

COMMANDER'S GUIDE TO FINANCIAL READINESS

This guide is a tool for commanders and units assigned to Fort Detrick, to promote soldier readiness. The table of contents is divided into several categories based on types of assistance requested. This guide pertains only to the Fort Detrick Financial Readiness Program (FRP), but contains information that applies to most Army installations.

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Army Emergency Relief

History of Army Emergency Relief

Army Emergency Relief was established in 1942 by the Secretary of War. During the last 60 plus years, Army Emergency Relief has helped more than 2.8 million soldiers and their families overcome financial hardship through interest-free loans and grants. Active duty soldiers continue to receive most of the assistance, followed by retirees and dependents.

Authorized/Unauthorized Categories

Pages 6 and 7 of Army Regulation (AR) 930-4 cite categories for authorized/unauthorized assistance. Most of these categories are listed below. For a complete listing, please review pages 6 and 7 of the regulation.

Authorized

- car repairs for primary vehicle
- 1st month rent and deposit
- funeral expenses
- emergency travel expenses
- assistance with necessities to prevent privation (i.e., food, lodging or other reason not listed in AR 930-4)
- pay entitlements that are due but not received
- lost or stolen funds
- rent/utilities/food

Unauthorized

- purchase of a new/used car
- taxes, registration, fees, licenses
- credit card payments
- debt consolidation
- cable/cell phone bills (if nonessential items)
- consumer advocacy (someone tricked me)
- marriage
- divorce
- legal expenses
- education expenses

Requesting AER

The 1st step of requesting Army Emergency Relief involves getting written approval from the chain of command. When soldiers have a bona fide financial emergency they should have the command (1SG/CDR) to review the soldier's situation. The 1SG or CDR must endorse a DA Form 1103 (Application for Army Emergency Relief Financial Assistance) if they approve of the request. If the 1SG/CDR are unavailable, or off post, telephonic verification can be made in place of written approval. Once approval has been received by the chain of command, the service member or the NCO Support Channel must call in to the FRP office to schedule an appointment. Appointments are necessary to ensure efficiency and prevent soldiers from waiting. During the appointment, the service member will present documentation for review by the FRP (i.e., car repair estimates, eviction notices, etc), to determine eligibility/approval for an Army Emergency Relief (AER) loan/grant.

Army Emergency Relief continued

Grants will only be approved for the following categories:

- *1st time assistance with a pending divorce.* In this case the dependent would apply for the grant due to the sponsor refusing to accept a no-interest loan.
- *Funeral expenses for burial of dependents (military ID card holders)*
- *Situations in which a no-interest loan would create undue financial hardship.*

Budgeting requirements

Each applicant of Army Emergency Relief is required to sit down with the FRP representative and fill out a budget sheet to determine the amount needed, and to ensure the AER loan payment will not create financial hardship. If possible, service members can go ahead and fill out the budget sheet ahead of time, to ensure faster service. The information though will be reviewed to ensure accuracy. Soldiers need to also have supporting documentation readily available at the appointment (i.e., eviction notice for rent, official car repair estimate if filing for car repairs). The following exceptions apply:

- 1) emergency leave expenses
- 2) funeral expenses

Headquarters AER recognizes that these circumstances warrant prompt service to avoid undue hardship.

Follow up

Each soldier who receives AER assistance will be scheduled for a follow up appointment to receive financial counseling. This is needed to keep track of the soldier's cash flow and ensure that he/she is not experiencing further financial hardship.

References

AR 930-4 (Army Emergency Relief), available online at www.usapa.army.mil

www.aerhq.org (Headquarters AER)

Classes

Mandatory classes

Army Regulation (AR) 608-1, paragraph 4-36., cites that certain classes must be held for soldiers who fall under special categories. This is mandated by both the regulation and Army Community Service (ACS) Accreditation Standards. The following classes apply:

*Personal Financial Readiness – mandatory for 1st term soldiers

Financial Planning for 1st PCS – mandatory for junior enlisted soldiers scheduled for their 1st PCS

Writing Checks Right – mandatory for personnel who have written bad checks

*Mandatory unless soldier has previously attended this class at another installation or has reenlisted. NCO Support Channel should provide e-mail or other documentation to ACS for verification of soldier's status.

Rosters

The FRP office will identify eligible soldiers, as mandated by ACS Accreditation Standards. Rosters will be created to identify soldiers in certain categories (i.e., 1st termers, soldiers PCSing for the 1st time, and soldiers who have written bad checks). Once it has been verified that a soldier has not attended a mandatory class his/her name will be posted on a memorandum, sent to the unit. It is not required that soldiers attend the next offered class, but it is necessary that the unit MAKE AN EFFORT to schedule the soldier within the quarter for one of several upcoming classes. ACS understands that units cannot send soldiers to class immediately due to mission requirements.

Optional classes

The Financial Readiness Program offers a variety of optional classes that units and dependents can take advantage of. The classes can be held to replace "Sergeant's Time," "NCODP," or to target a special audience. The following classes are usually between 1 to 1.5 hours in length.

Debt Liquidation
Consumer Rights and Obligations
Banking and Credit Union Services
Budgeting and Record keeping
*Basic Understanding of Investments

Credit
Insurance
Army Emergency Relief
Financial Readiness Program Overview
*Thrift Savings Plan (TSP)

*to be offered beginning Fall 2002

Scheduling classes

To schedule a class/presentation simply send an e-mail message to the following address with a requested date, place, time, and number of attendees: Patrick.Garbart@det.amedd.army.mil

Financial Counseling

Army Emergency Relief

Verifying a service member's budget is a requirement for most AER requests. The Fort Detrick Army Community Service does not have AER and financial counseling split into different offices, as this occurs at most installations (Fort Hood, Fort Bragg, etc.). But here at Fort Detrick, financial counseling is used to identify a service member's situation and accurately annotate income and expenses. This information is put on a budget sheet to indicate cash flow, which is helped to determine eligibility for Army Emergency Relief and other types of assistance.

Other counseling

A soldier can be referred by the chain of command or self-referred for various types of financial counseling, as listed in AR 608-1, section V. Types of individual counseling include:

Budget development and financial planning
Developing a spending plan
Evaluating assets and liabilities

Consumer rights and obligations
Managing personal finances

Consumer Affairs

Counseling

Personalized counseling is available for service members, retirees, and family members regarding consumer laws, advocacy, and filing consumer complaints.

Filing a complaint

If a soldier feels that he/she has been treated unfairly or have been taken advantage of regarding a purchased product or service, then the service member can use the FRP office to file a complaint. Before the complaint is processed, the FRP office will investigate the claim to get information from creditors and applicable laws. If the situation warrants action, the FRP office will assist the service member in filing a complaint and keep the soldier informed of any updates. Other actions include forwarding correspondence to Better Business Bureaus, military, and civilian resources.

Resources

The FRP office keeps several newspaper articles, magazines, and books on hand concerning consumer affairs. We can assist any service member who wants to research product information.

Classes

One of our new classes is "Consumer Rights/Obligations" and will be offered on an "on demand" basis.

Family Subsistence Supplemental Allowance (FSSA)

History of Program

The National Defense Authorization Act for Fiscal Year 2001 added an entitlement to Title 37, United States Code, Section 402, Basic Allowance for Subsistence (BAS). The new entitlement is called Family Subsistence Supplemental Allowance (FSSA) and is designed to remove the soldier's household from eligibility for benefits under the food stamp program. FSSA is a non-taxable supplemental subsistence allowance and the program is effective 1 May 2001. Entitlement authority expires 30 September 2006.

Eligibility

Service members who fall below the United States Department of Agriculture (USDA) chart for gross income are eligible to receive FSSA assistance. However, receipt of FSSA payments might make the soldier ineligible to participate in assistance programs such as WIC and food stamps.

FSSA Chart

A chart has been developed by the FRP office to simplify the identification process for soldiers who qualify for this entitlement. This chart is ONLY for the Fort Detrick area, as it considers the BAH rate for zip code 21702. For specific details please refer to the referenced material in the chart.

References

www.dfas.mil (Defense Finance and Accounting Service)

www.fns.usda.gov/fsp/MENU/ADMIN/CERTIFICATION/FY2002IncomeStandards.htm
for information about the Income Threshold

Requests for Finance Documents/Inquiries

Types of documents offered

Sometimes service members are left without LESs, especially when PCSing to Fort Detrick. Soldiers can come into the ACS office and request a printout of LESs or documents that identify debts, allotments, entitlements, and bank account information.

Inquiries

If a service member is having trouble processing a finance transaction the FRP office will assist the soldier in getting the problem solved. This type of action involves identifying information in the Defense Joint Military Pay System (DJMS) and contacting DFAS to ensure prompt service.

Household Items Exchange Program

History of Program

In January 2001, Roberta Benvenuti created this program to help service members, dependents, and retirees find household items, donated from other individuals. It has been helpful in supplementing a service member's request for financial assistance. In addition, this program is useful for families arriving to Fort Detrick who have a need for specific items due to relocation. **Do you have service members separating or PCSing?** Have them call the FRP office if they want to get rid of a household item.

Eligibility

Anyone can donate to the program. However, only service members, dependents, and retirees will be eligible to receive the household item.

How does an individual request an item?

An individual interested in receiving a donated couch, chair, or other household item will contact the FRP Intake Assistant at 301-619-3456 or the FRP Manager at 301-619-3455. The FRP office will make every effort to match the request with a specific item. *ONCE AN INDIVIDUAL'S REQUEST IS APPROVED IT IS UP TO THAT INDIVIDUAL TO PROVIDE TRANSPORTATION TO PICK UP THE HOUSEHOLD ITEM.

References/Web Site Information

Financial Readiness Program

Regulations

AR 608-1, Army Community Service
AR 930-4, Army Emergency Relief

Web sites

www.usapa.army.mil - for publications
www.dfas.mil - for information pertaining to the Defense Finance and Accounting Service
www.detrick.army.mil - Fort Detrick homepage (go to "Army Community Service")
www.aerhq.org - AER homepage

Lending Library

Eligibility

Service members and family members

Requesting resources

Have the service member come to the ACS office to review our books and videos. Books and videos can be borrowed for 1 month.

Surviving Without a Finance Office

Many service members are accustomed to having a finance office at their assigned installation. Many installations such as Fort Hood, Fort Bragg, and Fort Lewis still have their own finance office. A finance office processes military pay actions, and most importantly, processes transactions, ensuring service members receive their entitlements in a timely manner.

There is no finance office at Fort Detrick. Due to the budget constraints, finance offices are regionally located for small installations. For example, our finance office, DMPO-Indianapolis, Indiana, handles pay actions for Fort Detrick, Fort Monmouth, and other small installations within the area. It normally takes between 1-2 weeks for documents to reach DMPO-Indianapolis if mailed from Fort Detrick. Unit PAC clerks or assigned POCs should send the documents through the normal channels. However, to ensure a quicker response, those same documents should be faxed to DMPO-IN as soon as they are available.

The following tips will be useful in helping units process military pay actions in a timely manner:

- 1) as soon as a soldier arrives/signs in/or comes on post while on leave the unit should aggressively seek PCS orders and other pertinent documents.
- 2) these documents should be faxed to DMPO-IN the same day
- 3) soldiers should not be permitted to go on PTDY without first surrendering these documents
- 4) the NCO Support Channel should ask service members if they have any pay problems or concerns, or if they have a change in status (i.e., promotion or marriage).
- 5) use the FRP Office to identify soldier's status in the finance and personnel systems.

Debt Liquidation

The FRP Office has an interagency agreement with the Consumer Credit Counseling Service to assist service members with specific monitoring of debt and limited consolidation services. This agency should be used to supplement a soldier's need for financial counseling when reoccurring problems persist.

Food Vouchers/Gas Vouchers

The Fort Detrick Army Community Service does not have a food locker. Instead, food vouchers are used in place of a food locker program. Since we have limited funds for the program we use food vouchers to supplement a soldier's need for basic necessities and to supplement Army Emergency Relief assistance for authorized categories. Food vouchers are used to replace cash, to be used only at the Fort Detrick Commissary.

The same rules apply to a gas voucher. It is also a limited type of assistance and only used to assist qualified applicants in purchasing gas at the Fort Detrick Gas Station.

Eligibility

Service members, retirees, and family members who demonstrate financial hardship for basic necessities or who qualify for certain categories of AER assistance.

How does an individual apply?

When a client comes in for their appointment the FRP Office will assist in filling out a Food Voucher Program (FVP) Intake and Authorization Form and/or a Gas Voucher Program (GVP) Intake and Authorization Form. If approved for this type of assistance, the client will understand that the use of this program constitutes a privilege.

Notes

WHO QUALIFIES FOR FAMILY SUBSISTENCE SUPPLEMENTAL ALLOWANCE(FSSA)?

GRADE	INCREMENT (YEARS)	BASE	BAS	BAH/W	DEPN	TOTAL GROSS PAY	HOUSEHOLD SIZE	INCOME THRESHOLD	QUALIFY?	FSSA PAYMENT
E1	<4 MONTHS	\$1,022.70	\$241.60	\$833.00		\$2,097.30	1	\$931.00	NO	
E1	<4 MONTHS	\$1,022.70	\$241.60	\$833.00		\$2,097.30	2	\$1,258.00	NO	
E1	<4 MONTHS	\$1,022.70	\$241.60	\$833.00		\$2,097.30	3	\$1,585.00	NO	
E1	<4 MONTHS	\$1,022.70	\$241.60	\$833.00		\$2,097.30	4	\$1,913.00	NO	
E1	<4 MONTHS	\$1,022.70	\$241.60	\$833.00		\$2,097.30	5	\$2,240.00	YES	\$142.70
E1	<4 MONTHS	\$1,022.70	\$241.60	\$833.00		\$2,097.30	6	\$2,567.00	YES	\$469.70
E1	<4 MONTHS	\$1,105.50	\$241.60	\$833.00		\$2,180.10	1	\$931.00	NO	
E1	<4 MONTHS	\$1,105.50	\$241.60	\$833.00		\$2,180.10	2	\$1,258.00	NO	
E1	<4 MONTHS	\$1,105.50	\$241.60	\$833.00		\$2,180.10	3	\$1,585.00	NO	
E1	<4 MONTHS	\$1,105.50	\$241.60	\$833.00		\$2,180.10	4	\$1,913.00	NO	
E1	<4 MONTHS	\$1,105.50	\$241.60	\$833.00		\$2,180.10	5	\$2,240.00	YES	\$59.90
E1	<4 MONTHS	\$1,105.50	\$241.60	\$833.00		\$2,180.10	6	\$2,567.00	YES	\$386.90
E2	<2 YEARS	\$1,239.30	\$241.60	\$833.00		\$2,313.90	1	\$931.00	NO	
E2	<2 YEARS	\$1,239.30	\$241.60	\$833.00		\$2,313.90	2	\$1,258.00	NO	
E2	<2 YEARS	\$1,239.30	\$241.60	\$833.00		\$2,313.90	3	\$1,585.00	NO	
E2	<2 YEARS	\$1,239.30	\$241.60	\$833.00		\$2,313.90	4	\$1,913.00	NO	
E2	<2 YEARS	\$1,239.30	\$241.60	\$833.00		\$2,313.90	5	\$2,240.00	NO	
E2	<2 YEARS	\$1,239.30	\$241.60	\$833.00		\$2,313.90	6	\$2,567.00	YES	\$253.10
E3	<2 YEARS	\$1,303.50	\$241.60	\$833.00		\$2,378.10	1	\$931.00	NO	
E3	<2 YEARS	\$1,303.50	\$241.60	\$833.00		\$2,378.10	2	\$1,258.00	NO	
E3	<2 YEARS	\$1,303.50	\$241.60	\$833.00		\$2,378.10	3	\$1,585.00	NO	
E3	<2 YEARS	\$1,303.50	\$241.60	\$833.00		\$2,378.10	4	\$1,913.00	NO	
E3	<2 YEARS	\$1,303.50	\$241.60	\$833.00		\$2,378.10	5	\$2,240.00	NO	
E3	<2 YEARS	\$1,303.50	\$241.60	\$833.00		\$2,378.10	6	\$2,567.00	YES	\$188.90
E3	OVER 2 YEARS	\$1,385.40	\$241.60	\$833.00		\$2,460.00	1	\$931.00	NO	
E3	OVER 2 YEARS	\$1,385.40	\$241.60	\$833.00		\$2,460.00	2	\$1,258.00	NO	
E3	OVER 2 YEARS	\$1,385.40	\$241.60	\$833.00		\$2,460.00	3	\$1,585.00	NO	
E3	OVER 2 YEARS	\$1,385.40	\$241.60	\$833.00		\$2,460.00	4	\$1,913.00	NO	
E3	OVER 2 YEARS	\$1,385.40	\$241.60	\$833.00		\$2,460.00	5	\$2,240.00	NO	
E3	OVER 2 YEARS	\$1,385.40	\$241.60	\$833.00		\$2,460.00	6	\$2,567.00	YES	\$107.00
E3	OVER 3 YEARS	\$1,468.50	\$241.60	\$833.00		\$2,543.10	1	\$931.00	NO	
E3	OVER 3 YEARS	\$1,468.50	\$241.60	\$833.00		\$2,543.10	2	\$1,258.00	NO	
E3	OVER 3 YEARS	\$1,468.50	\$241.60	\$833.00		\$2,543.10	3	\$1,585.00	NO	
E3	OVER 3 YEARS	\$1,468.50	\$241.60	\$833.00		\$2,543.10	4	\$1,913.00	NO	
E3	OVER 3 YEARS	\$1,468.50	\$241.60	\$833.00		\$2,543.10	5	\$2,240.00	NO	
E3	OVER 3 YEARS	\$1,468.50	\$241.60	\$833.00		\$2,543.10	6	\$2,567.00	YES	\$23.90
E4	UNDER 2 YEARS	\$1,443.60	\$241.60	\$833.00		\$2,518.20	1	\$931.00	NO	
E4	UNDER 2 YEARS	\$1,443.60	\$241.60	\$833.00		\$2,518.20	2	\$1,258.00	NO	
E4	UNDER 2 YEARS	\$1,443.60	\$241.60	\$833.00		\$2,518.20	3	\$1,585.00	NO	
E4	UNDER 2 YEARS	\$1,443.60	\$241.60	\$833.00		\$2,518.20	4	\$1,913.00	NO	
E4	UNDER 2 YEARS	\$1,443.60	\$241.60	\$833.00		\$2,518.20	5	\$2,240.00	NO	
E4	UNDER 2 YEARS	\$1,443.60	\$241.60	\$833.00		\$2,518.20	6	\$2,567.00	YES	\$48.80
E4	OVER 2 YEARS	\$1,517.70	\$241.60	\$833.00		\$2,592.30	1	\$931.00	NO	
E4	OVER 2 YEARS	\$1,517.70	\$241.60	\$833.00		\$2,592.30	2	\$1,258.00	NO	
E4	OVER 2 YEARS	\$1,517.70	\$241.60	\$833.00		\$2,592.30	3	\$1,585.00	NO	
E4	OVER 2 YEARS	\$1,517.70	\$241.60	\$833.00		\$2,592.30	4	\$1,913.00	NO	
E4	OVER 2 YEARS	\$1,517.70	\$241.60	\$833.00		\$2,592.30	5	\$2,240.00	NO	
E4	OVER 2 YEARS	\$1,517.70	\$241.60	\$833.00		\$2,592.30	6	\$2,567.00	NO	

Base Pay, BAS, and BAH effective January 1, 2002

BAH rate is for zip code 21702

Household size = total number of family members in a household

FSSA payment is an approximate number

Those who receive FSSA payments will probably become ineligible for other assistance programs(WIC, food stamps, etc.,)

Income Threshold is the "Gross Monthly Income Eligibility Standards" from the United States Department of Agriculture

www.fns.usda.gov/fsp/MENU/ADMIN/CERTIFICATION/FY2002IncomeStandards.htm

BUDGET INFORMATION

UNIT:	REF BY:	REF WK#	SPOUSE NAME:	DATE:
NAME:	GRADE:	SSN:	SPOUSE ACTIVE DUTY?	ETS:
ADDRESS:	HOME #:	HOME #:	GEOGRAPHICAL BACHELOR?	#DEPS:
	WORK#:	WORK#:	FIRST DUTY STATION?	AGES:

***** CURRENT IS THIS MONTH / NORMAL IS AVERAGE PER MONTH OVER NEXT 6 MONTH PERIOD *****

LES INCOME		EXPENSES: *(CHECK IF LISTED ON LES)		DEBITS: *(CHECK IF LISTED ON LES)		COMMENTS			
Item	Current	LES	Current	Item	LES	Balance	Int %	Current	Normal
LES DEDUCTIONS									
Item	Current	Normal		Item	LES	Balance	Int %	Current	Normal
BASE				MORTGAGE					
BAH				2ND MTG					
BAS				RENT					
				ELECTRIC					
				HOME GAS					
				HOME OIL					
				WTR/TRSH					
				PHONE					
				CABLE					
				LIFE INS					
				HEALTH INS					
				AUTO INS					
				HOMER/RENTERS					
				CHLD SPT					
				CHD CARE					
				SUBSCR/DUES					
				CELLPHONE					
				PAGER					
				INTERNET					
				CHARITIES					
				MISC-					
				TOTAL CHECK:					
				PaybyCash:					
				GROCERIES					
				EAT OUT/LUNCH					
				AUTO GAS/OIL					
				BEAUTY/HAIR					
				LAUNDRY					
				CLOTHES					
				ENTERTAINMENT					
				MISC-					
				MISC-					
				TOTAL CASH:					
				SUBTOTAL 1 -					
				SUBTOTAL 2 -					
TOTAL EXPENSES AND DEBITS (SUB1 + SUB2 =)									
TOTAL A - TOTAL EXP / DEBITS =)									

SUBTOTAL +	CURRENT	NORMAL	TOTAL A
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APPLICATION FOR ARMY EMERGENCY RELIEF (AER) FINANCIAL ASSISTANCE For use of this form, see AR 930-4; the proponent agency is OACSIM				1. SECTION NUMBER	2. DATE
3. SOLDIER'S NAME <i>(Last, first, MI)</i>				4. SSN	5. GRADE
6. STATUS		7. ACTIVE SOLDIER'S UNIT/ADDRESS OF RETIREE, SURVIVOR, OTHERS			
a.	<input type="checkbox"/> ACTIVE <input type="checkbox"/> RETIRED <input type="checkbox"/> DECEASED				
b. ETS DATE <i>(If active)</i>					
8. PHONE NUMBER <i>(Include area code)</i>		9. HOME OF RECORD <i>(Street, city, state, zip code)</i>			
10a. APPLICANT'S NAME IF OTHER THAN SOLDIER		10b. RELATIONSHIP	10c. POWER OF ATTORNEY <input type="checkbox"/> YES <input type="checkbox"/> NO	11. BANKRUPTCY FILED OR PENDING <input type="checkbox"/> YES <input type="checkbox"/> NO CHAPTER:	
12. DEPENDENTS FOR WHOM YOU FURNISH MORE THAN ONE-HALF SUPPORT					
a. NAME		b. AGE		c. RELATIONSHIP	
13. REASON WHY ASSISTANCE IS NEEDED <i>(Be complete and specific. If more space is needed, continue on separate sheet.)</i>					
14. LIST YOUR SPECIFIC EMERGENCY FINANCIAL NEEDS					
					\$
TOTAL					\$
15. INDEBTEDNESS					
a. TO WHOM		b. DATE INCURRED	c. ORIGINAL AMOUNT	d. MONTHLY PAYMENT	
AER					
16. APPLICANT'S CERTIFICATION					
I hereby authorized the Department of the Army to supply AER with any requested information contained in my official Army personnel and pay files in connection with this assistance. I further authorize the Department of the Army, or any agency, to supply my latest home address, and/or official military address to AER whenever requested.					
I further understand that AER is an independent private entity, not part of the U.S. Government. This application form, therefore, is not subject to the Privacy Act (5 U.S.C. 552a). Information provided on this application, in some cases, will be provided by AER to the Army in order to determine eligibility for and administration of financial assistance.					
I certify the information provided on this application is complete, true and correct.					
a. SIGNATURE OF APPLICANT				b. DATE	

17. UNIT COMMANDER'S REVIEW OF ACTIVE DUTY APPLICANT

- a. I HAVE REVIEWED THIS REQUEST FOR AER ASSISTANCE AND RECOMMEND APPROVAL DISAPPROVAL
(If disapproval recommended, indicate why in remarks.)
- b. SOLDIER IS IS NOT PENDING ELIMINATION FROM THE ARMY.

c. TYPE OR PRINTED NAME AND SIGNATURE OF UNIT COMMANDER

d. DATE

18. REMARKS *(Commander and AER Officer record all pertinent information pertaining to application. If applicant's budget information is needed, use an ACS budget planning sheet.)*

19. ACTION BY APPROVAL AUTHORITY

- a. APPROVED
- DISAPPROVED. SOLDIER AND COMMANDER HAVE BEEN APPRISED OF REASONS WHY THIS REQUEST WAS DISAPPROVED.

b. LOAN AMOUNT \$

c. GRANT AMOUNT \$

d. NAME OF APPROVAL AUTHORITY

e. GRADE

f. POSITION

20. ACKNOWLEDGEMENT OF ASSISTANCE

- a. I acknowledge receipt of a NO INTEREST LOAN GRANT from AER in the amount of
\$ _____ by check number _____ .

(Items b and c below pertain to loans only.)

- b. I understand that my failure to repay will result in my name being placed on a list that will preclude further AER assistance being provided to me.
- c. I will keep AER advised on any change in my duty assignment, address, or military status.

d. SIGNATURE OF APPLICANT

e. DATE