Royal Air Force Benevolent Fund



A Guide to our Services

For serving RAF personnel and their families

Introduction

We know life can present unexpected problems. From small difficulties to bigger challenges, we're here to help everyone in the RAF Family. One day's service leads to a lifetime of support from the RAF Benevolent Fund and that support can be life-enhancing, life-changing, and in some cases life-saving.

Some of our services can only be accessed by current serving personnel and their families, such as breaks for serving families and the online mindfulness programme. We carefully consider every case for assistance, and carry out a comprehensive assessment, aiming to consider all needs and whether there are additional ways we can support or signpost.

We can help you when you're serving, and when you've left the RAF, with:

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

Our support continues to evolve and change, this guide is correct as of **October 2026**.

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 our helpline on **0300 102 1919**.



We support all serving and former members of the Royal Air Force, including the RAF Reserves.

We also support immediate family members of those who have served or are currently serving (spouse, civil partner, widow(er), and children).

For more information about whether you or someone you know are eligible for support, please contact us on **0300 102 1919** or visit **rafbf.org**.

Emotional wellbeing

We provide a variety of services in partnership with specialist organisations to support your mental health and wellbeing.

We supported RAF Doctor Samantha when she was injured in a sporting incident. Sam also reached out for wellbeing support:

“It was really helpful; it was important to me to have a non-judgemental place to go and talk about things and share the load with someone who could help me figure out coping strategies.”



Listening and Counselling Service

Everyone has moments when they need extra support. That’s where we come in – our confidential services are designed to support people dealing with a range of issues including, anxiety, low mood, stress, bereavement and loneliness.

If you are currently serving in the RAF or if you are a partner of someone who is serving, you can refer yourself by calling **0300 222 5703** or by emailing us at **welfarenavigators@rafbf.org.uk**. The team are available Monday to Friday from 9.30am to 3.30pm but you can leave a message outside of these hours and we will get back to you. Those needing urgent support can call our free 24 hour emotional support helpline on **08081 751365**.

Online mindfulness

We offer free memberships to the online mindfulness programme Headspace for serving personnel, including Reservists, their partners, and anyone using our Listening and Counselling Service which can help you to cope better with life’s stresses.

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





Counselling for children and young people

For children and young people, life in the RAF Family can be exciting but also challenging. Counselling through our specialist services is available for young people aged between five and 18. Our trained counsellors help young people to manage issues such as anxiety, depression, relationship problems and family breakdown.
To use the service, please contact **welfarenavigators@rafbf.org.uk** or call **0300 222 5703**.

Wellbeing on station

We provide grants to RAF stations and units to support the RAF Family with their wellbeing on stations. These grants could cover costs for activities such as Families' Days, or refurbishment and development of community facilities, Junior Ranks facilities and play parks. We also support the RAF's initiatives to engage with their local veterans during the festive period with Op Christmas grants. For more information about station grants contact us at **rafstationgrants@rafbf.org.uk**.

Financial assistance

Day-to-day financial worries and unexpected life events, like a change in personal circumstances, can be extremely stressful. We provide a range of financial grants for serving personnel and their families.

Posted with King's Colour Squadron providing ceremonial support and managing a team of 30 personnel, Lance Corporal Kabir loved his career in the RAF. However, with his wife on maternity leave with their second child and expensive transport costs for work, the family found themselves in debt. Unsure of what to do, Kabir applied for a one-off financial grant from the Fund, which helped the couple get back on their feet.

"The Fund gave us the clean slate we so desperately needed. I'd encourage anyone in the RAF with similar experiences to mine to get in touch with the Fund – even if you don't want to talk to someone, you can fill out the online application."



To make an application, visit: **rafbf.org/financeform**.

Unexpected and unaffordable one-off costs

This could include replacing essential electrical appliances, such as a fridge or washing machine, or helping with the cost of repairs or replacing furniture.

Priority bills and debts

In some circumstances, we can support with priority bills or debts, and costs of filing for bankruptcy.

Please note, you will need to consult an independent specialist debt adviser and will need to confirm in writing that this is a suitable course of action.

For more information, please visit our website at **rafbf.org/finance**.



Separating couples

When couples separate and one member is serving in the RAF, we may be able to support with essential costs.

Please call our helpline on **0300 102 1919** or contact our team at **welfarenavigators@rafbf.org.uk**.

Help with education costs

If a serving member of the RAF dies or has a severe disability which prevents them from working, we can offer support to their children towards university or college. A scholarship can be paid for up to four years of undergraduate study to assist with living costs.

We also undertake grant-making on behalf of the Alexander Duckham Memorial Trust (ADMST). The ADMST can provide financial support with a child's educational needs for people in financial need.

You can start the process to apply for an ADMST grant by completing our 'Request our Help Form' at **rafbf.org/help**.

Help with housing

We aim to try and support people with their housing needs. This may include support with rent deposits, removal costs and essential furniture.

Death in service

The RAF Dependants Fund

Serving RAF personnel, including those in the Reserves, can subscribe to this scheme. In the event of a death of a subscriber, we will make an immediate payment of up to £20,000 to your nominated beneficiary. Regular and Full Time Reserve RAF personnel can commence a subscription by applying online at **rafbf.org/dependants**. Part Time Reserves can complete the application form within AP3392 Vol 7 Part 2. Guidance on the scheme can be found in AP7005 Leaflet 208.

Immediate Needs Grants

We can provide financial support to a serving member of the RAF and their family in the event of death or injury.

Help with funeral costs

As a member of the RAF Family, if you are responsible for arranging the funeral of a close relative who wasn't eligible for assistance, we may still be able to assist.

Free Will writing services

We have two services available to help you or an RAF Family member 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**.

How can financial assistance be applied for?

If you're serving in the RAF, talk to your RAF station's Personal Support Team to make an application for financial assistance.

If you are based in the UK and need one-off assistance of £750 or less, you can apply using the Lightning Reach Portal at **rafbf.org/financeform**. Please note, this service is means-tested.

Information and referral

Our experienced Welfare Navigators can support you and refer you to the right form of support. For more information, please visit **rafbf.org/help** or call our helpline on **0300 102 1919**.

Benefits Advice Service

Our specialist Benefits Advice Service can help make sure you are not missing any benefits you may be entitled to. We can check your benefit entitlement if you have had a change in circumstances such as separating from a partner, caring responsibilities or losing a job.

We may also be able to 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 **welfarenavigators@rafbf.org.uk** or call our helpline on **0300 102 1919**.



Family and relationships

Support for serving families:
Ben Clubs, BenPlay and BenParenting

Ben Clubs provide children with a secure place to spend time with other youngsters from RAF families.

Our BenPlay and BenParenting programmes are for parents and carers, and children from 0-5 years. The programmes aim to enhance parenting skills and build knowledge on children's development needs.



Airplay

Our Airplay programme is run by trained Youth Workers offering activities for youngsters aged five to 18. Our digital platform, Airplay Connect, allows children to access activities wherever they are. For RAF parents looking for affordable childcare, we can contribute towards nursery costs if eligible. To find out more please visit **rafbf.org/youth**.

"Airplay benefits military children because it gives them a support network – they tend to move around quite a lot, so having Airplay at their new station which is the same make-up and standard, gives them a sense of familiarity. When everything else is changing – their home, their school, friends – they know they can go to Airplay, meet other children and get support should they need it." - Airplay Youth Worker Julia Purton, RAF Henlow.

"I love Airplay because it just makes you feel at home, when everyone is with you it's one of the best experiences ever." - Airplay Attendee





Relationship support

We offer funding for relationship counselling sessions for individuals, couples or families. Available to all members of the RAF Family, you can refer yourself confidentially through our counselling helpline on **0300 222 5703** or by emailing our team at **support@rafbf.org.uk**. For more information visit our website at **rafbf.org/relationshipsupport**.

For serving personnel, our free online 'Building Stronger Families' course gives couples the skills and knowledge they need to deal with common relationship issues.

Visit **rafbf.relate.org.uk** to use the course.

Housing adaptation and mobility

We know how important staying independent is. We can support members of the RAF Family with home adaptations and mobility aids which can improve quality of life and help people to live safely in their own home.

"Our adapted home is life-changing for us all."

After many years of moving from one RAF base to another, Flight Lieutenant Graeme and his wife Bianca relocated to build their forever home, which could meet the complex needs of their 10-year-old daughter.

When the cost of the works looked like an impossibility for the family of five, they turned to us for support with financial assistance towards the housing adaptations, to enable a comfortable future together.



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.

For more information visit our website at **rafbf.org/independentliving** or call our helpline on **0300 102 1919**.

Support for carers

We can provide support 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 could include Telephone Friendship Groups, our resource for carers or funding towards a break.

As a carer you can also access financial support for subscriptions to telecare services, essential aids for the home, or to assist with regular home help. For more information visit our website at **rafbf.org/carers**.

Care breaks

If you have caring responsibilities and are experiencing pressure or challenges the role presents, we can support funding towards wellbeing breaks.

For any respite break not fully funded by the local authority we can consider funding up to a maximum of two weeks. For more information visit our website at **rafbf.org/carebreaks**.

RAF Accessible Breaks

Serving and former RAF personnel who are disabled, or have a disabled immediate family member, can apply for a holiday with the Disabled Holiday Trust.

More information and the application form can be accessed via our website at **rafbf.org/raf-accessible-breaks**.

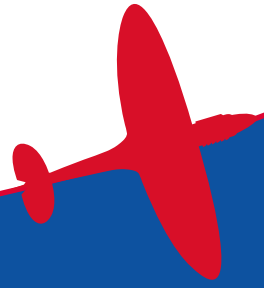
Community Care and Housing Advocacy Team

Our specialists advocate and represent beneficiaries to resolve housing and community care problems.

These might include care needs assessments, domicilliary entitlement, and care home fees or evictions.

Unfortunately, we are not able to represent you in a court.

If you wish to discuss your case, please call **0300 102 1919** or submit a 'Request our Help' form at **rafbf.org/help**.



Breaks for serving personnel

Need a break?

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

Please note breaks are provided as a priority to those with a welfare need.



Flight Lieutenant Duncan craved some quality time with his family, and applied for a serving break. Duncan and his family were provided with a paid-for break, enabling them to visit a resort and make some lasting memories.



The Folly

You can apply for a subsidised break in the traditional seaside town of Bridlington. Our wheelchair accessible four-bedroom bungalow is ideal for families.

To find out more visit **rafbf.org/thefolly**.

If you're leaving the RAF

When you come to leave the RAF, there are several ways we can support with further education. We also have some helpful information on other organisations offering support with employment.

We may also be able to support in the following ways:

Help with housing after a bereavement or medical discharge

If a partner dies while serving in the RAF leaving children, or a person is medically discharged from service, and is unlikely to work again, we can offer support.

We can also help if an individual with a serious disability is being medically discharged from the RAF and would otherwise become homeless. We can purchase a property through our Housing Trust to meet their needs.

For more information visit our website at **rafbf.org** or call our helpline on **0300 102 1919**.

Help with benefits

You may also be eligible to claim Jobseeker's Allowance or Universal Credit payments and other benefits to support you while you look for work. We can provide advice to help you with this.

Visit **rafbf.org/benefits-advice**.



Once you have left the RAF

Leaving the RAF can come with a multitude of challenges and emotions. We're here for you as you transition out of the Armed Forces into civilian life, and beyond.

For more information on how we can support former serving personnel and their families, visit our website at **rafbf.org/veterans**.

In short, we can support with the following:

Financial assistance

- Regular financial assistance *(for those who have reached pension age)*
- Garden maintenance allowance *(for those who have reached pension age)*
- Domestic assistance allowance *(for those who have reached pension age)*
- Unexpected and unaffordable one-off costs
- Priority bills and debts



Advice and advocacy

- Benefits advice
- Social Care and Housing Advocacy

Independent living

- Adaptations and aids for the home
- Support with care and for carers
- RAF Accessible Breaks
- Mobility equipment
- Help with housing
- Furniture, appliances and fittings
- Essential property repairs

Family and relationships

- Family counselling
- Relationship counselling
- The Folly

Friendship and connections

- Community Engagement Workers
- Group Friendship Breaks
- Dementia Reminiscence Groups
- Social Inclusion Grants
- Telephone Friendship Groups

Emotional wellbeing

- Listening and Counselling Service
- 24 hour emotional support helpline

Get in touch

If you need help or want to talk to us about the support and services we deliver, it is easy to contact us and there are several ways you can reach us.



Call our helpline on **0300 102 1919**



Email our friendly team at
welfarenavigators@rafbf.org.uk



Visit our website at **rafbf.org/serving**

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Scan me with your camera

The RAF Benevolent Fund is a registered charity in England and Wales (1081009) and Scotland (SC038109).