

2.2 Financial Aid

Each branch of service has a financial aid program targeted towards helping military families. The focus in this section will be to present a brief description of programs supporting the military. Each of the Military Relief Societies and have reciprocity and will assist all eligible personnel, regardless of their branch of service.



AIR FORCE AID SOCIETY (AFAS)

AFAS is the official charity of the U.S. Air Force. It promotes the Air Force mission by helping "to relieve distress of Air Force members and their families and assisting them to finance their education". It is rooted in the original Army Air Corps and the World War II Army Air Forces, whose members wanted to "take care of their own." Through the years, AFAS has become increasingly effective in helping individuals with personal emergencies-- as well as extremely useful when used by commanders to help solve personnel problems in their units.

The AIR FORCE AID SOCIETY, since its creation in 1942 as a non-profit organization, has helped countless members of the Air Force community. Strong support for AFAS programs and objectives is reinforced each year by the substantial personal contributions made by the active force, all of which are used solely for Emergency Assistance. Although AFAS receives no appropriated or non-appropriated funds, close ties are maintained between the Society and Air Force officials.

Need and Circumstances

- Financial assistance is given when a qualifying individual cannot otherwise pay for specific basic needs essential to continued personal effectiveness as an Air force member.
- The Society believes that it is better to err on the side of generosity in assisting with need. However, AFAS does not provide assistance for nonessentials, nor does it supplement the income of people who consistently lack sufficient self-discipline to live within their means.
- The Society does not use contributed dollars to assist members with "wants" and "desires" -- needs are first priority.

Examples of Financial Assistance Covered By Society Policies:

- (a) BASIC LIVING EXPENSES
- (b) MEDICAL CARE
- (c) DENTAL CARE
- (d) FUNERAL EXPENSES
- (e) ASSISTANCE WITH OTHER EMERGENCIES
- (f) VEHICLE REPAIRS
- (g) PAY/ALLOTMENT PROBLEMS
- (h) DISASTERS
- (i) ASSISTANCE TO SURVIVING DEPENDENTS

What AFAS Can't Do

Funds of the Society are not available as a matter of convenience. For instance, assistance is not given:

- To pay for non-essentials such as second automobiles, television sets, VCR's, microwaves.
- To pay for essentials that cost more than the average standard.
- To provide basic needs on a continuing basis.
- To finance business ventures, to purchase a home, or similar permanent investment.
- To finance vacations or activities on normal annual leave.
- To pay credit card debt including government issued travel cards.
- To cover bad checks, provide bail, or pay fines.
- To pay DPP bills or replace funds due to garnishments.
- To pay taxes and legal expenses.
- To make contributions to other charitable or religious organizations.
- To assist in maintaining a standard of living inconsistent with the pay allowances of the Air Force member.
- To fund non-TRICARE approved medical procedures such as abortions.

Contact Information:

Website: www.afas.org



Army Emergency Relief (AER)

AER is a private nonprofit organization incorporated in 1942 by the Secretary of War and Army Chief of Staff. AER's sole mission is to help soldiers and their dependents.

AER is the Army's own emergency financial assistance organization and is dedicated to "Helping the Army Take Care of Its Own". AER provides commanders a valuable asset in accomplishing their basic command responsibility for the morale and welfare of soldiers.

AER funds are made available to commanders having AER Sections to provide emergency financial assistance to soldiers - active & retired - and their dependents when there is a valid need.

AER funds made available to commanders are not limited and are constrained only by the requirement of valid need.

AER Can:

Help with emergency financial needs for:

- Food, rent or utilities
- Emergency transportation and vehicle repair
- Funeral expenses
- Medical/dental expenses
- Personal needs when pay is delayed or stolen
- Give undergraduate-level education scholarships, based primarily on financial need of children of soldiers

AER Cannot:

- Help pay for nonessentials
- Finance ordinary leave or vacation
- Pay fines or legal expenses
- Help liquidate or consolidate debt
- Assist with house purchase or home improvements
- Help purchase, rent or lease vehicle

- Cover bad checks or pay credit card bills

Contact information:

Army Emergency Relief
200 Stovall Street
Alexandria, VA 22332

Website: www.aerhq.org



Coast Guard Mutual Assistance (CGMA)

Coast Guard Mutual Assistance has a long history of helping the men and women of the United States Coast Guard.

Originally established in 1924 as *The League of Coast Guard Women*, the organization was to “minister to the general welfare of the commissioned officers, warrant officers, enlisted men and civilian employees of the Coast Guard and their immediate families.”

In 1941, *Coast Guard Welfare* was formally established and took over the mission from the League.

In 1979, the name was changed to **Coast Guard Mutual Assistance**. Coast Guard Mutual Assistance was incorporated in the State of Virginia on 01 January 1998.

Today, Coast Guard Mutual Assistance offers aid to the entire Coast Guard family; active duty and retired military personnel, civilian employees, commissioned officers of the Public Health Service serving with the Coast Guard, Reservists, Auxiliarist, and their families.

Some categories of financial assistance offered by CGMA are:

- Emergency travel
- Temporary living expenses
- Funeral expenses
- Emergency home repair
- Loss of funds or property
- Natural disaster relief
- Vehicle repair
- Moving expenses
- Housing rental assistance
- Housing purchase assistance
- medical and dental expenses
- past due bills and expenses
- Debt management

Contact Information:

Tollfree Number: 1-900-881-2462

Website: www.cgmahq.org



Navy-Marine Corps Relief Society (NMCRS)

Founded in 1904, the Navy-Marine Corps Relief Society is a private non-profit charitable organization. It is sponsored by the Department of the Navy and operates nearly 250 offices ashore and afloat at Navy and Marine Corps bases throughout the world. The Society was incorporated in the District of Columbia and has its headquarters in Arlington, Virginia. It is managed by a Board of Directors whose members are active duty or retired members of the Naval Services, or spouses of active duty or retired members of the Naval Services.

The Society provides financial assistance to eligible recipients in the form of:

- Interest-free loans and grants to meet emergency needs
- Needs-based scholarships and interest-free loans for educational purposes
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In addition, the Society offers the following services:

- Budget Counseling Services
- Food Lockers at some locations
- Infant Layette
- Thrift Shops
- Visiting Nurse Services

Contact Information:

NMCRS Headquarters
Navy-Marine Corps Relief Society
4015 Wilson Boulevard
10th Floor
Arlington VA 22203-1977

Website: www.nmcrs.org



Together, we can save a life



American Red Cross

Today's American Red Cross is keeping pace with the changing military. Using the latest in computer and telecommunications technology, the Red Cross allows military members stationed all over the world to send messages to loved ones back home during an emergency or other important events. These communications are delivered around-the-clock, seven days a week, 365 days a year.

While serving 1.4 million active duty personnel, the Red Cross also reaches out to the 1.5 million members of the National Guard and the Reserves who reside in nearly every local community in America.

Hundreds of Red Cross chapters brief departing service members and their families regarding available support services and explain how the Red Cross may assist them during the deployment. Both active duty and community-based military can count on the Red Cross to provide [emergency communications that link them with their families back home](#), access to [financial assistance](#), [counseling](#) and [assistance to veterans](#).

Red Cross Armed Forces Emergency Services personnel serve in nearly 1,000 chapters in the United States, on 109 military installations around the world and alongside our troops in Saudi Arabia, Kuwait, Kosovo and Afghanistan.

Contact Information:

If you or a member of your family are a member of the military and are experiencing an emergency, please contact your local American Red Cross chapter.

Website: www.redcross.org/



Federal Employee Education and Assistance Fund (FEEA)

FEEA is a private, not-for-profit 501(c)(3) tax-exempt corporation which provides educational benefits and emergency assistance exclusively to all civilian federal and postal employees and their dependent family members. FEEA receives no government funds. Virtually all of our operating revenue is derived from federal employee contributions specifically pledged to FEEA #1234 in the Combined Federal Campaign (CFC). FEEA is truly "Federal Employees Helping Federal Employees."

FEEA Emergency Assistance Program

The emergency assistance program is for civilian federal and postal employees who have encountered an emergency that was unforeseen and beyond their control. If this emergency has caused the employee to fall behind in basic living needs such as shelter costs and utilities, s/he is eligible to apply for a no-interest emergency loan or grant.

FEEA emergency loans and grants may be provided for the following purposes:

- PERSONAL HARDSHIPS
- MAJOR LOSS OF PROPERTY
- MEDICAL EMERGENCIES
- SHORT-TERM ASSISTANCE
- NATURAL DISASTERS

Contact Information:

Toll-free Number: 1-800-323-4140

Website: www.feea.org