs. The property will be purchased, adapted and rented out at an affordable rate. If an individual with a serious disability is discharged from the RAF, we can arrange for an occupational therapist to confirm that a property is suitable.

KEY AREA FIVE: FINANCIAL ASSISTANCE

We provide a range of financial grants for those on low incomes. To apply for a grant, you must have less than £12,000 in savings and investments.

DAY-TO-DAY LIVING COSTS

Unexpected life events such as losing a job or becoming ill can affect someone's income and increase their expenses. We can help in the following ways:

Unexpected and unaffordable one-off costs

This could be replacing essential electrical appliances, such as fridges or washing machines, or helping with the cost of repairing or replacing furniture. We can provide short-term help where there is no other support available, including contributing towards the costs associated with illness or bereavement.

Regular Financial Assistance

This is for those on a low income and who are of

pensionable age, or those who are approaching pensionable age and have been diagnosed with a severe long-term health problem and will not be able to work again.

The amount will depend on the person's financial circumstances. New applications are usually up to £30 per week. This grant is re-applied for annually.

Garden Maintenance Allowance

A grant of up to £10 a week (£520 each year) can be given to people over pension age with a disability or infirmity to pay for the cost of maintaining a garden. This will be paid annually to employ a gardener throughout the year. This can be considered in exceptional circumstances for a fixed period for those under State pension age.

Domestic Assistance Allowance

A grant of up to £20 a week (£1,040 a year) to help pay for housework or minor DIY tasks



can be given to people over pension age with a disability or infirmity. We hope this will enable people to stay in their home longer and remain independent.

The allowance will be paid annually to employ a cleaner or someone to carry out maintenance work throughout the year. This can be considered in exceptional circumstances for a fixed period for those under State pension age.

Priority bills and debts

In some cases, we can support people with priority bills or debts and the costs of filing for bankruptcy or a debt relief order. An independent specialist debt adviser must confirm in writing that this is a suitable course of action.

Temporary Financial Assistance

If someone loses their job, it can be a difficult and stressful time. We may be able to help them from falling into financial difficulties. It's important the person claims all statutory support.

For more information visit rafbf.org/finances.

BENEFITS ADVICE SERVICE

Around £19 billion of benefits remains unclaimed every year. Our specialist Benefits Advice Service can check you are not missing benefits you may be entitled to. We can check your benefit entitlement if you have had a change in circumstances such as:

- Moving in with or separating from a partner
- Having a baby or other household changes
- A decline in health, caring responsibilities or, bereavement
- Moving home
- Losing or changing your job

Our benefits advisors can advise on ways you can reduce your outgoings and make more of your income by accessing various government schemes and grants. Our useful booklet on Income Maximisation is free to download at rafbf.org/advice.

Our Benefits Advisors can also provide support if you need to challenge or appeal a benefit decision including disability benefit appeals.



If you would like a benefit check or to discuss a benefit issue please email advice@rafbf.org.uk or call **0300 102 1919**.

SEPARATING COUPLES

When a couple separates and one member is serving in the RAF, we may be able to support them with essential costs. This includes paying a rent deposit for one of the couple to move out of service accommodation or covering the costs of essential goods and furniture.

Separating couples can also access subsidised mediation sessions to support them through the process and

help settle any disputes. They should call our helpline on **0300 222 5703** or contact support@rafbf.org.uk. For more information on mediation sessions, visit rafbf.org/relationshipsupport.

HELP WITH FUNERAL COSTS

Dealing with a bereavement can be overwhelming and stressful. The cost of a funeral can be very high, and it's often the last thing you want to think about during a traumatic time.

We may be able to help with funeral expenses. This is dependent on the eligibility of the person who has died. Applicants may be family members or close friends.

If a member of the RAF Family is responsible for arranging the funeral of a close relative who wasn't eligible for assistance, we may still be able to help.

The applicant should apply to the Department for Work and Pensions to see if they're eligible for statutory support. They must supply supporting documents confirming the costs involved.

If a statutory funeral payment can't be made or doesn't cover the full cost, we may only be able to cover the costs of a basic funeral. Where there is no next of kin, the local authority has a legal obligation to arrange

a simple cremation or burial. We won't be able to assist the local authority with these costs.

We don't normally pay for headstones. But if a family loses a child, we may be able to contribute to the cost of a simple headstone or memorial.

FREE WILL WRITING SERVICES

The RAF Benevolent Fund has two services available to help the RAF Family write or update their Will for free.

For more information, contact the Gifts in Wills team on **0300 102 1919** or legacies@rafbf.org.uk.



INJURY AND DEATH IN SERVICE

We can support anyone who is faced with a death or a disabling injury while serving in the RAF. It doesn't have to happen while on duty. Here are the main ways we can help.

Immediate Needs Grants

We can provide financial support, up to a maximum of £5,000, to a serving member of the RAF and their family if they're killed or injured on or in preparation for operational deployment. This scheme also covers cases of serious illness. Applications should be submitted by the RAF station or the RAF Personal Recovery Unit.

The RAF Dependants Fund

Serving RAF personnel, including those in the Reserves, can nominate family members to receive an immediate payment of up to £20,000 should they die in service. This payment is tax free and paid whether they died on or off duty. RAF personnel can commence a subscription by either applying online at rafbf.org/dependants or

completing an RAF Form 7230 which is available through the Human Resources staff at their unit. Guidance on the scheme can be found in AP7005 Leaflet 208 (for Regulars) or AP3392 Vol 7 Part 2 (for Reserves).

HELP WITH EDUCATION COSTS

If a serving member of the RAF dies or has a severe disability which prevents them from working, we may be able to support their children to go to university or a vocational college. A £3,000 scholarship will be paid every year for up to four years of undergraduate study to cover living costs. It isn't means-tested and students can apply directly.

GRANTS FOR ORGANISATIONS AND RAF STATIONS

We offer financial support to RAF stations, charities and other organisations for projects and activities that make a difference to the lives of the RAF Family.

EXTERNAL GRANTS

We support other charities and organisations with the cost of running welfare activities that cater for former RAF members and their families. The amount granted will be dependent on and proportionate to the number of people benefiting from the service.

For information about our current funding streams and to download an application form please visit our website at rafbf.org/externalgrants. You can send completed forms and enquiries to externalgrants@rafbf.org.uk.

STATION GRANTS

Our station grants support RAF stations with the cost of running welfare facilities and activities that benefit serving personnel and their families in or around stations. Grants can be used for building refurbishments or smaller projects such as buying a cinema club projector. To find out more and how to apply, visit rafbf.org/stationgrants.

ACTIVITIES ON RAF STATIONS

Every year we fund social activities for children and young people on RAF stations. We also run programmes that develop parenting skills through our Ben Play and Parenting Grants. RAF stations are encouraged to apply for grants.

APPLICATIONS FOR FINANCIAL ASSISTANCE

RAF veterans and their dependants

RAF veterans and their partners and children can access financial assistance by contacting us either in writing, by telephone, online or by email.

Those based in the UK can apply online for one-off assistance up to £750. The application form can be accessed at rafbf.org/financeform. If applying online is not possible, a trained caseworker from the Fund or our partner organisations, SSAFA or RAFA will visit in person. The caseworker will confirm eligibility, establish the reason



for applying and submit the application to the Fund on their behalf.

We will always keep data strictly confidential and in accordance with data protection laws. The Fund and the caseworker have a clear duty to maintain that confidence. They shouldn't discuss any aspect of the case with anyone other than those who are necessary to consult to proceed with the application. The beneficiary will be asked

to sign the form, giving explicit consent for other agencies to be approached.

Our Welfare team will assess each application, making sure it meets our eligibility criteria, demonstrates a financial need and the request lies within the scope of our policy. We'll also check the person has claimed statutory support, including arranging a benefits check where appropriate.



Serving personnel and their dependants

Serving RAF personnel can talk to their station's administrative staff to make an application for financial assistance.

Applications for over £750 are made by unit welfare staff using our Application for Financial Assistance for Serving

Personnel form. This would normally be accompanied by a SSAFA caseworkers report.

If the application is for £750 or less, this can be made through our Minor Financial Assistance Scheme. Grants are normally authorised by the station's Chief Clerk and paid through the Commanding Officers' Fund

or Community Bank. Once a Minor Financial Assistance form is completed we will look to reimburse the cost.

Alternatively, serving RAF personnel based in the UK who need one-off immediate assistance of £750 or less can apply directly using our online application form at rafbf.org/financeform. If someone needs long-term financial support, applicants will be signposted to their unit welfare staff.

For those who are being medically discharged from the RAF and the standard

resettlement scheme is not suitable, the Fund can consider support towards additional training costs. The request must be supported by a Careers Transition Partnership Advisor recommendation and applied for via unit welfare staff.

Enquiries about non-financial assistance do not require a formal application. These should be emailed to welfarenavigators@rafbf.org.uk. Alternatively, you can call **0300 102 1919** or complete an online enquiry form at rafbf.org/requesthelp.



SUPPORT WE CAN'T PROVIDE

We will consider any request for help and will always be flexible where we can. But there are areas which fall outside of our policy.

Reimbursement

We can't reimburse funds already spent unless it was an emergency situation, and the person had no option other than to obtain the funds from a third party and are now experiencing financial distress in managing it. For example, paying for essential boiler repairs with borrowed funds.

Loans and credit card debts

We can't help with debts such as credit cards and unsecured loans. Instead, we advise people to seek professional and independent debt advice from Citizens Advice or StepChange. If it's an exceptional circumstance, for example if credit was used to fund essential items or service, we may be able to help. In these cases, we'd require a report from a professional money adviser that outlines the problem, looks at options and recommendations, and confirms that no other solutions are available.

Financial advice

We don't employ qualified financial advisers and can't offer advice on financial matters. Members of the RAF Family are advised to find an independent financial adviser through the Money Advice Service. Visit moneyhelper.org.uk.

Legal costs

We can't provide help with legal costs. But we offer free legal advice over the telephone through our partnership with Law Express. Members of the RAF Family should email welfare Navigators@rafbf.org.uk or call **0300 102 1919**.

Private medical costs

We don't assist with private medical costs if treatment is available under the NHS. But we may consider helping when NHS funding is not available and there are exceptional circumstances. Applicants can be considered for treatment which is recommended by the National Institute for Health and Care Excellence (NICE).

HOW WE HELPED RAY

RAF veteran Raymond Harris benefits hugely from being a member of one of our Telephone Friendship Groups.

"I think the Telephone Friendship Groups are perfect. I joined in early 2021, when we were all in a sort of vacuum during the lockdown. It was nice to be able to talk to people and to exchange views with people in other parts of the UK. You get to know what they did in the RAF or about the lives of spouses. It's most interesting.

"I'm very grateful to the Fund for the groups. It brings together people who wouldn't otherwise have the opportunity to socialise, all with the commonality of being part of the RAF Family.

"Ever since I lost my wife Ann, I've been conscious of missing all the inter-connections I used to have with her. I miss her every day. My Telephone Friendship Group helps replace part of what I had with her."

“ I think the Groups are first-class.”

Raymond Harris



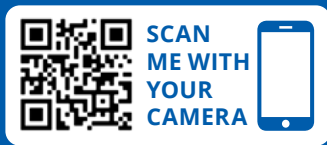
GET IN TOUCH

Please contact us today if you know someone who is in need of support or to request help for yourself.

0300 102 1919

welfare Navigators@rafbf.org.uk

rafbf.org/help



Our Welfare Navigators can be contacted Monday to Thursday 9am to 5pm and Friday 9am to 4pm.

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