



LEADERS GUIDE

**COMMANDERS • CHIEFS
FIRST SERGEANTS • SUPERVISORS**





Incorporated in 1942, **Air & Space Forces Aid Society (AFAS)** is the official charity for the U.S. Air Force and U.S. Space Force. AFAS supports the Air Force and Space Force missions by providing financial assistance, educational support, community programs, and disaster relief to Airmen, Guardians, and their families.

THE MORE YOU ARE ABLE TO DONATE, **THE MORE WE ARE ABLE TO HELP!**

OUR PURPOSE

To help Airmen, Guardians, and their families when they need us most.

OUR VALUES

1. Do Right
2. Win Together
3. People First
4. Own It

AFAS has been named a 4-Star Charity since 2016. This is the highest rating possible by Charity Navigator, the nation's leading independent evaluator of charitable organizations. AFAS received this high rating because of our fiscal efficiency and transparency.

AFAS has also earned the Platinum Seal of Transparency from Candid (formerly GuideStar and the Foundation Center), which is the highest rating level for charities.



HELPING YOUR AIRMEN & GUARDIANS



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

This 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, please visit our website at www.afas.org. As always, AFAS staff members are available if you have questions or need assistance to apply. You can reach our Operations Team directly at 703-972-2604 or toll-free at 877-246-7650 Option #1.

General Hap Arnold founded AFAS 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.

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



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BACKGROUND

Air & Space Forces Aid Society (AFAS) is a private non-profit organization and the official charity of the U.S. Air Force and U.S. Space Force. AFAS promotes the Air Force and Space Force missions by helping to relieve financial distress of Airmen, Guardians, and their 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 substantial personal contributions made through the Air Force Assistance Fund, donations, and corporate partnerships. These contributions are used solely to support Airmen, Guardians, and their families.

AFAS's RELATIONSHIP WITH USAF & USSF

The AFAS office is located 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 provide information to eligible members regarding AFAS community and education programs.

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 Operations
- Deputy Chief of Staff for Manpower, Personnel & Services
- The Judge Advocate General of the Air Force
- Surgeon General of the Air Force
- Deputy Assistant Secretary of the Air Force (Budget)
- Chief Master Sergeant of the Air Force
- Chief Master Sergeant of the Space Force



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

Your role in this process is critical! Commanders, Chiefs, First Sergeants, Supervisors – all combine to provide responsive assistance to help our Airmen, Guardians, and their families.

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)

1. COMMAND AUTHORITY -

- Ensures installation M&FRC capabilities are available to connect eligible members with AFAS assistance.
- 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.

2. COMMAND AUTHORITY -

- Refers members to M&FRC in times of personal financial emergency or family budget crisis.
- Helps guide members to the American Red Cross should financial support be required for emergency travel.
- Discusses members financial needs with AFAS, if needed.

3. MILITARY & FAMILY

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

4. UNIT COMMANDERS, CHIEFS,

- We value your input – your insight is important to thoughtful decision making.
- While Airmen and 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. Such cases may include unusual circumstances or require an exception to policy.



SUMMARY OF ASSISTANCE GUIDELINES

AFAS guidelines for giving Assistance are meant to keep assistance consistent and fair among eligible members worldwide. They also allow flexibility in covering a broad range of unique situations. AFAS will respond quickly to requests for assistance to meet emergent needs.



BASIC OPERATING PRINCIPLES

We would like to describe every situation and the policy that should be applied, but of course that is impossible. Every situation is unique, but you can expect we will follow the below principles:

WHEN FINANCIAL 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, to retain or pay lawyer fees, or pay credit card debt.

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 will be fair and equitable.

- **Timely response to personal emergencies is an 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.
- There will always be situations that defy policy. AFAS will consider exceptions-to-policy when warranted and may request your input.
- Assistance requires an assessment of the financial situation in order to arrive at a decision to provide an interest-free loan, a grant, or a 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.
- AFAS does not use contributed dollars to assist members with “wants” and “desires” - needs are first priority.
- AFAS’ intent, when faced with uncertainty or conflicting information, is to be fair and equitable to meet the necessary financial need(s). AFAS 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.

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 and Utilities (electric, phone, heat / gas, water, sewer).
- Food – When an Airman or Guardian is unable to purchase food, AFAS can help. **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 dental care payments required in advance or a patient's share of charges not covered by dental insurance.

- Assistance is considered for emergency or essential care. Purely cosmetic care is not considered.
- 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 Family Servicemembers' Group Life Insurance (FSGLI) (surviving widows(ers) receive Veterans' Group Life Insurance (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 will be made to minimize personal hardship and help you with timely assistance when needed most.
- These requests may require you to get actively involved with funeral arrangements, including requesting the assistance when the member/widow(er) is unable.
- 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 AFAS caseworker.

NEW CATEGORIES OF SUPPORT (2025)

To better meet the evolving needs of our Airmen, Guardians, and their families, starting in June 2025 we expanded the areas we provide support to include:

- Adoption Expenses
- Car Seats and Booster Seats
- Mental Health Support
- Home Repairs
- Immigration Expenses
- Overseas Car Rentals
- Vehicle Shipment Costs (for PCS Moves)

ASSISTANCE WITH TRAVEL EMERGENCIES

Assistance may be provided for a member or dependent to travel due to the death of a family member or if an attending physician requests presence due to critical 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 may be provided needed assistance for airfare or POV travel.
- An interest free loan from the American Red Cross Service (ARC) to the Armed Forces (877-272-7337) will be provided on behalf of AFAS. Every case will be reviewed for possible grant conversion when the member is on emergency leave with an approved AF Form 988 or 972.
- 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 the Airman/Guardian on emergency leave.
- Guard and Reserve members who are not on active duty (not on emergency leave) and require emergency financial assistance may still request financial assistance through ARC but must provide verification of immediate family serious illness or death.
- Active-duty members stranded on either emergency or ordinary leave may be helped to return to assigned duty location. 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.

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, and household errands).
- Assistance must be approved prior to having the vehicle repaired. Additionally, AFAS does not repair vehicles due to not being properly insured.



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 or renter's insurance.



ASSISTANCE TO SURVIVING DEPENDENTS

AFAS provides emergency assistance to surviving spouses and dependent minors 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.



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.

- AFAS will consider assistance with Pet PCS when Patriot Express is not available, when families have multiple pets, and when Airmen, Guardians and their families cannot afford the up-front cost before the DOD reimbursement. In most cases, the new DOD policy will provide Airmen and Guardians with the assistance needed to take care of transportation for their pet. AFAS may consider loans to bridge the gap or to make up for additional airfare costs where needed.
- Required shots, carriers, boarding, or other than transportation cost will be the responsibility of pet owner.

PET (DOG/CAT) EMERGENCY SURGERY/TREATMENT

Surprise illnesses, injuries, and accidents can happen at any time and owners may not be financially prepared for the unexpected emergency surgery/treatment. AFAS may consider assistance when owners do not have funds set aside to cover such emergencies, to include the ability to pay their portion if they have pet insurance. Knowing that there is no time to wait when immediate surgery/treatment is confirmed by a veterinarian, assistance can be considered immediately after the medical care with a doctor's memo explaining the urgency.

- 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 that there is no time to wait when immediate surgery/treatments are 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 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 call AFAS at 703-972-2604 or 877-246-7650, Option #1.

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. AFAS will review each case for a grant conversion.

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, please don't hesitate to seek clarification on available AFAS assistance.

TYPICAL EXAMPLES OF WHEN WE MAY NOT BE ABLE TO SUPPORT A REQUEST:

- To pay for non-essentials and 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 Government Travel Card (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, 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/Guardian's control – AFAS will contact leadership for these requests as these cases are extremely limited.



COMMUNITY PROGRAMS

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

COMMUNITY PROGRAMS

These community programs are available at most Air Force and Space Force base installations (limited to those bases that have the infrastructure to support the program) and are open to eligible Air Force and Space Force members to include Air Guard and Reserve personnel activated under Title 10 USC or Title 32 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 (www.portal.afas.org) and receive \$150 to purchase baby items.
- These classes provide an opportunity for new friendships and the exchange of information.

ELEVATE PROGRAM (For Couples)

Military & Family Readiness, in partnership with AFAS, offers Elevate – a skills-based program designed to help couples strengthen and sustain health relationships.

- Classes are free
- Open to all Department of Defense ID card holders in a committed relationship
- AFAS provides a \$160 grant for Air Force and Space Force active-duty members who complete the classes



CHILD CARE FOR PCS

This program is intended to help relieve stress felt by Air Force and Space Force families in the process of a Permanent Change of Station (PCS), Retirement, Palace Chase, or Separation service move.

- AFAS will provide \$200 per dependent child up to age 12 (not to exceed \$1,000 per family)
- Funds can be used for any child care option
- Approved funds are deposited to member via Zelle or ACH

For additional details and eligibility, please visit www.afas.org/ccfpcs/.

GIVE PARENTS A BREAK (GPAB)

Recognizing Air Force and Space Force families are subject to unique stresses due to the nature of military life, AFAS provides funding to give parents an occasional break.

This is not simply free child care, but rather an opportunity for commanders, first sergeants, and other base officials to provide help for families who need it.

- AFAS will provide \$40 per dependent child a month (up to 3-months) to eligible members with a GPAB certificate of eligibility.
- Funds can be used for any child care option
- Approved funds are deposited to member via Zelle or ACH

For additional details and eligibility, please visit www.afas.org/gpab/.

EDUCATION SUPPORT PROGRAMS



GENERAL HENRY H. ARNOLD EDUCATION GRANT PROGRAM

This program, also known as the Hap Arnold Grant, is the centerpiece of the AFAS education support. The application process for the Arnold Grant serves as a platform for other key education support opportunities at AFAS, including the Merit and Grit Scholarship programs, and Interest-free Supplemental Loan Program.

The Hap Arnold grant is uniquely tailored to recognize the proper weighing of family income and education costs. Award amounts vary each year based on the number of applicants, total approved grant budget, applicant's student aid index (SAI) from FAFSA, and cost of attendance at a college or university approved by the Department of Education. The specific amount awarded correlates to a student's particular level of financial need. Applications are available at www.portal.afas.org starting in early January – 30 April.



MERIT & GRIT SCHOLARSHIPS

Incoming freshman with top GPAs (Merit Scholarship) and eligible incoming freshman (Grit Scholarship) as verified through the Hap 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 for each of the Merit and Grit Scholarships (20 in total).

SUPPLEMENTAL LOAN PROGRAM

AFAS provides the loan applications in the fall to eligible applicants identified through the Hap 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 12-month period.

“BEE” ARNOLD SPOUSE TUITION PROGRAM

Applications are available at www.portal.afas.org starting in January and continuing until allowable yearly funds are depleted.

- Provides funding for spouses to pursue entry-level job training to help secure immediate, viable employment through short term programs/certifications (3-12 weeks) or spouses pursuing a PART-TIME undergraduate degree at an accredited 2-4 year college, university, or vocational/trade school approved by the U.S. Department of Education for participation in federal aid programs.
- Spouses of active-duty Air Force/Space Force members on active duty, Title 10 Reserve and Guard on extended active duty, and Title 32 Guard performing full-time active duty, are eligible and can receive up to \$2,500.
- Applicants can apply multiple times a year until they reach the \$2,500 limit and must provide proof of enrollment, cost of tuition document, dependent ID card, and military member's active-duty orders.

Grant Eligibility Requirements

- Dependent child of active duty, Title 10 AGR/Reservist on extended active duty, Title 32 AGR performing fulltime active duty, retired or deceased Air Force & Space Force member.
- Spouse of active-duty Air Force/Space Force member on active duty, Title 10 Reserve and Guard on extended active duty, and Title 32 Guard performing full-time 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 applications are available on the AFAS website at <https://afas.org/haparnoldgrant> starting in January and running through April of each year.

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 base and be familiar with the services available to you and your members.
- Look for opportunities to publicize the existence of AFAS and its programs.
 - Refer to the AFAS Resources page (www.afas.org/resources/)
 - Reminders at Commander's Call
 - Print 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 AFAS if 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.
- Stay informed about the most recent updates to AFAS programs by following AFAS on social media. We regularly share news and information on Facebook, LinkedIn, X, and Instagram.

NAMES & PHONE NUMBERS OF ASSISTANCE AGENTS

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

AFAS <i>Assistance:</i> ea@afas-hq.org <i>Education:</i> ed@afas-hq.org <i>Loan Management:</i> loanmgt@afas-hq.org <i>Application Portal:</i> https://portal.afas.org <i>Resources Webpage:</i> www.afas.org/resources/ <i>Kris McBride (Chief Operating Officer):</i> kris.mcbride@afas-hq.org <i>India Young (Programs, Deputy Director):</i> india.young@afas-hq.org	703-972-2650 703-972-2604 703-972-2647 703-972-2605
American Red Cross – Service to the Armed Forces	Toll Free 877-272-7337
Installation Military & Family Readiness Center	
Primary PFR Counselor	
M&FRC Community Readiness Consultant (CRC)	