

U.S. Army Europe and 7th Army

contact: paoci@eur.army.mil
phone: 49-6221-57-5815 / DSN 370-5815
fax: 49-6221-57-6376 / DSN 370-6376



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Annual Army Emergency Relief campaign in Europe continues through May 15

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HEIDELBERG, Germany -- When asked why people should contribute to the Army Emergency Relief, Jane Helfrich has a quick answer.



“It’s about Soldiers taking care of Soldiers,” said Helfrich, the chief of Installation Management Command-Europe’s Army Community Service program.

“If you think about it,” Helfrich added, “AER is really a unique ‘Soldier-self-help’ program. It’s the Army taking care of its own without the restrictions attached by commercial lenders.”

The program bills itself as “the Army’s own emergency financial assistance organization.” It helps Soldiers with interest-free loans and grants, as well as tuition money for family members. Money for the program comes from voluntary donations by Soldiers and civilians, and from investments made by AER.

AER’s annual fundraising campaign began in March and ends May 15.

However, AER is not about giving money away, but rather meeting the emergency needs of Soldiers and their families, said Andrew H. Cohen, deputy director for finance and treasurer for AER. Assistance is provided as loans when a Soldier has the ability to repay and grants when repayment would cause hardship.

“The bulk of financial assistance is traditionally for rent, mortgages, housing, personally owned vehicle repair, or travel under emergency leave conditions,” Cohen said.

Last year, AER provided \$83 million to 72,000 Soldiers and families. About 24 percent of that amount was in the form of tax-free grants and 76 percent was for interest-free loans.