

FINANCIAL ASSISTANCE FOR RESERVE COMPONENT MEMBERS

Each service has its own organization dedicated to assisting its service members and their families. Additionally, the American Red Cross assists military members and their families under its Armed Forces Emergency Services program. The excerpts in the following pages were taken from the various Service assistance organization web sites, and e-mail messages in the case of the American Red Cross. This information is intended to help Reservists and their families identify the types of services that are available and determine their eligibility for those services.

For your convenience, the web site for each organization is listed below.

ORGANIZATION

WEB SITE ADDRESS

AMERICAN RED CROSS

<http://www.redcross.org/>

ARMY EMERGENCY RELIEF

<http://www.aerhq.org/>

NAVY-MARINE CORP RELIEF SOCIETY

<http://www.nmcrrs.org/>

AIR FORCE AID SOCIETY

<http://www.afas.org/>

COAST GUARD AID SOCIETY

<http://www.cgmahq.org/>

AMERICAN RED CROSS
<http://www.redcross.org/>

Assistance for National Guard Members in state duty status

American Red Cross Armed Forces Emergency Services (AFES) offers financial assistance for National Guard during Operation ENDURING FREEDOM

As a result of Operation ENDURING FREEDOM, AFES will consider, on a case-by-case basis, applications for financial assistance from National Guardsmen activated by their state governments. These individuals receive their monthly pay from the state as opposed to the federal government. This assistance will be for National Guardsmen who have been called to active duty for thirty days or more and do not qualify for financial assistance from the military aid societies.

Those National Guardsmen and Reservists activated for less than 30 days, but suffering extreme hardships due to military service, will also be considered. This directive applies only to those who are called in response to the partial mobilization recently authorized by President Bush.

Eligible dependent family members may also apply for assistance. All financial assistance will be provided in the form of a grant.

The following emergency needs will be considered:

- ↳ Pending receipt of first pay
- ↳ Emergency travel
- ↳ Rent or mortgage payment
- ↳ Child care
- ↳ Medical expenses
- ↳ Food*
- ↳ Utilities
- ↳ Car repairs
- ↳ Relocation expenses
- ↳ Other needs related to the hardships caused by activation

The intent of this directive is to help those National Guardsmen and Reservists who do not qualify for financial assistance from the military aid societies. For questions or guidance, please call the Military Aid Society Referral Unit (MASRU) at (703)-206-8504. Information about the Red Cross is available at the following web sites.

Reserve, National Guard and Other Community-Based Military Personnel
<http://www.redcross.org/services/afes/combas.html>

Emergency Financial Assistance
<http://www.redcross.org/services/afes/financ.html>

FAQ American Red Cross
<http://www.redcross.org/faq/>

Armed Forces Emergency Services FAQs
<http://www.redcross.org/faq/afes.html>

ARMY EMERGENCY RELIEF

<http://www.aerhq.org/>

Army Emergency Relief is a private nonprofit organization incorporated in 1942 by the Secretary of War and the 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 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.

Army Emergency Relief helps the following personnel:

- ↳ Soldiers on extended active duty and their dependents.
- ↳ Members of the Reserve components of the Army (Army National Guard and U.S. Army Reserve) on continuous active duty for more than 30 days and their dependents.
- ↳ Soldiers retired from active duty because of longevity or physical disability, or retired upon reaching age 60 (Reserve Components) and their dependents.
- ↳ Widows (ers) and orphans of soldiers who died while on active duty or after they retired.

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, to 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

NAVY-MARINE CORP RELIEF SOCIETY

<http://www.nmcrcs.org/>

The Navy-Marine Corps Relief Society is a nonprofit, charitable organization that provides financial, educational, and other assistance to members of the Naval Services of the United States, and their eligible family members and survivors, when in need. To do this, counseling, loans, grants, various services, and referral to other community resources are available. There are no fees for such help. When the servicemember can afford to repay, financial assistance is provided as an interest-free loan, which is normally repaid by allotment. If repayment would cause a hardship, assistance may be provided as a grant or a combination of grant and interest-free loan. NMCRCRS does not, however, assist with the purchase of non-essentials, nor does it supplement the income of persons who live beyond their means.

The Society can help:

- ↳ Active duty and retired Navy and Marine Corps personnel
- ↳ Eligible family members of the personnel listed above
- ↳ Eligible family members of Navy and Marine Corps personnel who died on active duty or in a retired status Reservists on extended active duty
- ↳ Indigent mothers (65 years or older) of deceased servicemembers who have limited resources and no family to provide for their welfare
- ↳ Ex-spouses "20-20-20" (unremarried former spouses whose marriage to a servicemember lasted for at least 20 years while the servicemember was on active duty)
- ↳ Uniformed members of the National Oceanic and Atmospheric Administration (NOAA)

Services which the Society provides include:

- ↳ Interest-free loans or grants to deal with emergency needs
- ↳ Education loans and grants
- ↳ Budget Counseling
- ↳ Food Lockers
- ↳ Layingettes
- ↳ Thrift Shops
- ↳ Visiting Nurse Services

The Society does not:

- ↳ Pay bills for non-essentials
- ↳ Finance liberty and vacations
- ↳ Pay fines or legal expenses
- ↳ Pay taxes
- ↳ Finance recreational boats or vehicles
- ↳ Help Navy and Marine Corps families live beyond their means

[AIR FORCE AID SOCIETY](http://www.afas.org/)

<http://www.afas.org/>

The AIR FORCE AID SOCIETY (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.

Assistance to Reserve/Guard http://www.afas.org/body_reserve.htm

Air National Guard or Air Force Reserve personnel away from home station on extended active duty 15 days or more under Title 10 USC are eligible for emergency assistance when the emergency is incident to, or resulting from applicant's active duty tour. This includes funeral expenses incidental to the burial of a dependent spouse or child, within the limits of the Society's funeral grant program. AFAS will respond to genuine emergency situations and offer stabilizing assists, but not long-standing needs caused by other factors such as previous employment, poor home maintenance, or a serious mortgage delinquency.

Air National Guard Active Guard Reserve (AGR) personnel serving under Title 32 USC are eligible for emergency assistance in the categories of emergency travel due to illness (when a doctor is requesting member's presence) or death of an immediate family member (mother, father, brother, sister) and funeral expenses incidental to the burial of a dependent spouse or child, within limits of the Society's funeral grant program.

Personnel on active duty for training (ADT) and away from home station will be considered eligible for emergency assistance as if they are Title 32 AGRs. Requests for car repairs essential to return to home station will be considered on a case-by-case basis.

Examples of Financial Assistance Covered By Society Policies. Assistance policies are reviewed continuously to insure responsiveness to the essential needs of all eligible for services. Current policy is to help as follows:

- Basic Living Expenses. Short-term costs related to the necessities of everyday living. The goal is to avoid privation, for example: food, rent, utilities.
- Medical Care. Assistance for (1) authorized care under TRICARE or MEDICARE for the patient's share of charges and for payment required in advance. AFAS is not able to finance medical care for chronic illness of indefinite duration, (2) health services, equipment, and supplies determined to be within the TRICARE range of benefits, and (3) may include related expenses such as temporary homemaker/baby sitting, transportation, or prosthetic devices, hearing aids, orthopedic shoes, etc., not covered by TRICARE.
- Dental Care. Assistance can be provided when the member does not have sufficient funds to cover dependent dental care payments required in advance or patient's share of charges not covered by dental insurance with that given in uniformed services facilities. Dental assistance is not authorized for dependents of members who disenroll from the insurance program unless approved by HQ.

- ↳ Funeral Expenses. Active duty members may receive assistance to pay limited funeral expenses for a spouse and dependent children. Grants for this purpose may be given up to \$3,500 for reasonable expenses — the objective is a burial with dignity. Active duty members faced with the expenses of burying immediate family members (i.e. parent, brother, sister) may seek AFAS assistance if there is no other means of providing for the burial. This assistance is provided on a case-by-case basis, and is usually a loan.
- ↳ Assistance With Other Emergencies. Assistance can be provided for expenses related to travel on a personal emergency.
- ↳ Vehicle Repairs. Assistance can be given to repair a vehicle that is essential for everyday functioning of an individual or family for commuting to work, shopping, medical appointments and household errands.
- ↳ Pay/Allotment Problems. Even the best of pay systems can turn unfriendly — perhaps with a move or the start/stop of allotments. AFAS will help your people overcome a short-term pay crisis. At some point you may be asked to verify the situation.
- ↳ Disasters. The American Red Cross has primary responsibility for relief of emergencies caused by widespread disasters. AFAS is prepared to supplement Red Cross assistance on a needs basis. In case of a solitary disaster (e.g. a home fire), AFAS will assist with immediate emergency needs for living essentials to include temporary lodging.
- ↳ Assistance To Surviving Dependents. AFAS provides emergency assistance to surviving spouses and dependent minor orphans at the time of, or shortly after, the death of an Air Force member.

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.

COAST GUARD AID SOCIETY

<http://www.cgmahq.org/>

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.

Who is Eligible?

With only a few exceptions*, everyone associated with the Coast Guard is eligible to request assistance from Coast Guard Mutual Assistance.

- ↳ Active Duty Members of the U.S. Coast Guard
- ↳ Retired U.S. Coast Guard Military Personnel
- ↳ Civilian Employees of the U.S. Coast Guard
- ↳ U.S. Coast Guard Reserve Members
- ↳ U.S. Coast Guard Auxiliary Members
- ↳ PHS Officers serving with the U.S. Coast Guard
- ↳ Family Members of the above

* Inactive Reservists (IRR), Contractors and members on the CGMA restricted list are not eligible to receive assistance from CGMA,

Types Of Assistance

Debt Management assistance is intended to help our members become good financial managers of their income. To become good financial managers, they must first be able to meet their financial obligations. CGMA is willing to become a partner with the member by giving the minimum financial assistance needed to allow the member to enter a Debt Management Program with Consumer Credit Counseling Service (CCCS) or a similar program through another debt/credit management agency. Sacrifice and austerity on the part of the member is essential. Debt Management assistance does not aim to return an insolvent person to an absolutely normal way of life. Debt Management does assist by helping to create the minimum essential financial condition to allow the person to live frugally while paying off obligations in a responsible manner. Debt Management assistance generates sufficient cash flow to permit a livable budget, repayment of debt, and the provision for modest savings to meet future needs.

Total debt consolidation loans are not authorized.

Coast Guard Mutual Assistance has developed several programs to help members and their families financially meet their educational goals.

- ↳ CGMA Education Grants
- ↳ Supplemental Education Grants (SEG)
- ↳ CGMA Federal Student Loans
- ↳ Supplemental Student Loans
- ↳ Vocational and Technical Training Student Loans

One of the main purposes of Coast Guard Mutual Assistance is to provide financial assistance to members caught in emergency, short-term, financial situations beyond their control. Emergency assistance is generally authorized in circumstances that impose a serious financial or personal hardship on the member requiring urgent help to relieve the situation.

Examples of assistance that may be provided as Emergency Assistance include:

- ↳ Basic maintenance
- ↳ Sudden financial or personal loss
- ↳ Stranded while traveling
- ↳ Emergency travel
- ↳ Pay and allotment problems
- ↳ Travel advance and travel claim problems

General Assistance may be provided when unexpected events or expenses cause a serious financial burden and financial need is demonstrated. General Assistance differs from Emergency Assistance because the qualifying circumstance does not immediately endanger personal well-being or require urgent help.

Examples of assistance that may be provided as General Assistance include:

- ↳ Funeral expenses
- ↳ Travel problems
- ↳ Major car repair
- ↳ Problems with shipment of household goods
- ↳ Family in-home child care insurance
- ↳ Adoption costs when participating in the CG adoption program
- ↳ Moving expenses

Housing Assistance helps Coast Guard service members and their families obtain housing. Purchase Assistance may be provided to assist eligible personnel in the purchase of a home through a loan for closing cost commitments. It is intended to assist service members and their families in obtaining housing as the result of permanent change of station orders. Rental Assistance may be provided to assist eligible personnel for security and utility deposits.

Examples of assistance that may be provided as Housing Assistance include:

Home purchase assistance

- ↳ Certain closing costs for the purchase of a home
- ↳ Installation and set up fees for mobile homes

Rental assistance

- ↳ Security deposits
- ↳ Utility deposits

The Layette Program is designed to provide support to our most junior members and their families at an exciting and expensive time in their life, following the birth or adoption of a baby. Coast Guard Mutual Assistance has teamed with Kids Wear of Nordstrom, to provide a Layette package (containing a receiving blanket, outfits and other items for a newborn baby) to the family of junior members of the Coast Guard community when they have or adopt a baby. This package is a gift from Coast Guard Mutual Assistance. Military members E-3 and below, Civilian employees GS-4 and below or NF-2 and below are eligible to participate in this program, provided that the CGMA member is NOT currently delinquent in repaying any CGMA loan or *does not* appear on the CGMA Restricted List.

Medical expenses beyond TRICARE and supplemental insurance can sometimes be very costly to our members. In most cases medical treatment is of an emergency nature and not normally anticipated in a member's budget. CGMA Medical Assistance does not relieve our members from having the proper supplementary medical and dental insurance in place.

Examples of assistance that may be provided as Medical Assistance include:

- ↳ Provider will not proceed without payment
- ↳ Mental health and family counseling
- ↳ Large, unexpected, medical or dental bills not covered by primary or supplemental insurance
- ↳ Transportation at a time of illness
- ↳ Travel assistance for family members
- ↳ Durable medical equipment
- ↳ Costs related to the medical situation, which may include living expenses
- ↳ Consideration for expenses associated with experimental medical care and elective care, when justified