ARMY EMERGENCY RELIEF OFFICER'S

SECTION REFERENCE MANUAL
Pertaining to Assistance and
AER's Education Program

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INTRODUCTION

Introduction: Army Emergency Relief (AER) was incorporated as a private nonprofit organization on 5 February 1942 under the laws of the District of Columbia for the purpose of collecting and holding funds to relieve distress of members of the Army and their dependents. Upon merger of Army Relief Society (ARS) with AER on 2 July 1976, AER assumed the ARS mission of providing financial assistance to widows(ers) and orphans of deceased Regular Army Soldiers. Although AER is a private nonprofit organization, its sole mission is to help Soldiers and their eligible family members who are experiencing financial emergencies.

- 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 and retired as well as their widows(ers) -- and their eligible family members when there is a valid financial emergency.

Purpose: This Reference Manual consolidates (and supersedes) the contents of two previous documents; it is electronically linked to the various forms and you need to complete the tasks outlined herein. We have designed and published this Reference Manual to be used in conjunction with Army Regulation 930-4. AR 930-4 is the policy document for Army Emergency Relief. The policies of AER must be adapted within the administrative framework of various settings. The regulation, which defines those policies, is subject to interpretation by individuals with dissimilar backgrounds, training, and experience. Therefore, the ASSISTANCE section of this document explains the procedures necessary to make the AER program work at AER sections**. THE ASSISTANCE OPERATIONS SECTION IS NOT DESIGNED TO ENSURE AN ENFORCED STANDARDIZATION BUT RATHER TO PROVIDE SOME CONSISTENCY TO ALL SOLDIERS, AND SHOULD BE FOLLOWED AS A GENERAL RULE WHEN PROVIDING ASSISTANCE TO SOLDIERS AND THEIR ELIGIBLE FAMILY MEMBERS.** The remaining portions of this Reference Manual are generally administrative in nature and are designed to provide you guidance and information to help you keep your AER Section running smoothly.

General Operations: AER is a private non-profit, tax exempt organization. It is not an Army or DOD organization, or an instrumentality of the US Government and its funds are not available for use by the Army or other government agencies. Its purpose is to collect and hold funds for use by Soldiers and their eligible family members to meet only a valid financial emergency need. These emergencies are conditions that arise suddenly, are unforeseen and urgent, and require

immediate attention. AER accomplishes its mission by giving access to its funds to local commanders for disbursement to Soldiers. The only stipulations for access to these funds are that Commanders must provide the necessary facilities, equipment and personnel to operate the program; and their decisions regarding financial assistance must be within the policies and guidelines established by HQAER. *Those AER sections determined to be inappropriately disbursing AER funds will be informed in writing by the Director, HQAER. If the local AER section continues to inappropriately disburse AER funds the Director will consider suspending or revoking the sections check writing privileges.*

HQAER Caseworkers: Guidance is available from caseworkers at Headquarters, AER for interpretation of policy and help in developing resources to assist Soldiers in meeting their needs.

Handling an AER Request for Assistance:

Each AER request is unique – just as no two individuals are the same, no two situations or requests for assistance are the same. The AER caseworker will need to assess each request for assistance to determine what course of action will provide a solution to the problems. The problems may be as simple as a request from a Soldier who finds them self without funds a few days before payday and must go home for a family emergency or it may be as complex as a request for help from an individual who is so overwhelmed with debt that basic living expenses cannot be paid.

Many times, financial help is only a part of the solution to the problem. The Soldier may also need the help of a financial counselor or another professional to explore ways to provide a long-term solution to the problem. There will also be times when AER assistance is not appropriate and you will have to point the Soldier in another direction for help.

Remaining objective is fundamental to good casework. It is important that AER caseworkers be fair, consistent, professional, and objective when listening to a request and making decisions. Take time to make certain you clearly understand the problem. You may have to ask numerous questions to be certain you understand the entire picture.

There are situations when time is critical and you will not be able to get a complete budget or budget information may not be required. However, it is still important to get a "feel" for how the Soldier or family is doing financially.

It is necessary to have the ability to verify facts during the interview process. Therefore, the Soldier or retiree should bring their ID Card, LES, VA statement, leave papers, utility bills, lease agreement, car repair estimates, etc. to verify the emergency. If the Soldier does not have all the necessary documentation, their lack of verification, in itself, should not be a basis for disapproving a Soldier's request for AER assistance. If the caseworker, after gathering all the facts, believes they have a clear understanding of the Soldier's situation they may approve the request without verifying documentation.

Clients Right to Privacy: An applicant's interview with AER does not share the same privileged legal status as an interview with a lawyer. However, an applicant has the right to expect that personal information will remain private. AER caseworkers will not discuss this information outside the office, nor divulge such matters to anyone, except on a need-to-know basis. Protecting applicant's privacy does not prevent AER caseworkers from verifying information. Applicants may feel that questions asked of them are private, embarrassing, or intrusive but caseworkers have an obligation to verify that a financial need exists prior to disbursing AER funds. If the applicant refuses to answer questions or allow substantiation of the request, assistance may not be provided. AER is exempt from the requirements to release information under the Freedom of Information Act (FOIA) since it is not a government agency but a private nonprofit organization. AER does not release case records without the Soldier's permission except in response to a court order, subpoena, or formal official investigation by proper civilian or military authorities.

Need: The basis for AER financial assistance is only to meet a genuine financial emergency need. AER caseworkers sometimes must help the applicant distinguish wants from needs. AER funds are not to be provided to maintain a standard of living beyond the applicant's financial means.

Loan vs Grant Considerations: Historically, the majority of AER assistance, approximately 94%, is provided in the form of interest free loans with repayment of these loans helping to fund future assistance. When making the decision on a loan vs grant, the caseworker needs to look at the total situation. What is the request for, the financial situation of the Soldier, and the reason the individual does not have his/her own money to use for this purpose. AER financial assistance should be fair and equitable for all Soldiers.

A grant should not be provided simply because a Soldier has a monthly deficit and cannot repay a loan. It may be that the Soldier has been irresponsible or simply living beyond his/her means. AER funds will not be used to reward this type of behavior. It would be unfair to provide a grant because a Soldier has acquired so much debt that a loan could not be repaid, while at the same time asking a Soldier who has been living within a budget and doing without, to repay a loan. If assistance must be provided, it is more appropriate to provide a loan where repayment would be deferred to allow time to work with a counselor or find other solutions to the financial problem.

Grants are more appropriate to unique circumstances such as special medical problems that are of a bona fide emergency, not payment for routine expenses that suddenly become a problem. A grant is never to be given for expenses which will be reimbursed by other sources such as insurance companies, SGLI, or the government.

As indicated, the majority of assistance is provided as a no-interest loan. Repayment of the loan should be set with consideration being given to the financial situation of the individual, as well as the length of time remaining on the current enlistment. Repayment of loans should normally be completed within 12 months of the loan and before the Soldiers ETS. AER assistance is not to be given to express sympathy. In all cases, need is the requirement.

Powers of Attorney: AER will recognize a valid power of attorney (POA) which authorizes an individual, normally the spouse, to borrow money and to execute such documents as may be necessary to bind the service member to repay the loan. A valid POA may be either a General or a Special POA, so long as the authority includes the power to borrow money in the Soldier's name. The fact that the general POA is fully accepted as a legal document also means that AER will not allow the Soldier to disavow the assistance rendered to an eligible family member if the attorney-in-fact signed for the Soldier under the authority provided by the POA. If the POA is over a year old or the caseworker believes the POA may have been revoked then the Soldier should be contacted to obtain approval for the requested assistance. When assistance is provided using a POA, a copy should be attached to the AER Form 52. Allotments for repayment cannot be initiated based upon POA, unless the POA contains a specific clause that indicates the spouse can "demand, act to recover and receive all sums of money and to institute accounts on my behalf". When such assistance is given the Soldier should be notified of the assistance. The POA's signature is sufficient to start the allotment.

Eligibility:

- Soldiers on extended active duty and their dependents.
- Members of the Reserve Components of the Army (Army National Guard under title 10 and U.S. Army Reserve) on continuous active duty for more than 30 consecutive days and their eligible family members.
- Soldiers retired from active duty because of longevity or physical disability, or retired upon reaching age 60 (Reserve Components) and their eligible family members.
- Widows(ers) and orphans of Soldiers who died while on active duty or after retirement as cited above.

Not Eligible:

- Disabled American Veterans (DAV)
- Gray Area Retirees – Reserve component Soldiers not yet age 60 and not collecting retired pay.
- Reserve component Soldiers on weekend or annual training.

Assistance Programs:

AER provides two types of emergency financial assistance:

- Assistance to Soldiers and their eligible family members who are faced with a valid financial emergency need often involving basic essentials of everyday living.
- Assistance to widows (ers) and orphans of deceased Soldiers. This financial assistance usually occurs at the time of, or shortly after, death of the Soldier.

AER's scholarship program provides financial assistance to unmarried dependent children of Soldiers -- active, retired (includes gray area retirees) and deceased -- to pursue undergraduate study, and to spouses residing with active duty Soldiers assigned overseas or stateside. Education assistance is a secondary mission to the two types of financial assistance involving emergency need. The funds available for scholarships are limited and determined primarily by financial need.

Approval Authority for AER Assistance:

AER Board of Managers established different levels of approval authority for Army Installations. These levels were initiated to ensure a check and balance system existed for the disbursement of AER funds. Additionally, per AR 930-4, these different levels were established to give visibility to the interest, concern, and involvement of the Army's leadership in helping Soldiers in time of emergency need.

Local Army Installations approval levels are:

- Level 1 – AER Officer, Assistant AER Officer up to $,2500
- Level 2 – Installation or Garrison Commander, Deputy Commander, Chief of Staff, or Base Operations Manager (Must be in the grade of 05 or higher or DAC equivalent) up to $3,500. Level 2 authorities may not be delegated unless approved by the Director, Army Emergency Relief. However, a Level 2 may extend their approval authority to their CSM.
- Immediate Co, Btry, Troop Commander, or 1SG for Commanders' Referral program.

Spouses:

Spouses do not require approval of Soldiers' immediate Commander to receive AER assistance. They must have a valid power of attorney, or confirmation received by approval authority of verbal concurrence obtained from Soldier for spouse to obtain AER funds. Spouses are not in the Army and as such are not required to see anyone in their husband or wife chain of command to obtain AER assistance.

Early Return of Dependents (ERD). Early Return of Dependents refers to the transportation of Command Sponsored Dependents back to the Continental United States or home of record in advance of the Soldier's permanent change of station. These early returns may be voluntary or involuntary. Either voluntary or involuntary early returns are at government expense as outlined in the Joint Federal Travel Regulations (JFTR).

AER funds are not to be used for replacing, or supplementing, government programs such as Early Return of Dependents. However, when an authorized ERD has been approved and family is permitted to travel at their own expense and claim reimbursement, then AER assistance may be provided for the travel. All assistance will be provided as a loan since AER grants are never given for expenses which will be reimbursed by the government.

AER funds may not be provided for ERD when a Soldier objects to the return of a Spouse or child. These are issues which must be resolved between the Commander, a Soldier, their families and OSJA.

ASSISTANCE FOR ACTIVE DUTY, RETIRED SOLDIERS, And FAMILY MEMBERS

AER's objective is to meet every valid emergency financial need of Soldiers and their dependents. In accomplishing this objective, each applicant must begin by completing AER Form 700, with signature in item 13a. The unit commander, or 1SG, then completes and signs item 14c. Commanders may not disapprove an AER application but only make a recommendation (an application submitted under the Commanders Referral, AER Form 600, may be disapproved by the immediate Commander since they are the approving authority). Next, AER personnel will confirm eligibility, evaluate the facts regarding the need for assistance and make a decision on the case. An AER Officer must base his/her decision on facts and circumstances established in the application, by interviewing the applicant, and from other sources applicable in each individual case. Although not conditional, part of the decision process is the assistance must solve the problem, not be ongoing, and there is a plan for the future.

Each case must be judged on its own merit. No two persons are alike and no two situations are identical. When the facts support a borderline need, judgment should be in favor of providing assistance to the applicant.

In April 2006, AER reduced the three levels of authority to two levels and increased the dollar amount for each level by $500. This change removed any intermediary from the process allowing cases to be transmitted directly from the AERO to the Level 2, generally the Garrison Commander. This results in an expedient process while ensuring only those familiar with AER's policies and procedures are involved in processing applications. This is not discretionary at the local level, there is no intermediary between the AERO and the Level 2 approval authority.

You must accomplish the following when making your decision:

- Verify eligibility.
- Confirm Soldier's duty status.
- Determine if AR 930-4 authorizes the requested assistance.
- Decide if real financial emergency exists.
- Determine if financial help will solve the emergency.
- Gather and evaluate information on Soldier's income from all sources (including spouses).
- Obtain itemized statement of monthly and other expenses.
- Determine if amount of assistance requested will solve the problem.
- Find out whether the need is being, or can be, met with aid from another agency such as American Red Cross or local social services.
- Find out and consider Soldier's expiration of term of service (ETS) date.
- Find out if any personnel actions involving elimination from the Army are

pending against active duty (AD) Soldier.

- Obtain recommendation and information from AD Soldier's unit commander. (For AD Soldier not assigned to your installation, make reasonable attempts to contact the Soldier's unit commander.)
- Soldiers in the below ranks are not required to submit an application for AER assistance through their immediate Commander. Applications for AER assistance is submitted directly to the AER Officer.
  - Master Sergeants and above
  - Chief Warrant Officer 3 and above
  - Captains and above
- Find out the status of any previous AER assistance received by the Soldier.
- Examine the Restricted List, or check the IWQ on line, to see if Soldier is restricted. (If so, process case through all installation approval authorities before calling HQ AER for final approval.)
- If the Soldier is under Chapter 13 bankruptcy proceedings ask the court appointed trustee for approval of assistance as a loan

After evaluating the case and determining that it meets the categories of authorized assistance, process through the following approval authority:

Level 1 - up to $2500.

Level 2 - $2500.01 to $3500.

HQ AER - Over $3500. Also, **all** Soldiers whose SSN appears on the Restricted List and **all survivors,** regardless of dollar amount.

Base approval authority level on the total amount of financial assistance, that includes current request, plus balance due on any outstanding loans, plus any grants within the past 12 months, plus any previous loans declared uncollectible. You can find this information either on the IWQ or in your Section Active Loan List

When the Soldier is on the Restricted List or the case requires HQ AER approval, process through your Level 1 through 2 approval authorities obtaining command recommendation before you refer to HQ AER. If the case is disapproved at installation level do not refer to HQ AER.

Exceptions to policy:

- Level 2 authority can make exceptions to policy for amounts up to $3500 for the categories of unauthorized assistance, except abortions, (paragraph 2-12, AR 930-4), and eligibility.
- AER does not permit exceptions to policy for a person's eligibility for AER assistance.
- Contact HQ AER (with favorable Level 2 recommendation) for approval of all exceptions to categories of unauthorized assistance over $3500.

AER normally provides emergency financial assistance as an interest-free loan. However, if repayment of a loan will cause extreme hardship on the Soldier, you may consider issuing the assistance as a grant or combination loan and grant, depending upon the Soldier's financial situation.

After you approve a loan, you must:

- Ensure that the Soldier understands his/her personal responsibility and terms for repaying the loan.
- Agrees to keep AER advised of any change in duty assignment, mailing address, and military status.
- Acknowledges his/her responsibility to notify AER if future financial condition makes repayment of the loan a hardship.
- Understands that if he/she fails to repay the loan he/she will be placed on the AER Restricted List. This is an Army-wide list and Soldiers who appear on it cannot receive AER assistance without the specific prior approval of HQ AER.

Issue approved assistance **payable to the applicant**. If you believe the funds may not be used as intended, you may:

- Ask the recipient to endorse the check to the creditor in your presence.
- Prepare a two party check with the creditor **AND** the applicant as payees.
- Prepare multiple checks to creditors.
- Any combination of the above.

Assistance should be provided at the point of need, therefore, when you assist a dependent in the Soldier's absence, you must:

- Ensure the sponsor approves. Either a notarized general or special power of attorney, authorizing AER to provide needed financial assistance or contact the Soldier for approval if no POA exists.

Ensure the POA does not contain a termination date that has passed, or:

- Have terms that preclude the dependent from obtaining a loan.
- In the absence of a general or special power of attorney, a Soldier's authorization of the loan can be obtained through the American Red Cross when the dependent is in CONUS and the Soldier is assigned overseas. However, when both the Soldier and their dependents are in the same theatre (CONUS or in the same overseas area), the authorization should be accomplished

directly between AER sections instead of involving the ARC. The AER Branch and Section Listing on HQAER web site enables AER sections to contact other sections and exchange information to facilitate AER case work or to obtain a signed allotment. Use this method for obtaining the Soldier's authorization for assistance. It will help to ensure that dependents are provided prompt emergency financial assistance and will eliminate the need to involve an outside organization.

- Obtain loan repayment allotment from sponsor, regardless of his or her location of assignment.
- Prepare all documentation in the sponsor's name. Include the sponsor's SSN, expiration of term of service (ETS), duty organization, and mailing address.
- Make the check payable to the dependent, or vendor as appropriate.
- When you **do not** approve the assistance, **you must**:
    - Tell the applicant the reason(s) for disapproval.
    - Record reason(s) for disapproval in Block 14e.
    - Inform the unit commander of AD Soldiers of the disapproval and reason(s).
    - Ensure Soldier is aware that they may appeal disapproval to their Level 2.

- You should maintain a case file on each applicant for future reference. Include all documentation relating to the case. Dispose of the file IAW paragraph 2-15, AR 930-4.
- These procedures apply equally to all applicants, regardless of installation of assignment of the Soldier.
- AER's emergency financial assistance program depends on receipt of loan repayments for helping other Army Soldiers and their families who have emergency financial needs. The preferred repayment method is by allotment. Follow the instructions in this manual on Allotments, AER Form 52, Direct Billing and Cash Payments, and Installation Clearance and Use of DD Form 139

ASSISTANCE FOR SURVIVING FAMILY MEMBERS
(Spouses and Orphans*)*

Providing assistance to surviving family members of Soldiers, who died on active, or in retirement, is an important part of AER's mission. AER's approach to assisting survivors is to help them get through the initial period of adjustment following a spouse's death while waiting for their benefits such as SBP, DIC, social security, etc. to commence. The purpose of this assistance is to provide a cushion for short –term routine monthly expenses such as rent/mortgage, utilities, car payments and food. Assistance is not intended to be on a continuing basis or to supplement monthly income of those who consistently lack sufficient self-discipline to live within their means. Casualty Assistance Officers, AERO's, and installation family assistance personnel are all sources of information about needy survivors. In this regard, Casualty Area Commands distribute AER Information Sheets to survivors of deceased Soldiers informing them of available AER assistance and whom to contact.

AER sections and ARC chapters are the principal points of contact for survivors regarding AER assistance. Initial requests received at HQAER normally will be referred to the section best geographically located for helping the survivor. Survivors needing assistance must complete an application, AER Form 700. Each must have been a valid dependent at the time of death of the Soldier and must have a current dependent ID card. If you have any question concerning eligibility, call HQAER. You should assist the applicant in completing the form. All survivor assistance cases, regardless of dollar amount, must be approved by HQAER. You do not have to process cases through command designated approval authorities. Provide HQAER with the following information:

***Soldier's*:**

Full name.
SSN (Army service number if no SSN).
Grade.
Status at time of death - active or retired.
If retired, date and basis for retirement.
Date of death, and cause of death, if known.
Number of children, including ages and dependent status.

Survivor's:

Full name.
SSN.
Date of birth.
Current and planned address, if different.

***Also provide*:**

Narrative summary of the survivor's circumstances and financial situation.

The status of any insurance and benefits such as Survivors Benefit Plan, Retired Servicemen's Family Protection Plan, VA, or Social Security.

Completed AER Form 56 (AER Questionnaire) and AER Form 57 (AER Budget Planning Sheet) for initial assistance only.

A recommendation on what assistance is needed and the amount of money required.

In extreme or exceptional circumstances when surviving spouses and orphans have a continuing situation of inadequate income to meet basic needs, a monthly allowance may be provided to supplement income. This type of assistance is authorized for only 12 months and is then subject to review of updated budget planning information. In monthly allowance cases, applicant must be interviewed in person and HQ AER given the following:

A detailed report of survivor's situation with caseworkers recommendation for AER monthly allowance.

Information regarding employment.

Medical condition, to include a statement from a doctor, if appropriate.

Completed AER Form 56 and AER Form 57.

A recommendation regarding need and amount of financial assistance.

Updated information any time an applicant's VA, Social Security benefits or other sources of income are changed.

NOTE: AER monthly allowances are approved for up to 12 months at a time. Before the end of this period, each case must be reviewed. Based on current interview with the applicant, a new BPS only must be prepared to include any changes in the financial situation and a recommendation made to HQ AER

In special need cases, give HQ AER -

A summation of circumstances regarding special need.
A medical and dental statement (when applicable).
Copies of bills (as applicable).

Evaluation of the ability to repay is not a factor in survivor cases. AER provides all assistance as a grant to survivors. In this regard, complete AER Form 52 as you would for a Soldier with particular emphasis on:

- Entering deceased Soldier's SSN in Block 5.
- Marking "S" in Block 7.
- Recording 3011 in Block 14.
- Entering name of the approval authority as HQ AER in Block 16.
- Having survivor sign in the Allotment Authorization/Promissory Note section acknowledging receipt of the check.
- Keep the original copy of case at your section. The file must include -
- A completed and signed AER Form 700, AER Forms 56 and 57 as appropriate.
- Other supporting documents you used in making your decision.

Widows(ers)

All request for AER assistance for widows(ers) must be approved by HQAER. Widows may receive AER assistance on a limited basis. For AER purposes, widows are defined as a civilian spouse of a Soldier. The spouse of a dual army married couple is not a widow but rather a retired or active duty Soldier. It is anticipated that Soldiers or retirees had been responsible in providing for family members and had appropriate life insurance and/or SBP. It should not be expected that AER will provide support for widowed persons on an ongoing basis. When a Soldier dies, AER will declare uncollectible all outstanding loans in order to spare the survivor any further hardship or concern.

Those recently Widowed

AER assistance to survivors is primarily intended to help in their transition while waiting for government entitlements to commence. Normally, this will be between 30-90 days. Assistance is normally provided for basic or routine maintenance which includes food, rent, utilities, etc. Assistance is not ongoing and is meant to provide a temporary solution until various entitlements such as SBP or SS start, or other arrangements are made.

Those widowed Long ago

Most assistance to survivors occurs at the time of a Soldier death, or shortly after. However, widows remain eligible provided they do not remarry and may request AER assistance at any time to meet an unforeseen emergency.

Continuing Assistance

In extreme or exceptional circumstances, when surviving spouses and orphans have a continuing situation of inadequate income to meet basic needs, a monthly allowance may be provided by HQAER to supplement income. This type of assistance is authorized for not more than 12 months and is then subject to review of updated budget planning information.

ASSISTANCE TO OTHER SERVICES

Under reciprocal agreements with the Aid Societies of the Navy and Marine Corps, Air Force, and Coast Guard, we provide financial assistance to service members of those services.

Process applications the same as you do for an Army Soldier, except you must get approval of the case from the aid society of the sister service to which the applicant belongs. Respective application forms are to provide you an insight as to information normally required. Contact the respective aid society for approval of each case. Current telephone numbers for these organizations are listed in the latest AER Branch & Section Listing.

- Navy-Marine Corps Relief Society
  4015 Wilson Boulevard
  10th Floor
  Arlington, Virginia 22203

- Air Force Aid Society
  241 18th Street S.
  Suite 202
  Arlington, Virginia 22202

- Coast Guard Mutual Assistance
  4200 Wilson Blvd, Suite 610
  Arlington, VA 22203-1804

Once you obtain approval for assistance, complete the AER Form 52 as you would for an Army Soldier, making sure that you use the correct code in Block 10. Do not fill in the applicant screen in Samaritan for other society assistance.

IMPORTANT: If the respective aid society authorizes a **grant** for the applicant, you must complete the AER Form 52 as if it were a **loan** by recording **3010** in Block 14. The sister service aid society will be billed for reimbursement by HQ AER. They will adjust the administration of the case within their organization making the assistance a grant. Do not complete the allotment authorization portion of the AER Form 52 for grants. **However, make sure applicant signs and enters SSN on the form.**

The Allotment Authorization/Promissory Note portion of AER Form 52 must be signed by the applicant receiving the check.

After you issue the check, file the application and other substantiating documentation supporting the emergency for three years. These case files may be needed upon request from the other aid society.

When you do an assistance case under the blanket approval authority for another society, ensure that the assistance, or case, is called into the respective aid society the following work day.

ASSISTANCE TO ARMY SOLDIERS THROUGH AMERICAN RED CROSS (ARC)

ARC provides many valued services to Soldiers and their families. However, they no longer provide direct financial assistance. In February 1997, the ARC Board of Governors approved a plan to modernize Armed Forces Emergency Services (AFES). The new plan included a decision by the ARC to discontinue direct funding of financial assistance for members of the Armed Forces and their eligible family members. This decision required that the American Red Cross and AER, along with the three other military relief societies, enter into an agreement whereby the aid societies fund the direct cost of financial assistance to members of the military and their eligible family members. The role of ARC will be that of providing access to this financial assistance.

AER reimburses the ARC for all funds they provide in financial assistance to Soldiers and their eligible family members. Soldiers are only able to receive loans when assistance is received through the ARC. If they believe their circumstances merit a grant rather than a loan, they must submit a request through their chain of command to the AER section upon returning from the emergency.

Reimbursement is provided to ARC by Headquarters, AER upon receipt of a bill from ARC National Headquarters. AER sections are not involved in the reimbursement process for assistance provided to Soldiers by ARC.

The agreement between ARC and AER requires ARC to process emergency financial assistance requests after normal duty hours and on weekends and holidays.
Assistance will be provided by ARC on behalf of AER based upon following guidelines:

 BLANKET APPROVAL (Loans only)

ARC, through their Emergency Service Centers, will advance funds for emergency travel and related maintenance, on a loan only basis to active duty service members or their eligible family members under blanket approval terms if all of the following conditions exist:

 When ARC verifies a need exists, or the Soldier has leave papers authorizing emergency, or if the remarks section of DA Form 31 has comment that approval of ordinary leave “is in accordance with parameters in para 6-1(f), AR 600-8-10”.

 When the proper ID card (or appropriate documentation) is presented, and

 When the member is not listed on AER restricted list, and

 When the member or eligible family member is not affiliated with the Reserve Component or Army National Guard, and

 When the assistance is $2500 or less and

 When the ETS is more than 90 days and

 When the member is not a cadet of the military academy or a student in a college ROTC program, and

 When the repayment is to be by an automatic deduction from the military pay.

 APPROVAL REQUIRED

For all assistance provided by ARC after hours, not covered under blanket approval authority, approval must be obtained from Headquarters, AER.

 INITIATION OF REPAYMENT ALLOTMENT

If the Soldier is unable to sign an allotment at the time of receiving the assistance from the ARC, they will be directed to initiate an allotment electronically on the AER web site (http://www.aerhq.org). If this process is not used, the Soldier must sign a repayment allotment at their AER section upon returning from their emergency travel.

CATEGORIES OF ASSISTANCE

Nonreceipt of Pay/Lost or Stolen Funds

No pay or partial pay

Soldiers will often receive partial or no pay resulting from a DFAS error. When this creates a financial emergency AER will provide only the minimum financial assistance to avoid privation. AER will not provide the Soldier with the amount of money they should have been paid. Assistance is not normally provided when pay is garnished for child support, DPP, IRS, etc. because these type garnishments are not usually unforeseen.

Not a pay problem

Sometimes Soldiers are overpaid and request assistance to replace money they have already received and spent. In most instances the Soldier was aware of the overpayment. AER considers this lack of funds to be mismanagement, not a pay problem. If assistance is provided, only minimum assistance to prevent privation should be given. These types of problems are usually not unforeseen.

Fines, forfeitures

AER will not reimburse Soldiers for forfeitures of pay and allowances as a result of UCMJ or non-judicial punishment. AER believes it is improper to use funds donated by Soldiers to negate official disciplinary action.

Government Benefits

Soldiers, retirees, or dependent family members, sometime request assistance from AER to replace missing government entitlements such as VA checks, Social Security checks, survivors benefits checks, welfare funds, or education benefits. Normally, AER does not provide assistance to supplement monthly income due to non receipt of other government or non government funds. Assistance given for these circumstances must be as an exception and provided to prevent a specific documented hardship.

Lost or Stolen money

Applicants may request AER assistance due to lost or stolen money. AER requires proof that the loss has been reported to local authorities i.e., copy of police report. Financial assistance will normally be provided only for the minimum amount to prevent privation and not the total amounts of money reported lost or stolen.

Medical and Hospital expenses

AER offers limited assistance for health care since all categories of eligible applicants have access to Military Treatment Facilities or are authorized care under TRICARE or MEDICARE.

Additional supplemental insurance programs are available to enhance medical protection. Soldiers should be encouraged to carry supplemental insurance, particularly those retirees living overseas, as large medical bills can have a disastrous effect on a family's finances. AER does not help finance medical care for chronic illness or pay for catastrophic medical expenses. Limited assistance is available to help solve short term problems such as paying a patients reasonable share of covered expenses or assisting with the purchase of special equipment not covered by insurance.

Types of assistance

Normally AER does not assist with routine medical bills. These bills are considered like any other unpaid bill or money owed. Most requests for assistance are for a reasonable portion of the patients share after TRICARE payments have been made. AER may assist with prosthetic devices, such as orthopedic shoes, hearing aids, and spectacles. Assistance may be provided when emergency treatment is needed and partial payment or a down payment is required for treatment to be received.

Request where AER cannot assist

AER does not provide assistance with financing major transplant surgeries, and does not normally assist with experimental or preventive procedures not covered by TRICARE. AER funds will not be provided for elective medical treatment. AER does not normally assist with yearly TRICARE enrollment fees, unless a documented hardship exists. AER funds will also not be used for abortions and no exceptions may be authorized.

Medical equipment not covered by TRICARE

AER may assist with purchasing certain required medical equipment not covered by TRICARE such as wheel chairs, respirators, and lift modifications for transport vans if a documented requirement is provided from a doctor.

Funeral Expense

AER wants to be sensitive to assistance requests for funeral expenses submitted by active duty Soldiers who have lost an immediate member of their family, i.e., spouse, child, or dependent parent (ID Card Holder). The approach and assistance offered varies, depending on the eligibility status of the applicant and the unique circumstances. The challenge is to be responsive to the needs of the Soldier without extending assistance beyond basic, reasonable cost. Effective November 2001 DOD's SGLI policy covers spouses and children of active duty Soldiers. Dependent children of Soldiers are automatically covered for $10K with premiums being paid by the government. Soldiers will pay a monthly premium for spouse's coverage up to maximum coverage of $100K.

Funeral Expenses for Dependent Family Members of Active Duty

Death of spouse, or dependent child

AER will provide "bridge loans" for the cost of a funeral when there is a death of a spouse or dependent child. AER funeral loans will only be to provide reasonable funds for a modest but dignified funeral based upon current national average cost for funerals. Repayment for these loans should be deferred for approximately four months to allow receipt of SGLI insurance funds used to repay the AER bridge loan. Repayment allotment will be set up with repayment over a period of 12 months. Upon receipt of lump sum repayment existing allotment will be cancelled. Soldiers who are requesting funeral expenses for spouses who elected not to participate in SGLI will be processed on a case-by-case basis.

Death of dependent Parent

AER will provide a grant up to $2500.00 for the cost of a funeral for a dependent parent (authorized dependent of Soldier as determined by AR 600-8-14) as these dependents are not provided coverage under SGLI. Normally, the total assistance in this category normally will not exceed $4000.

Stillborns

Effective November 2009 Stillborns are covered under the DOD FSGLI policy, therefore, any AER assistance will be provided as a Bridge Loan. Stillborns of less than 20 weeks gestation are not covered under FSGLI so AER will provide a grant up to $2500.00 for the cost of a funeral.

When cost is unknown

When a Soldier decides to have the funeral at a location other than the place of death, the total cost of the funeral may not be known. A local funeral home may be able to work with the other mortuary to determine the total cost. If this is not possible, assistance should be provided for the local cost and travel expense, and Soldier instructed to seek assistance for the remaining expenses through the ARC office in the community where the funeral will take place, or at a nearby relief society prior to the funeral.

Travel cost associated with the death of dependent

When burial is to be in another location, the travel expense for the family should not be included as part of the funeral grant, unless extreme hardship exists. In some cases, the Army may pay for shipment of the remains. In these situations the Soldier must claim reimbursement, after the event, and may request AER assistance for transportation of remains as part of a bridge loan.

When a death occurs overseas

If a dependent dies overseas, the Soldier may be required to pay for the casket and other

associated costs before departing the overseas location. Since it is difficult to make funeral arrangements and to verify costs from an overseas location, assistance should be provided only for the known cost. Soldier should be told to seek assistance, **prior** to the funeral, at local ARC or the military relief society nearest where the funeral will be conducted.

When Soldier* is *not able to come into AER section

It is acceptable to work the details of a dependent funeral with the Soldiers' Commander, First Sergeant, or supervisor if this helps to minimize emotional stress for the Soldier.

Funeral Expenses for Non-Dependent Family Members of Active Duty

Death of non- dependent family members

Requests for funeral assistance for a non-dependent parent, sister, brother, or other extended family member is provided on a very limited basis. Requests for funeral expense of a non-dependent (non-eligible relative) may be considered on a case-by-case basis and if provided will be in the form of a loan. *A grant should not be given for funeral expense of non-dependent family members of active duty members since they are not eligible for AER assistance.*

Assistance provided for modest funeral

If a Soldier inquires about possible funeral assistance for a non-dependent family member before arrangements are made, it should be made clear that AER assistance, if provided, would be only to provide reasonable funds for a modest but dignified funeral. A Soldier should not commit to a high cost funeral with the expectation that AER will provide assistance for the expenses. Normally, assistance for funerals in this category will not exceed $4000. AER assistance, in this category, will not be provided to assist in the transportation of remains for burial in another location.

Costs should be shared

If there are other family members, it is expected the Soldiers surviving family members will share in expenses. Assistance will be provided only for the Soldiers fair share.

Funeral Expenses For Retirees/Widows

Funeral policy

AER policy is that retired Soldiers, their dependents, or survivors should anticipate funeral expenses. There should be no expectation that AER will provide financial assistance for these burials. Personal or community resources as well as other family members should be expected to pay all cost.

Unique Circumstances

There may be unique situations where AER will assist in paying all or part of the funeral for a retiree. These cases must be referred to HQAER. Assistance may be provided for these unique cases only when it has been documented that the retirees' estate or family members do not have sufficient funds to cover the cost of burial. If widow or next of kin is requesting the assistance of AER for funeral expenses, verification must be obtained (documented) to substantiate they do not have sufficient funds to cover the cost of part or all burial expense. Part of the stipulation for AER assistance under these circumstances should be that retiree is buried in a national or state cemetery if within reasonable commuting distance. This will result in minimal outlay of AER funds but still ensure a modest and dignified funeral.

Survivors often come to AER with unpaid funeral bills. AER does not assist with these funeral bills. Funeral bills are considered like any other unpaid bill or money owed.

Emergency Travel Expenses

AER provides funding for unforeseen required travel that is the result of emergencies or other unique circumstances. When authorizing assistance for travel, assistance normally will be provided for only those persons necessary to resolve the situation. Soldiers, who are granted emergency leave due to death of an immediate family member or serious illness which may result in death, generally will be attempting to depart the command as soon as possible, often the same day as notification is received. In time sensitive situations a budget is not required to be completed prior to travel. Assistance should be provided as a loan with the understanding that a complete budget review will be done upon Soldiers return to his/her duty station.

It is AER's desire, as specified, in AR 930-4, that "assistance be provided to meet unforeseen required travel and related maintenance expenses such as transportation, lodging or food" to meet these emergencies. Usually this results in assistance for travel, food, and lodging because of a death or serious illness in the Soldiers, or spouses, family. It is AER's intent to provide assistance for short periods (7-10 days) to resolve or meet the requirements of this emergency i.e. attend a funeral and return to duty station. It is not the intent of AER to provide financial assistance for extended periods after the emergency has been resolved. Example: Soldier returns home for a funeral and afterwards remains in a leave status for up to 30 days. AER assistance during this extended period for food, lodging, etc. should not be provided unless there are mitigating circumstances that warrant an extended stay.

It is AER policy not to reimburse Soldiers for expenses incurred resulting from emergency travel. Soldiers who obtain financial assistance from family members, friend, or other financial institutions to meet an emergency may not request AER assistance for the purpose of reimbursement. Once these funds were obtained, regardless of the funds source, the Soldier had the financial means in which to resolve the situation, therefore, from AER's perspective, the emergency no longer exists. However, Soldier's authorized emergency travel that procure a ticket via INTERNET may produce the confirmed purchased and request AER assistance to obtain the ticket. This procedure will allow Soldiers to receive AER assistance prior to their travel while obtaining the lowest possible fare.

Emergency/Non-Emergency Leave

Emergency leave, ARC verification not a requirement to obtain assistance

AER assistance is authorized for emergency travel when a Soldier is granted emergency leave IAW Para 6-1, AR 600-8-10. ARC verification of an emergency is not a requirement for AER assistance.

Ordinary leave under Other situations

There are many instances where, in the Soldiers opinion, an emergency exists but the situation does not meet the Army criteria for granting emergency leave. When a Commander recognizes such a situation exists and enters in the remarks section of DA Form 31 "That approval for ordinary leave is in accordance with parameters of Para 6-1(f), AR 600-8-10" then **AER assistance is authorized**. This could be a situation involving a grandparent (not in loco parentis) aunt, uncle, cousin, niece, or nephew.

Death in immediate family of Soldier or spouse

AER assistance may be provided for travel when a death occurs in the immediate family of either the Soldier or spouse. Immediate family is defined as spouse, child, mother, father, brother, sister, only living relative, or person standing "in loco Parentis".

Travel for Soldier and spouse for emergency in immediate family

When an immediate family member dies, both the Soldier and spouse may wish to travel to the funeral. AER assistance for travel may be provided for person who has the emergency and spouse if necessary for emotional support.

Assistance for entire family to travel

Many requests for emergency travel are for the entire family to travel. If travel is to be by car, the additional expense of taking the whole family may not be significant. However, travel by air is often quite expensive, especially for an entire family. Requests should be evaluated based on the total family situation, including the financial impact of taking on this loan. If a determination is made that requested assistance will not result in financial hardship and will not be a financial burden, assistance may be provided for the Soldier and his/her spouse and children.

Paternity Leave

Soldiers granted paternity leave may seek AER assistance for required travel and related maintenance expenses such as transportation, lodging, and food.

AER Assistance Authorized In other situations

Other situations for which AER assistance may be provided would include extraordinary costs involved in a PCS, convalescent leave, return of dependents to Soldiers household after short term absence to resolve problems at an emergency site, transporting dependents to a medical treatment facility, or to attend a court ordered appearance.

Rent/Utilities/Food

Establishing a household in a new area can be expensive. To offset this expense, various government entitlements are available such as BAH and dislocation allowance. However, there are times when Soldiers are not able to draw these allowances in time to use them. Therefore, financial assistance may be given for initial rent and deposit, utility deposits, phone, and other costs associated with obtaining housing.

Late rent or mortgage

Large unexpected bills such as medical or funeral expenses will sometimes place a Soldier in the uncomfortable position of being unable to pay their rent or mortgage. AER may provide assistance in this situation. However, if the AERO believes the Soldier is unable to make the payment due to mismanagement, or inappropriate actions, the requested assistance may be denied and Soldier told to negotiate payment with rental agent or mortgage company unless Soldier is in receipt of eviction/foreclosure notice. This does not imply that AER approval is automatic simply because Soldier has an eviction/foreclosure notice.

Utilities

Assistance for gas, electric, water, sewage, trash, or other utilities are within AER policy. Individuals having difficulty paying utility bills should receive advice on how to lower cost such as enrollment in local utility company budget plans, if available.

Phones

Assistance to maintain basic phone service is authorized. Assistance for cell phones is also authorized since many Soldiers only have cell phones versus traditional landline phones.

Food

AER may provide assistance for food for short periods, usually not past receipt of the next paycheck. Assistance may be a check to the commissary or food store, or food in kind from a food locker or local food programs.

Clothing

Uniforms

Although Soldiers receive an annual allowance for uniform replacement, there are time when they need to purchase additional uniforms i.e., loss or damaged in a natural disaster.

Civilian clothing

AER may assist with the purchase of necessary civilian clothing. Generally these requests are to replace items lost in natural disasters, or due to HHG not arriving and clothing is required because of a change in weather. Assistance should only be provided for basic essentials.

Essential POV

Motor vehicles are expensive to own operate, insure, and maintain. AER recognizes that these expenses can have a serious impact on Soldiers' budget. Assistance for vehicle payment or repair is contingent on the Soldier having a valid driver's license, producing vehicle registration in the name of the Soldier or his/her spouse, and verification that insurance coverage is current.

Essential repairs

AER may provide loans for essential repairs to allow a vehicle to operate safely. Assistance is provided to repair an essential vehicle to enable the Soldier or family member to commute to work or go to medical appointments, etc. Request for car repairs from single Soldiers should not be turned down just because they are single and live on post. These expenses may include reasonable towing charges.

Routine Maintenance

AER recognizes that failure to have sufficient funds to perform routine POV maintenance such as oil changes, tune-ups, replacement of brakes or tires can contribute to significantly greater expenses at a later date. Assistance for POV maintenance will contribute to the overall general safety of Soldiers and family members while extending the serviceable life of the vehicle. Replacement items will be standard equipment for the vehicle. Conditions for assistance under this category are that the Soldier must be eligible to repay the assistance by allotment (no cash bills), there will be no high tech upgrades such as custom tires etc. and AER assistance under this category will always be as a loan, no grants are authorized.

Estimates

Soldiers should have a written estimate of proposed repairs from an established repair facility prior to authorizing any AER assistance. Once a Soldier has provided estimates from a qualified repair shop, the Soldier determines which repair facility to use. It is illegal to make the selection of any specific repair facility a condition to receive AER financial assistance. A check should not be written until the repair is completed and the final cost verified.

Replacement Vehicle

AER does not finance the purchase or lease of a new or used privately owned vehicle. However, for some Soldiers it may be more financially sound to provide AER assistance for a down payment to obtain a more reliable vehicle than repairing an existing vehicle when the cost of repairs is higher than verified value of current vehicle. In determining the value of a vehicle it is recommended to use the National Automobile Dealers Association, (NADA) Web site or the Kelley Blue Book Web site. AER assistance for up to $4,000 for a replacement vehicle will be made directly to the Soldier and not a vendor.

Prior to providing assistance in obtaining a replacement vehicle, the Soldier must provide a proposed contract with defined cost of the vehicle. Based upon the contract and Soldiers budget the AERO will ensure the Soldier has ability to meet the monthly vehicle payments along with repayment to AER. Assistance for Replacement Vehicles are not authorized within the Commanders Referral Program.

Own repairs

If a Soldier is qualified to repair his/her own vehicle, or chooses to seek help from a qualified friend, AER may provide assistance for the necessary parts after the Soldier produces a list of parts and prices from a parts dealer. AER does not provide financial assistance for the Soldier's, or friends, time and work.

Cosmetic repairs

AER does not assist with cosmetic repairs to restore cars to their original condition. Assistance is provided to put vehicles in safe, running condition. Incidental body work and paint jobs are not emergencies.

Second vehicles

Assistance may be provided to repair a second vehicle if it is essential to the family for a spouse's employment, medical appointments, or because the family lives in separate geographic areas.

Older vehicles

At times the cost of repairs may exceed the value of a car and it may not appear to be a good decision to support repairing the vehicle. However, this may be the only financial option available to the Soldier and assistance can be provided.

Vehicle Insurance

AER does not normally provide assistance for insurance premiums or assisting with deductibles. However, under emergency situations a one-time assist may be provided.

Rental Vehicles

Soldiers on emergency leave or awaiting major repairs of a primary vehicle may obtain AER assistance up to $4,000 for a rental vehicle. While need for a specific length of time may vary, their assistance should be of a temporary nature ((7-10 days). AER caseworkers will ensure Soldiers understand the requirement for appropriate rental insurance should their individual insurance not cover such rentals. Soldiers requesting AER assistance to obtain a rental vehicle may include funds for rental insurance in their application. Assistance for Rental Vehicles are not authorized within the Commanders Referral Program.

Fire or other Disasters

Immediate needs

AER assistance may be provided to help with immediate needs when a Soldier, or eligible family member, is affected by a disaster. The disaster may affect only a few individuals such as a house/apartment fire; or an entire community, such as a flood, tornado, or hurricane. AER cannot act as an insurance company, but can provide assistance for basic items such as clothing, beds, linens, eating table and chairs, temporary lodging etc. Assistance is not authorized for blanket group relief; it must be given only to individuals on a case-by-case basis. Each Soldier's financial circumstances are different and each Soldier must be assisted based on his/her needs. If items are covered by insurance, or government reimbursement, then assistance will only be provided as a loan.

Commanders Referral

AER programs have been a positive influence on Soldiers' morale by giving commanders an important asset in helping them accomplish their basic command responsibility for morale and welfare of their Soldiers and families. The Commanders Referral category affords Company Commanders/1SG's another tool to affect a positive impact on their Soldiers by giving them authority to approve a financial loan when a Soldier has a valid need.

AER has always given Commanders considerable flexibility in the implementation of local AER sections. The Commanders Referral category is just an extension of that flexibility. However, Installation Commanders are still required to operate AER sections within existing guidelines, while ensuring they, and immediate Commanders, distinguish between Soldiers WANTS and NEEDS, and to provide AER assistance to all Soldiers in a fair and equitable manner.

Commanders Referral: Active duty Soldiers lacking the funds to meet their monthly obligations may request AER funds up to $1,500 by submitting a completed AER Form 600 to their immediate Commander. This lack of funds could be for a myriad of complex reasons or as simple as overextending themselves the previous month. Whatever the basis, the immediate (Co/Btry) Commander, or 1SG, must be satisfied that the Soldier's request is reasonable, justifiable, and needed. *The Commander/1SG may require a Soldier to validate a request for*

AER assistance by producing bills or other documentation to substantiate their problem or to complete a budget. The Commander/1SG may also, after gathering all the facts and believing they have a clear understanding of the Soldiers situation, approve the request without any verifying documentation or a budget. In summary, the Commander/1SG has the discretion to require as much, or as little, information or documentation as they feel necessary to make a decision. If the Commander/1SG approves the request under this category, they will complete item 10 of AER Form 600. The request is then taken to the local AER section, along with a current LES, where a check is issued and allotment for repayment prepared. The immediate Commander/1SG is the approving authority, not the AERO.

The following conditions apply:

- AERO will confirm eligibility for assistance under this category prior to issuing a check. If the Soldier does not meet eligibility for assistance under the Commanders Referral a check will not be issued.
- Existing loan for Commanders Referral must be repaid before additional assistance in this category is authorized.
- There will be no more than two AER assist a year under this category.
- Requested amount and current balance cannot exceed $2,500.
- Repayment must be by allotment.
- Repayment must be prior to ETS but no more than 15 months (when repayment is delayed the 15 months is from the allotment starting date).
- Soldier cannot be on AER's restricted list.
- Assistance under this category will always be as a loan, no grants are authorized.
- AERO will inform the Commander of final disposition.

AERO review: The authority and flexibility given the immediate Commander in approving AER assistance up to $1,500 also brings the responsibility to be familiar with AER policies and procedures. Should the AERO determine the immediate Commander has approved a Soldiers request for a category of unauthorized assistance the Commander should be contacted for resolution. Example: The immediate Commander has approved a Soldiers request for a court ordered fine. The AERO knows this is not an authorized category of assistance and should contact the Commander/1SG to give the Commander the option of having the case returned or forwarded to level 2 as an exception to policy.

Rear Detachment Commanders: A rear detachment Commander must be in the grade of SFC or above to approve a Soldier's request for assistance under this category.

Existing AER categories: The Commanders Referral is not designed to replace existing categories or procedures for Soldiers seeking AER assistance. It is intended as a tool for immediate Commanders/1SG to have a mechanism in assisting their Soldiers with short-term problems or basic living expenses in an expedient manner. Commanders who do not desire to approve assistance under the Commanders Referral but believe the Soldier still has a valid need for AER assistance may recommend approval and forward request to the AERO for processing under normal operating procedures.

Other Categories

Dental for AD Soldiers

Most active duty Soldiers have their dental care provided at no cost on military installations. However, there may be some recommended procedures that the military is not able to perform and the Soldier will be referred to a civilian dentist. AER will consider request for assistance in these cases for what TRICARE will not cover.

Dental for Dependents of AD & Retired Soldiers

Limited and reasonable AER assistance up to $4,000 may be provided when a Soldier does not have sufficient funds to cover upfront dependent dental care payments required for treatment or patient's share of charges are not covered by dental insurance. Payment arrangements can then be made with dentist for remainder of treatment. Assistance may also be provided for upfront costs when long-term treatment is needed to correct serious dental problems.

The below listing identifies procedures for which AER assistance may be authorized. Each request should be considered on an individual basis with emphasis on dental needs necessary for individual health.

- Diagnosis, x-ray, examination, and cleaning
- Emergency care to alleviate pain
- Filling of cavities
- Crowns to include post and core or composite/resin build-ups
- Treatment of acute periodontal disorders, including necessary periodontal surgery for pain and infection control
- Root canal therapy
- Extractions
- Orthodontia to prevent handicaps or disfigurement
- Sealants

Soldiers in Confinement or Pending Separation

Assistance for Soldiers in confinement, pending elimination from the Army, or disciplinary action that could result in elimination will be limited to only basic needs. Dependents of prisoners or deserters are only provided limited assistance. Assistance is provided to prevent immediate privation and normally done on a one time basis. Generally, these type cases are grants.

Legal Expenses

AER does not normally assist with legal fees for civilian court, fines, judgments, liens, bail, divorces, child custody cases, domestic disputes, and income taxes. Assistance is not authorized to replace funds for overdrawn bank account or to cover bad checks.

Travel Funds for Relocation

AER does not replace government programs such as movement cost associated with a permanent change of station (PCS). However, Soldiers who file for advanced pay, and have not received their requested PCS travel entitlements, prior to departing current duty station may request AER funds. Assistance is intended to help the Soldier and family in this situation meet reasonable expenses related to a PCS. Assistance in this category will always be as a loan since AER grants are never given for expenses which will be reimbursed by the government.

Repair of HVAC (Heating, Ventilation, and Air Conditioning)

The proper maintenance of a personal residence is an individual responsibility. AER assistance may not be used for routine maintenance or repairs that all homeowners must plan for and expect to occur. However, emergency situations occasionally arise which may necessitate consideration of repairs essential to the well-being of the family. Therefore, assistance of unexpected home repairs for equipment replacement of window air conditioning units, and central heating and cooling units are authorized. Assistance in this category is limited only to Soldiers residence and has a range amount of $4,000.

Purchasing and Repairs of Stove or Refrigerator

AER assistance may be provided to purchase, or repair, reasonably priced home appliances such as refrigerators and stoves. Assistance is intended to help Soldiers when required to establish a residence or repair items which may have been damaged through normal usage or a natural disaster, such as a flood.

Child Car Seats

Child car seats, sometimes called Child safety seats, are required by law. In the best interest of child safety, AER assistance may be provided to purchase a quality car seat.

Cranial Helmets

Cranial helmets, or remodeling bands, are often a medical necessity for the treatment of moderate to severe head deformities. Cranial helmets, based upon individual situations, are sometimes an authorized category for TRICARE reimbursement. AER assistance is authorized when a helmet has been prescribed by appropriate medical authority but has not been authorized by TRICARE. All assistance cases for Cranial Helmets, regardless of dollar amount, must be approved by HQAER.

Furniture

AER assistance up to $4,000 may be provided to obtain essential and economical furniture, such as bedding, sofa, kitchen table, and crib. Assistance is for Soldiers establishing an initial household upon PCS or newly married. Replacement of essential furniture is also authorized when request is based upon loss of furniture resulting from a natural disaster such as a flood or

fire. AER assistance is not to be used for non-essential pieces of furniture such as entertainment centers and TV stands, or to assist with obtaining additional furniture in an established residence.

Travel Expenses Related to "Welcome Home"

Sometimes a Soldier cannot afford to maintain a household at his/her duty station for eligible family members. The only realistic solution may be sending the family to live with relative or friends. The term "**Welcome Home"** comes from having the Red Cross verify that family members *or* friends are willing to provide shelter for the returning family. It is never pleasant to suggest that family members live apart. However, this is often a last resort, and AER should only provide assistance under these circumstances after receiving a welcome home letter.

***Soldier Hospitalized and listed as VSI/SI* (ITO)**

The Army occasionally issues an Invitational Travel Order to the next of kin of a Soldier who is listed as Very Seriously Ill or Seriously Ill (VSI/SI). Authorized dependents may receive AER assistance, in the Soldiers name, to meet expenses for food and lodging while visiting the Soldier. Normally, AER assistance will not be provided to the next of kin who are not authorized dependents of the Soldier because they are not eligible recipients of AER financial assistance. Exceptions will be considered on a case-by case basis only by HQ, AER. Level 2 approval authority cannot authorize an exception to this policy because it concerns eligibility. Caseworkers must verify that a need exists, that the next of kin have no financial means in which to meet the expenses for food and lodging, and the local command has done everything within their authority (waived eligibility & fees for guest housing and dining facility) and local ARC cannot assist.

Travel expenses when directed by Medical Treatment Facility (MTF) to another Medical facility

Active duty Soldiers, and spouses, who are Non-Medical Attendees (NMA) for a child, directed to emergency specialty care greater than 100 miles, are authorized full Per Diem entitlements while on TDY orders as a Non-Medical Attendee. JFTR U7961 (1) is the funding source for this TDY. Soldiers on NMA orders can request an advance payment from DFAS prior to departure. Should a Soldiers medical referral be less than 100 miles, or their requested advance funds have not been received, the Soldier may seek AER assistance to cover the cost of this directed referral by local MTF.

Wounded Warrior (WW) Grants

In March 2003, AER commenced its Wounded Warrior Grant Program in response to Soldiers who were medically evacuated from Iraq and Afghanistan without their clothing, money, or other personnel items to assist in relieving distress and aid in their recovery while hospitalized. Effective 1 August 2011, the Wounded Warrior Grant was raised to $500. To be eligible for these comfort grants, a Soldier must have been medically evacuated from a designated Hostile Fire area and being treated on an in-patient status. When possible these grants will be issued in the form of a debit card vice a check. AER Sections that have identified Wounded Warriors

being sent to their installation hospital should contact HQAER to request issuance of the WW Gift Cards. All assistance made with a debit card must be entered into Samaritan using Assistance code 1412. Should a check be issued use Assistance Code 1410, and enter in Stat A Code DS2.

Miscellaneous Categories

Countless situations, or scenarios, exist in which Soldiers may seek AER assistance for resolution. It is an unrealistic effort attempting to identify all the various categories and situations in which AER funds may be utilized to help Soldiers meet their immediate needs. AERO's approach to casework should be to look for ways in which to say "Yes" when a Soldiers request is reasonable, realistic, and passes the common sense test. An example would be a Soldier requesting AER assistance for immigration or passport fees. This situation is not covered in AR 930-4, or the AERO Section Reference Manual, but the circumstances, or need, for financial assistance is understandable. Should the Soldier not have the funds to obtain these items it could result in a family separation. This separation may contribute to additional financial burdens, or hardships, placed upon the Soldier resulting from maintaining two separate households.

EDUCATION PROGRAM

The AER Education Program is designed to help Army Families with the cost of vocational training, preparation for service academies, and undergraduate college for dependent children and spouses. Our assistance is in the form of cash scholarships paid directly to the school.

The specific features and requirements associated with this program change annually. AER Sections do not have responsibility for administering the program. But, you may receive questions from Soldiers and their families about AER's scholarships. Therefore, this portion of the manual gives you the basics from which you can answer these questions.

MG James Ursano Scholarship Program for dependent Children

The MG James Ursano Scholarship Program is to assist Army families with undergraduate college expenses for their dependent children.

Definitive information, instructions and online application for the MG James Ursano Scholarship Program may be obtained from HQ, AER or the AER web page.

ELIGIBILITY CRITERIA

- Maintain a cumulative GPA of a 2.0 on a 4.0 grading scale
- Be a full time undergraduate student for the entire academic year at a school accredited by the U.S. Department of Education
- Be a dependent of a Soldier on federal active duty, a retiree, or a deceased active or retired Soldier
  - To be a dependent you must be:
    - Under the age of 23 for the entire academic year
    - Registered in DEERS
    - Unmarried for the entire academic year

SCHOLARSHIP FUNDS

Financial assistance is awarded based on financial need, academics, leadership and achievement. The scholarship funds are split evenly between the fall and spring semesters, terms, or quarters. The funds are to be used for tuition, books, fees, supplies and school room and board either on or off campus as requested by the student.

Online applications are available from December 1 through March 1 – www.aerhq.org.

- Submit online application
- Mail supporting documents (refer to online instructions) to:
  HQ, Army Emergency Relief
  MG James Ursano Scholarship Program
  200 Stovall Street
  Alexandria, VA 22332-0600

- All applicants must file:
  - Free Application for Federal Student Aid (FAFSA) not later than 1 March for the upcoming academic year online at www.fafsa.ed.gov
  - Mail a copy of the Student Aid Report (SAR) to AER postmarked no later than 1 May

OVERSEAS SPOUSE EDUCATION ASSISTANCE PROGRAM (OSEAP)

The Overseas Spouse Education Assistance Program (OSEAP) is a needs-based education assistance program designed to provide spouses, residing with active duty Soldiers in Overseas Commands, with financial assistance to pursue educational goals through college courses. Dependents assigned with their spouses to Alaska, Hawaii and Puerto Rico should apply for the Stateside Spouse Education Assistance Program (SSEAP). Second undergraduate or graduate level courses are not covered by OSEAP.

Definitive information, instructions and online application for the OSEAP Program may be obtained from HQ, AER or the AER web page.

All Soldiers and their dependents must be registered in the Defense Eligibility Enrollment Reporting System (DEERS).

ELIGIBILITY CRITERIA

- Maintain a cumulative GPA of a 2.0 on a 4.0 grading scale
- Reside with Soldier at a Overseas Command
- Be dependent of a Soldier on federal active duty
  - To be a dependent of Soldier you must be registered in DEERS

SCHOLARSHIP FUNDS

Financial assistance is awarded up to half the cost of tuition per term based on financial need, as evidenced by income, assets, family size, special financial obligations and circumstances per academic year. Spouses who receive free tuition may apply for assistance for fees, supplies, or books for classes in which they are enrolled.

All new and continuing students must complete a new online application for the first term attended of each academic year. The online application is not complete until all supporting documents have been received at AER Headquarters. All required documents must be mailed to AER postmarked by the term deadline date. Students must complete an online renewal form to receive assistance for subsequent terms.

REQUIRED SUPPORTING DOCUMENTS

- **Student's Transcript(s)** verifying a minimum acceptable cumulative GPA of at least a 2.0 on a 4.0 grading scale. Transcript(s) of all post secondary grades to include the most recent quarter completed is required. If you did not attend post secondary classes,

transcripts are not required. Continuing students must send all grades of those terms completed upon receipt.

- **Soldier's PCS Orders** must be provided. Please send copies, not originals. Active duty Soldiers must send PCS Orders with assignment to AER Headquarters. AGR Soldiers activated under Title 10 must send most recent assignment orders to include the ETS and verifying period of active duty through the entire academic year.
- **Soldiers LES** must be provided to verify period covered, name, SSN, grade, years of service, ETS date and branch of service for the Soldier.
- **Student's DD214** must be provided if the student was previously in the USA, USN, USAF, USMC, RES or GRD.

MAIL SUPPORTING DOCUMENTS TO:
HQ, Army Emergency Relief
ATTN: OSEAP Program
200 Stovall Street
Alexandria, VA 22332-0600

STATESIDE SPOUSE EDUCATION ASSISTANCE PROGRAM (SSEAP)

The Stateside Spouse Education Assistance Program (SSEAP) is for spouses of active duty and retired Soldiers, and widow(ers) of Soldiers who died either on active duty or in a retired status, and are residing in the United States.

Definitive information, instructions and online application for the OSEAP Program may be obtained from HQ, AER or the AER web page.

All Soldiers and their dependents must be registered in the Defense Eligibility Enrollment Reporting System (DEERS).

ELIGIBILITY CRITERIA

- Maintain a cumulative GPA of a 2.0 on a 4.0 grading scale
- Reside with Soldier at a Stateside Command
- Be a full time undergraduate student for the entire academic year at a school accredited by the U.S. Department of Education
- Be dependent of a Soldier on federal active duty, a retiree, or a deceased active or retired Soldier
  - ► To be a dependent of Soldier you must be registered in DEERS

SCHOLARSHIP FUNDS

Financial assistance is awarded based on financial need. The SSEAP scholarships are awarded annually for up to four academic years to attend as a first undergraduate level student at a post secondary school, full time. Funds are to assist with academic expenses such as tuition, books, fees and supplies, and will be disbursed equally between fall and spring semesters or quarters.

Online applications are available from December 1 through March 1 – www.aerhq.org.

- Submit online application
- Mail supporting documents (refer to online instructions) to:
  HQ, Army Emergency Relief
  ATTN: SSEAP Program
  200 Stovall Street
  Alexandria, VA 22332-0600
- All applicants must file:
  - Free Application for Federal Student Aid (FAFSA) mot later than 1 March for the upcoming academic year online at www.fafsa.ed.gov
  - Mail a copy of the Student Aid Report (SAR) to AER postmarked no later than 1 May