



**ASSISTANCE GUIDE**  
**FOR MILITARY & FAMILY**  
**READINESS CENTERS,**  
**COMMANDERS,**  
**FIRST SERGEANTS,**  
**AND SUPERVISORS**

June 2023

## HELPING YOUR AIRMEN & GUARDIANS

Incorporated in 1942, **Air Force Aid Society** (AFAS) is an official charity for the U.S. Air Force and U.S. Space Force.

AFAS works to support and enhance the United States Air Force and the United States Space Force missions by providing emergency financial assistance, educational support, and community programs to Airmen, Guardians, and their families.

**[WWW.AFAS.ORG](http://WWW.AFAS.ORG)**



As a Commander, First Sergeant or Supervisor in the U.S. Air Force or U.S. Space Force, responsibility for assuring the well-being of the Airmen and Guardians at your installation rests squarely on your shoulders. In this leadership position, we want you to understand how the Air Force Aid Society can be a powerful ally in assisting your Airmen and Guardians cope with personal emergencies, as well as daily active-duty life.

This Assistance Guide is designed to provide a general overview and highlight AFAS assistance available to Department of the Air Force (DAF) Airmen and Guardians.

If you find you need more information, visit our website at [www.afas.org](http://www.afas.org). As always, HQ AFAS is here to support if you have questions. You can reach our Emergency Assistance Casework Team directly at (703) 972-2604 or toll-free at 1-877-246-7650, Option #1.

General Hap Arnold founded the Society on the belief that no one soars to victory or achievement alone – all Airmen and Guardians are connected and must support each other as a family. We want you to know that AFAS is part of that extended family and we are here to help you and your Airmen and Guardians.

### **Kaleth O. Wright**

18th Chief Master Sergeant of the Air Force (Ret)  
Chief Executive Officer  
Air Force Aid Society

**WHENEVER, WHEREVER AND HOWEVER NECESSARY  
AIRMEN & GUARDIANS WILL TAKE CARE OF THEIR OWN**

## TABLE OF CONTENTS

<b>Background</b> .....	1
<b>Air Force Aid Society's Relationship with USAF &amp; USSF</b> .....	2
<b>The AFAS Support Chain: Administrative Responsibilities</b> .....	3
<b>Summary of Emergency Assistance Guidelines</b> .....	4
<b>Financial Assistance</b> .....	5
Eligibility	
Basic Operating Principles	
Typical Requests For Financial Assistance Covered	
By Society Policies	
– Basic Living Expenses	
– Medical Care	
– Dental Care	
– Funeral Expenses	
– Respite Care	
– Special Needs (EFMP)	
– Vehicle Repairs	
– Assistance Emergencies	
– Pay/Allotment Problems	
– Pet PCS Transportation	
– Pet Emergency Surgery/Emergency Treatment	
– Child Care	
– Disasters	
– Assistance To Surviving Dependents	
<b>How To Apply For Emergency Assistance</b> .....	14
<b>Falcon Assist—Streamlined Emergency Assistance</b> .....	15
<b>Typical Examples of When AFAS Cannot Help</b> .....	16
<b>Community and Education Assistance Programs</b> .....	17
Community Programs	
– Bundles For Babies	
– Give Parents A Break Program	
– Child Care For PCS	
– Spouse Employment Program	
– Education Assistance Program	
<b>How You Can Help</b> .....	20

## BACKGROUND

**The Air Force Aid Society (AFAS)** is a private organization, but we are known as the “official charity” of the U.S. Air Force and U.S. Space Force. The Society promotes the U.S. Air Force and U.S. Space Force missions by helping to relieve financial distress of Air Force and Space Force families, as well as helping them achieve their education goals. The Society’s mission is rooted in the original Army Air Corps and the World War II Army Air Forces, whose members wanted to “take care of their own.”

Incorporated in 1942, AFAS has helped countless members of the Air Force and Space Force community. Strong support for AFAS programs and objectives is reinforced each year by the substantial personal contributions made by the Total Force through the Air Force Assistance Fund campaign. These contributions are used solely for the support of Airmen, Guardians, and their families.



## AIR FORCE AID SOCIETY'S RELATIONSHIP WITH USAF & USSF

The Air Force Aid Society maintains its Headquarters Office in the Washington, D.C. area. The Air Force Deputy Chief of Staff for Manpower, Personnel and Services issues the Air Force Aid Society Instruction, DAFI 36-3111 which establishes requirements for the operation and administration of AFAS assistance and outlines the Military & Family Readiness Center (M&FRC) role to education the DAF community regarding AFAS support capabilities.

AFAS is governed by a Board of Trustees, which includes key Air Force and Space Force leaders and distinguished civilians. The Board provides oversight and policy direction for AFAS operations and for control and disposition of AFAS property and funds.

Board members include active-duty representation by the:

- ★ Secretary of the Air Force
- ★ Chief of Staff of the Air Force
- ★ Chief of Space Force
- ★ DCS Manpower, Personnel and Services
- ★ Judge Advocate General
- ★ Surgeon General
- ★ Deputy Assistant Secretary of the Air Force (Budget)
- ★ Chief Master Sergeant of the Air Force
- ★ Chief Master Sergeant of Space Force

### FROM TOP TO BOTTOM, AIR FORCE OFFICIALS ARE INVOLVED IN AFAS ACTIVITIES.



At Headquarters USAF, the Deputy Chief of Staff, Manpower, Personnel and Services (A1) helps shape AFAS by publishing and disseminating guidance for M&FRC support of AFAS activities that provide assistance to eligible members. (DAFI 36-3111)

Your role in this process is critical! M&FRC Personal Financial Readiness Counselors, Commanders, First Sergeants, Supervisors, and Personal Financial Readiness (PFR) Counselors—all combine to provide responsive assistance to help our Airmen and Guardians.

## THE AFAS SUPPORT CHAIN: ADMINISTRATIVE RESPONSIBILITIES

The AFAS support chain at a base installation is critical to assisting Airmen, Guardians and their families. (DAFI36-3111)

### COMMAND AUTHORITY - Installation Commander

- ★ Ensure installation M&FRC capabilities are available to connect eligible members with AFAS emergency assistance.
- ★ Periodically evaluates the quality, responsiveness, and credibility of assistance being given by AFAS.
- ★ Ensures an effective publicity program to keep base personnel aware of available AFAS services.

### COMMAND AUTHORITY - First Sergeant

- ★ Refer members to M&FRC in times of personal financial emergency or family budget crisis.
- ★ Help guide members to the American Red Cross should financial need be required for emergency travel.
- ★ Availability to discuss with AFAS member's emergency financial need, if required.

### MILITARY & FAMILY READINESS

- ★ Inform eligible members, upon request, of support capabilities offered by AFAS.
- ★ Provide financial counseling or assistance in preparing a personal or family budget to determine financial need.
- ★ Helps the Installation Project Officer during the annual Air Force Assistance Fund (AFAF) campaign.

### UNIT COMMANDERS, FIRST SERGEANTS, AND SUPERVISORS

- ★ We value your input – your insight is important to thoughtful decision making.
- ★ While Airmen/Guardians are not required to involve their leadership when seeking assistance, AFAS may request your help in making a judgement on the need for assistance. Case is unusual or requires an exception to policy.

## SUMMARY OF EMERGENCY ASSISTANCE GUIDELINES

AFAS guidelines for giving Emergency Assistance, are meant to keep assistance consistent and fair among AF and SF eligible members worldwide, yet allow flexibility in covering a broad range of unique situations. AFAS Headquarters will respond quickly to review requests for assistance to meet emergent needs.



## FINANCIAL ASSISTANCE

The intent of financial assistance is to stabilize an emergency situation. It is not intended to be a long-term remedy when spending continues to exceed a budget. Emergency assistance may be provided as a **no-interest loan, grant or loan/grant combination**. Decisions on loan or grant are determined by current policy as well as case specifics. Our standard assistance usually involves gaining an understanding of the problem to include a review of the sources of debt and the family budget. The resulting support is a no-interest loan, a grant, or a combination of the two. We also provide an expedited no-interest loan known as the “Falcon Assist”. The Falcon Assist offers a streamlined process requiring minimal paperwork and is very targeted. Our experience is the Falcon Assist has become a key method of solving a problem before it gets bigger.

### ELIGIBILITY

- ★ Air Force and Space Force members and their dependents.
- ★ Guard and Reserve Air Force and Space Force members (regardless of duty status) and their dependents.
- ★ Retired Air Force and Space Force members receiving military retirement pay and their dependents.
- ★ Dependent spouses and dependent-aged children of deceased Air Force and Space Force personnel (who died on active duty or in retired status).
- ★ **Falcon Assist** is available to:
  - Active-duty Air Force and Space Force personnel (including spouse with POA).
  - Air Force Reserve and Air National Guard members (must provide current LES and civilian pay statement if traditional AFRES or ANG).

## BASIC OPERATING PRINCIPLES

In a regulated world, we would like to describe every situation and the policy that should be applied. Of course, that is impossible, so the need for common sense and good judgement is always paramount.

- ★ **Timely response to personal emergencies is the AFAS best practice standard.** There will be certain time sensitive situations or circumstances such as the death of a family member when the completion of the budget may be waived. Also, streamlined procedures are authorized when applying for our Falcon Assist.
- ★ There will always be situations that defy policy. AFAS will entertain exceptions-to-policy when warranted and may request your input.
- ★ Emergency assistance requires an assessment of the emergency situation in order to arrive at a decision to provide an interest-free loan, a grant, or combination of both.
- ★ AFAS maintains an open-door policy that encourages individuals to apply for assistance when they feel an emergency situation exists, but keeps the commander informed when a personal problem surfaces that might affect the performance of duty.
- ★ The Society does not use contributed dollars to assist members with “wants” and “desires” - needs are first priority.
- ★ The Society’s intent, when faced with uncertainty or conflicting information, is to be fair and equitable to meet the necessary emergency need(s). The Society is not a continuous income supplement for those unable to live within their means.
- ★ AFAS wants to be a part of the solution but does not typically reimburse debt already paid nor assist in advance without cause.

## EMERGENCY ASSISTANCE IS NOT APPROPRIATE:

- ★ If it merely postpones a long-term inability to live within current income. Financial counseling and a revised budget, coupled with a loan or grant, may be the best solution and typically requires command participation.
- ★ For continuing long-term assistance commitments.
- ★ To replace funds lost due to garnishment, loss of rank, fines, tax liens, retain or pay lawyer fees or pay credit card debt.

## EMERGENCY ASSISTANCE MAY BE GIVEN AS A NO-INTEREST LOAN, A GRANT, OR A COMBINATION OF BOTH:

- ★ When AFAS assistance is provided in the form of no-interest loans, repayment of these loans helps to ensure funds are available for future Airmen and Guardians with financial needs.
- ★ Grant assistance is not a benefit or entitlement and should be fair and equitable.



## TYPICAL REQUESTS FOR ASSISTANCE COVERED BY SOCIETY POLICIES

AFAS policies are reviewed continuously to ensure they are current. The following are areas typically covered by policy:

### Basic Living Expenses

Short-term costs related to necessities of everyday living. The goal is to avoid privation, for example:

- ★ Rent.
- ★ Utilities (electric, phone, heat / gas, water, sewer).
- ★ Food – When an Airman/Guardian is unable to purchase food, the Society helps with food as a grant. **Assistance is not on-going and is based on eligible dependents (in DEERS) until the next pay period.**

### Medical Care

Most requests for AFAS assistance are for cost-share and co-payments after TRICARE has paid. AFAS may also assist with incidental expenses not covered by TRICARE such as eyeglasses, hearing aids, cranial helmets, prosthetic devices, and orthopedic shoes.

- ★ Medical expenses and special therapeutic and educational equipment, communication devices and adaptive transportation equipment may be provided for a special needs family member.

### Dental Care

Assistance may be provided when the member does not have sufficient funds to cover dependent dental care payments required in advance or patient's share of charges not covered by dental insurance.

- ★ For emergency or essential care, not purely cosmetic treatment.
- ★ AFAS can help with required orthodontics care. Assistance is normally given for the down payment and the member can work out a payment plan with the dentist.
- ★ Dental assistance is not normally authorized for dependents of members who dis-enroll from the government provided insurance program.

### Funeral Expenses

Most members receive FSGLI (surviving widows(ers) receive VGLI) when a spouse, dependent child, or the member dies.

- ★ AFAS provides assistance when needed in the form of a “bridge loan” to cover necessary funeral costs until FSGLI pays.
- ★ AFAS assists when the funeral home requires funds up front & will not provide services until receipt of a “good faith” payment.
- ★ Special effort to minimize personal hardship and help you step in with timely assistance when needed most.
- ★ Often requires you to get actively involved with funeral arrangements, to include requesting the assistance when the member/widow(er) is unable to do so.
- ★ AFAS goal is MINIMUM red tape.
- ★ Requests for funeral assistance of a non-dependent parent or family member are considered on a case-by-case basis. AFAS normally does not pay for funerals of parents, brothers and sisters, or other extended family members. However, unique situations should be discussed with a caseworker at HQ AFAS.

### Respite Care – “The Gift of Time”

- ★ The Respite Care Program provides a “break” of a few hours a week or month to eligible Air Force and Space Force members who have the responsibility of 24 hour-a-day care for an ill or disabled family member enrolled in the Exceptional Family Member Program (EFMP).
- ★ Families are referred to AFAS through the EFMP office or Family Advocacy.
- ★ Once referred, assistance is given in the form of a grant based upon financial need.
- ★ AFAS respite care **is not** offered at installations where the USAF respite care is available.

### Vehicle Repairs

- ★ AFAS objective is to help you ensure that members have suitable essential transportation.
- ★ Assistance may be given to repair a vehicle that is essential for everyday functioning of an individual or family (commuting to work, shopping, medical appointments & household errands).
- ★ Assistance must be approved prior to having the vehicle repaired. Additionally, AFAS does not repair vehicles due to not being properly insured.



## Assistance with Travel Emergencies

- ★ Assistance may be provided for a member or dependent to travel due to the death of a family member or when the Dr. requests presence due to serious illness or imminent death.
  - Active-duty Airmen or Guardians who find themselves in this emergency situation and who cannot afford to get to the emergency location without help from AFAS will be provided needed assistance for airfare or POV travel. An interest free loan from the American Red Cross Service to the Armed Forces (1-877-272-7337) will be provided on behalf of AFAS. Every case will be reviewed for possible grant conversion for those cases when the member is on emergency leave - AF Form 988 or 972. (Note: AF will pay most transportation costs when members are OCONUS to CONUS or CONUS to HOR OCONUS including travel to AK, HI, and other OCONUS locations that are member's Home of Record.) Members claiming In Loco Parentis of a family member must complete the AFAS In Loco Parentis (ILP) Affidavit and AFAS will determine if it meets the ILP criteria for grant assistance.
  - **DAFI 36-3003 defines the circumstance and family relations that must be met before unit leadership may place Airman/Guardian on emergency leave.**
  - **Guard and Reserve members who are not on active duty (not on emergency leave) and require emergency financial assistance applies. Assistance may be provided with airfare or costs to use personal POV to the emergency location.**
- ★ Active-duty member stranded on either emergency or ordinary leave may be helped to return to duty station. Accidents or breakdowns while traveling to a new duty station may occur. We can help whether you are the losing or gaining command.
- ★ Although government allowances usually cover PCS moves, young families may experience unexpected out of pocket costs that AFAS may be able to help with such as initial rent and security deposits.

Because emotions run high and definitions of personal emergencies vary, don't hesitate to seek clarification on available AFAS assistance.

## Pay/Allotment Problems

- ★ Even the best of pay systems can turn unfriendly, perhaps with a move or the start/stop of allotments.
- ★ AFAS will help overcome a short-term pay crisis. At some point, you may be asked to verify the situation.
- ★ Help is provided based on essential need rather than replacing the reduction of normal income.

## Disasters

- ★ American Red Cross has primary responsibility for relief of community emergencies caused by widespread disasters. We will also be responsive to emergency assistance needs in a disaster situation.
- ★ In cases of a solitary disaster (e.g. home fire), AFAS will assist with immediate emergency needs for living essentials to include temporary lodging.
- ★ AFAS cannot take the place of homeowner's or renter's insurance.
- ★ AFAS will not automatically replace losses.
- ★ Each case is assessed individually, and immediate needs are addressed.

## Assistance to Surviving Dependents

- ★ AFAS provides emergency assistance to surviving spouses and dependent minor orphans at the time of, or shortly after, the death of an Air Force or Space Force member.
- ★ The objective is to relieve the surviving dependent of immediate financial distress, normally for short-term basic living expenses.



### Special Needs (EFMP)

Families with special needs members may be faced with frequent medical care needs resulting in added and unexpected costs. Dealing with these financial burdens can make an already difficult situation even more challenging. AFAS provides financial help when the family has medical or other needs not fully covered or not covered by their health insurance plan.

- ★ Whether the need is for special therapeutic equipment, educational equipment, communication devices, transportation equipment, or fees for specialized camps, assistance may be provided for a special needs family member.
- ★ AFAS assistance should be approved prior to purchase of special equipment or need.
- ★ Families with a “Q” coded personnel records designation are assisted in the form of a grant with up to \$3,000 per special needs family member over a three-year period.

### Pet (Dog/Cat) PCS Transportation

A military pet may be considered no different than a military family member. When duty calls and you must relocate, pet PCS transportation can become costly.

- ★ Assistance is available to help with the airfare cost to transport family dog/cat when PCS assignment order is to/from an OCONUS location.
- ★ Required shots, carriers, boarding or other than transportation cost will be the responsibility of pet owner.

### Pet (Dog/Cat) Emergency Surgery/Treatment

While regular preventive care improves overall wellness and reduces the risk of additional health problems, no pet is immune to emergencies. Surprise illnesses, injuries, and accidents can happen at any time and owners may not be financially prepared for the unexpected emergency surgery or emergency treatment.

- ★ Ideally, pet owners should plan for these expenses by setting aside an appropriate sum in emergency veterinary funds or enroll in a pet insurance plan that provides medical coverage for pets.
- ★ If enrolled in a pet insurance plan but cannot financially afford the deductible, AFAS can help.
- ★ Understanding there is no time to wait when immediate surgery/treatments confirmed by a veterinarian, assistance can be considered immediately after (within 30 days of treatment) for the medical care with doctor's memo explaining the urgency.

## HOW TO APPLY FOR EMERGENCY ASSISTANCE

1

The assistance process begins with an application. It can be done “online” at <https://portal.afas.org>.

2

If the member cannot go online or needs assistance, they can visit their local M&FRC for computer assistance or may call HQ AFAS at (703) 972-2604 or 1-877-246-7650, Option #1 for assistance.

3

Service members requiring assistance for emergency travel situations should call the ARC Service to the Armed Forces at 1-877-272-7337 to request financial assistance. ARC provides both emergency communication and financial assistance. It is imperative service members state financial assistance is needed when calling. All assistance will be provided initially as an interest-free loan on behalf of AFAS. HQ AFAS will review each case for potential conversion to a grant.

4

As a Commander or First Sergeant, you may be asked for input regarding assistance requests.

Because emotions run high and definitions of personal emergencies vary, don’t hesitate to seek clarification on available AFAS assistance.

## FALCON ASSIST – STREAMLINED EMERGENCY ASSISTANCE

Meet  
emergency  
needs up to  
\$1500 for the  
following  
purposes:

- Basic living expenses – rent/mortgage, food, phone, utilities and gasoline.
- Vehicle expenses – repair, insurance, payment/annual registration but not vehicle purchase or down payment on vehicle.
- Medical and dental expenses
- Child Care expenses.

Allow Air  
Force & Space  
Force members to  
receive emergency  
financial assistance  
in a more  
streamlined  
process.

- The “process” is streamlined as no budget is required. Documentation of need may be required.

Available  
to Airmen,  
Guardians,  
AFRES & ANG  
members:

- Active-duty Air Force & Space Force personnel (including spouse with POA).
- Air Force Reserve and Air National Guard members.

Repaid  
within  
15 months  
(or by ETS)

If the need exceeds the maximum for a Falcon Assist, the member currently has a loan balance, or the need is for purposes other than those stated, the Standard application will be required.

## TYPICAL EXAMPLES OF WHEN AFAS CANNOT HELP

---

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

- ★ To pay for non-essentials, purchases normally made from disposable income.
- ★ To provide basic needs on a continuing basis.
- ★ To finance business ventures, home purchases, or investments.
- ★ To finance vacations or activities on normal annual leave.
- ★ To pay GTC\* or credit card debt including AAFES Military STAR card.
- ★ To cover bad checks, provide bail, pay fines, or replace funds taken by military garnishment/reduction in rank.
- ★ To pay taxes and legal expenses/lawyer fees.
- ★ To make charitable contributions.
- ★ To fund non-TRICARE approved medical procedures such as abortions.

\* NOTE: As an exception, HQ AFAS caseworkers may approve assistance with a BRIDGE LOAN when official travel expenses are charged to a GTC but payment has not been made by DFAS due to reasons beyond an Airman's control – HQ AFAS will contact leadership for these requests as these cases are extremely limited.

## COMMUNITY AND EDUCATION ASSISTANCE PROGRAMS

---

In addition to meeting the emergency assistance needs of the Air Force Community, AFAS funds several other major assistance programs dedicated to improving quality of life and helping Air Force and Space Force families meet their education goals.

### COMMUNITY PROGRAMS

These community programs are available at most Air Force installations (limited to those bases that have the infrastructure to support the program) and are open to eligible Air Force members to include Air Guard and Reserve personnel activated under Title 10 USC for more than 15 days.



### BUNDLES FOR BABIES

- ★ New parents are invited to attend a class at the Military & Family Readiness Center, which covers topics such as: budgeting for baby, infant care, Shaken Baby Syndrome, car seat safety, etc.
- ★ Parents who attend are given an attendance certificate to apply online through the AFAS Application Portal (<https://portal.afas.org>) and receive a \$50 gift for purchase of baby items.
- ★ These classes provide an opportunity for new friendships and exchange of information.



## GIVE PARENTS A BREAK PROGRAM

- ★ Recognizing Air Force & Space Force families are subject to unique stresses due to the nature of military life, AFAS provides funding for this program to give parents an occasional break.
- ★ At participating installations, AFAS pays 4 hours Child Development Center costs for this monthly program.
- ★ This is not simply free childcare, but rather an opportunity for commanders, first sergeants, and other base officials to provide help for families who need it.



## CHILD CARE FOR PCS

- ★ Because moving can be an emotional as well as financial strain on our Air Force & Space Force families, AFAS has developed a program that provides free childcare to families with PCS orders.
- ★ Families are eligible for up to 20 hours per child of on-base childcare both at the base they are leaving and at which they are arriving (to be used within 60 days).
- ★ AF/SF members with retirement orders (to include TDRL orders) may be issued a Child Care for PCS are also eligible for 20 hours per child of care at the installation they are departing.
- ★ This gives parents a little help while they are packing/unpacking, attending briefings, etc. Our goal is to alleviate some of the stressors of moving.



## SPOUSE EMPLOYMENT PROGRAM

- ★ Applications are available at [www.afas.org](http://www.afas.org) starting in January and runs until allowable yearly funds are depleted.
- ★ Provides entry-level employment training (i.e. word processing, phlebotomy, administrative support, etc.) to spouses of active duty and Title 10 Guard/Reserve Air Force & Space Force members.
- ★ The goal is to assist spouses in securing immediate employment thereby improving financial stability.
- ★ Training is normally short term (3-12 weeks), in partnership with a local community college. Applicant is responsible for research of course and registration to attend.

## EDUCATION ASSISTANCE PROGRAMS

### GENERAL HENRY H. ARNOLD EDUCATION GRANT PROGRAM

The General Henry H. Arnold Education Grant program is the centerpiece of AFAS education support. The application process for the Arnold Education Grant serves as the platform for other key education support opportunities at the Society. The Arnold Education Grant is competitive in its needs-based selection criteria and is uniquely tailored to recognize the proper weighing of family income and education costs. Grants ranging from \$500 to \$2,000 are awarded to eligible Air Force and Space Force dependents each year. The specific amount awarded correlates to a student's particular level of financial need.

### Grant Eligibility Requirements

- ★ Dependent child of active duty, Title 10 AGR/Reservist on extended active duty, Title 32 AGR performing full-time active duty, retired or deceased Air Force & Space Force member.
- ★ Spouse of active-duty Air Force/Space Force member or Title 10 Guard/Reserve on extended active duty.
- ★ Surviving spouse of active duty or retired Air Force/Space Force member.
- ★ Enrolled in a post-secondary institution as an undergraduate student, Freshman – Senior.
- ★ Enrolled as a full-time student.
- ★ Minimum GPA of a 2.0 on a 4.0 scale.

Grant application is available on the AFAS website at [www.afas.org](http://www.afas.org) starting in January and running through April of each year.

**MERIT SCHOLARSHIP** – Incoming freshman with top GPAs as verified through the Arnold Education Grant application will be contacted directly by AFAS in June to compete for these \$5,000 merit-based scholarships. A minimum of 10 scholarships are awarded annually.

**SUPPLEMENTAL LOAN PROGRAM** – AFAS provides the loan applications in August to eligible applicants identified through the Arnold Education Grant Program, regardless of whether they have sufficient financial need to receive the Arnold Grant. Sponsoring members may request up to \$1,000 per eligible student to reimburse out-of-pocket education expenses. Repayment is by allotment over a 10-month period.

## HOW YOU CAN HELP

- ★ Know how to contact AFAS representatives and be willing to run interference for your Airmen/Guardians who need expedient help.
- ★ Know who provides Personal Financial Readiness (PFR) at your installation and be familiar with the services available to you and your members.
- ★ Look for opportunities to publicize the existence of AFAS and its programs.
  - Reminders at Commander’s Call
  - Print ads and social media
  - Guest articles in base newspaper or website telling success stories of how AFAS helped your Airmen & Guardians
  - Display information flyers in work areas
- ★ Continue to provide practical routine counseling on local “debt traps” and the importance of sound personal money management... to include a word of caution on how the misuse of credit and wasteful use of advance pay can be the start of big money problems.
- ★ Do not speak on behalf of the Air Force Aid Society on whether assistance will be an interest-free loan or grant. As a charity, AFAS relies on payback of interest-free loans to assist other members – there are no AFAS “benefits/entitlements”.
- ★ Fully support the Air Force Assistance Fund (AFAF) project officer every year to ensure every Airman/Guardian in your unit is approached about contributing.

## NAMES & PHONE NUMBERS OF ASSISTANCE AGENTS

We encourage you to personalize this directory with additional appropriate contacts at your Installation.

	Phone Number
<b>HQ AFAS</b>	<b>1-703-972-2650</b>
Emergency Assistance: <a href="mailto:ea@afas-hg.org">ea@afas-hg.org</a>	<b>1-703-972-2604</b>
Education: <a href="mailto:ed@afas-hg.org">ed@afas-hg.org</a>	<b>1-703-972-2647</b>
Loan Management: <a href="mailto:loanmgt@afas-hg.org">loanmgt@afas-hg.org</a>	<b>1-703-972-2605</b>
Application Portal: <a href="https://portal.afas.org">https://portal.afas.org</a>	
<b>American Red Cross – Service to the Armed Forces</b>	<b>TOLL FREE 1-877-272-7337</b>
<b>Installation Military &amp; Family Readiness Center</b>	
<b>Primary PFR Counselor</b>	
<b>M&amp;FRC Community Readiness Consultant (CRC)</b>	