

# Air Force Aid Society Assistance Guide



for  
Commanders  
First Sergeants  
Supervisors

*"There when you need us"*

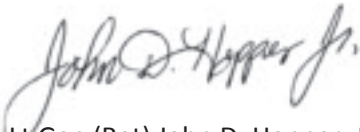
*Revised  
July 2015*

# Air Force Aid Society

## Introduction

As the Commander, First Sergeant or Supervisor, the responsibility for assuring the well-being of your people rests directly on your shoulders. In your leadership position, you need to understand how the Air Force Aid Society can be a powerful tool in helping your people cope with personal emergencies. Our aim is to refresh you on our programs and highlight the many ways your Air Force Aid Society can help you fulfill those responsibilities.

We have tried very hard to keep these highlights from being too detailed. If you find you need more information then go to your installation's AFAS Officer who will refer to the AFAS Operations Guide where we tell AFAS officials how to administer assistance. Certainly if you have questions or need answers, call us directly at (703) 972-2604. Leadership is a privilege and a challenge; let us help you help your Airmen.



Lt Gen (Ret) John D. Hopper, Jr.  
Chief Executive Officer (CEO)  
Air Force Aid Society



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## **A. 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. The Society promotes the Air Force mission by helping to relieve distress of Air Force members and their families and helping them achieve their education goals. It 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.”

Since its creation in 1942 as a non-profit organization, the Society has helped countless members of the Air 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 and their families.

## **B. AIR FORCE AID SOCIETY’S RELATIONSHIP WITH USAF**



The Air Force Aid Society maintains a small Headquarters in the Washington, D.C. area but the great majority of our assistance work is executed on a decentralized basis by the active Air Force through your Airman and Family Readiness Center (A&FRC). The Air Force Deputy Chief of Staff for Manpower, Personnel and Services issues the Air Force Instruction which

establishes requirements for the operation and administration of AFAS programs. (AFI 36-3111)

AFAS is governed by a Board of Trustees which includes key Air 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.

At any time, there are between 12 and 23 Board members, including active duty representation by the:

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

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 policy, produces the AFI covering AFAS and directs AFPC and Airman & Family Readiness Center (A&FRC) officials to provide support for AFAS programs.

Your input is critical! Commanders, first sergeants, supervisors, A&FRC personnel, and Personal Financial Readiness (PFR) counselors-- all combine to provide responsive programs.

## C. THE AFAS SUPPORT CHAIN: ADMINISTRATIVE RESPONSIBILITIES

The AFAS support chain consists of the Command Authority, the AFAS Staff Advisor and the AFAS Officer. (AFI 36-3111)

### **Command Authority** - Installation Commander

- Furnishes facilities and qualified personnel in the A&FRC. Periodically evaluates the quality, responsiveness and credibility of assistance being given.
- Ensures that staff conducts an effective publicity program to keep base personnel aware of available AFAS services.

### **AFAS Staff Advisor** - Airman & Family Readiness Center Chief

- Supervises the AFAS section.
- Approves assistance requests (IAW dollar limits).
- Periodically reviews case files to ensure compliance with AFAS policies.

### **AFAS Officer (AFASO)**

- Administers AFAS programs IAW AFAS Operations Guide and any supplemental instructions.
- Ensures AFAS is available on a 24-hour basis for emergencies.
- Helps the Installation Project Officer during the annual Air Force Assistance Fund (AFAF) drive.

### **Unit Commanders, First Sergeants and Supervisors**

- We value your input!
- While Airmen are not required to involve their leadership when seeking assistance, the AFAS section may request *your* help in making a judgement on the need for assistance - *particularly if the case is unusual or requires an exception to policy.*
- Your input can tip the scales!

## D. SUMMARY OF EMERGENCY ASSISTANCE GUIDELINES

AFAS guidelines for giving Emergency Assistance, to include approval limits, are meant to keep assistance consistent and fair among AF bases worldwide, yet allow flexibility in covering a broad range of unique situations. AFAS Headquarters will respond quickly when a section needs a higher level of approval or otherwise seeks guidance and advice.

## E. 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 the budget. Emergency assistance may be provided as a **no-interest loan or grant**. Our standard assistance usually involves getting 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” loan. The Falcon loan offers a streamlined process requiring minimum paperwork and is very targeted. Our experience is the Falcon loan has become a key method of solving a problem before it gets bigger.

### 1. ELIGIBILITY

- Active duty Air Force members and their dependents.
- Air National Guard and Air Force Reserve personnel on extended active duty for more than 15 days under Title 10 USC (assistance is limited to emergencies incidental to, or resulting from, member’s active duty tour).
- Retired Air Force members and their dependents.
- Dependent spouses and dependent-aged children of deceased Air Force personnel (who died on active duty or in retired status).
- **Falcon Loan:** Available on Air Force bases with an Airman & Family



Readiness Center to:

- Active duty Air Force personnel (including spouse with POA)
- Air Force Reserve and Air Guard members activated under Title 10 USC for more than 15 days

## 2. BASIC OPERATING PRINCIPLES

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

- **Timely response to personal emergencies is the AFAS watchword.**  
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 by the caseworker. Also, streamlined procedures are authorized when applying for our Falcon Loan (see Section 5).
- There will always be situations that defy policy. You must entertain exceptions to policy.
- 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 err on the side of generosity in assisting with need. However, we are not a continuous income supplement for those unable to live within their means.

- **Remember, while base AFAS officials are able to approve assistance at base level following AFAS guidelines, all disapprovals must be done by HQ AFAS caseworkers.**

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, fines, tax liens, etc. or to pay credit debts.

Emergency Assistance may be given as an interest-free loan, a grant, or a combination of both.

- The majority of AFAS assistance is provided in the form of interest-free loans with repayment of these loans helping to fund future assistance.
- Grant assistance should be fair and equitable.

### **3. 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:

#### **a. Basic Living Expenses**

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

- Rent
- Utilities
- Food -- When an Airman is unable to purchase food, the Society provides assistance for food as a grant. **Assistance is not meant to be on-going.**

## **b. 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, prosthetic devices, and orthopedic shoes.

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

## **c. 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 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 authorized for dependents of members who dis-enroll from the government provided insurance program unless approved by HQ AFAS.

## **d. Funeral Expenses**

Most active duty members receive FSGLI (surviving widows(ers) receive SGLI) 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.
- 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.
- Active duty members faced with the unplanned expenses of burying immediate family members (e.g. parent, brother, sister) may seek AFAS assistance. This assistance is usually as an interest-free loan.

#### **e. 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 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.

#### **f. 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).
- Vehicle repair assistance is usually provided as a no-interest loan.
- Assistance must be approved prior to having the vehicle repaired.

#### **g. Assistance with Travel Emergencies**

- Assistance may be provided for expenses related to travel on a personal emergency.
  - Active duty Airmen on emergency leave orders (**as defined by AFI 36-3003**) who also require emergency financial

assistance to travel, will be provided needed assistance as a grant.

- Active duty member stranded on either emergency or ordinary leave may be provided assistance 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 commander. Remind your people that the American Red Cross-Service to the Armed Forces and other service relief agencies will represent AFAS when an Air Force base isn't nearby. (AFAS ultimately reimburses all other agencies that make disbursements).
- Although government allowances usually cover PCS moves, young families may experience unexpected out of pocket costs that AFAS may be able to help with.
- Because emotions run high and definitions of personal emergencies vary, don't hesitate to seek clarification on available AFAS assistance.

#### **h. 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 on the basis of essential need rather than replacing the reduction of normal income.

#### **i. 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.

#### **j. 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 member.
- The object is to relieve the surviving dependent of immediate financial distress, normally for short-term basic living expenses.

#### **4. HOW TO APPLY FOR – EMERGENCY ASSISTANCE**

- The assistance process begins with an application. It can be done "online" (go to [www.afas.org](http://www.afas.org) and click on "Emergency Assistance") or at the Air Force Aid Society section at the Airman & Family Readiness Center.
- If the member cannot go online and is not near an Air Force Aid Society section, they may visit another Service Relief Agency (Army Emergency Relief, Navy-Marine Corps Relief Society, or Coast Guard Mutual Assistance) or call the American Red Cross-Service to the Armed Forces (877-272-7337).
- Many cases can be processed at base level; however, it is not unusual to require AFAS Headquarters coordination/approval.
- As a Commander or First Sergeant, you may be asked for input regarding assistance requests.

## 5. “FALCON LOANS” – STREAMLINED EMERGENCY ASSISTANCE

- Meet emergency needs of \$750 or less for the following purposes \* :
  - Basic living expenses – rent/mortgage, food, phone, utilities and gasoline
  - Vehicle expenses –repair, insurance, payment/registration but *not* vehicle purchase or down payment on vehicle
  - Emergency Travel (for any family relationship)
  - Medical and dental expenses
  - Child Care expenses
- Allow Air Force members to receive emergency financial assistance in a more streamlined process.
- The “process” is streamlined but it does not necessarily mean “no questions asked.”
- Available on Air Force bases with an Airman & Family Readiness Center to:
  - Active duty Air Force personnel (including spouse with POA)
  - Air Force Reserve and Air Guard members activated under Title 10 USC for more than 15 days
- Normally repaid within 10 months (or by ETS if less than 10 months)

\* NOTE: If the need exceeds the maximum for a Falcon Loan, or is for purposes other than those stated above, assistance should be requested using the standard emergency assistance application rather than the Falcon Loan streamlined process.

## 6. 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.
- To pay taxes and legal expenses.
- To make charitable contributions.
- To fund non-TRICARE approved medical procedures such as abortions.

\* NOTE: As an exception, HQ AFAS 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.

## F. 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 families meet their education goals.

### 1. COMMUNITY PROGRAMS

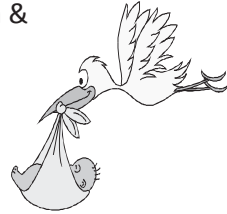
These community programs are available at most Air Force bases (limited to those bases that have the infrastructure to support the



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 Airman & 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 a bundle of useful baby items paid for by the Society.
- This program is extremely popular because of gift bundles and important information parents might not otherwise have access to.
- These classes provide an opportunity for new friendships and “play dates.”

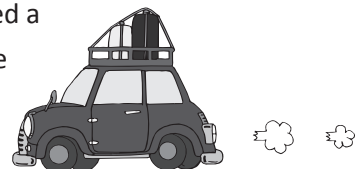


### **Give Parents a Break Program**

- Recognizing Air Force families are subject to unique stresses due to the nature of military life, AFAS has a special program to give parents an occasional break.
- At participating bases, AFAS pays 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 families, AFAS has developed a program that provides up to 40 hours of free childcare to families with PCS orders.



- Families are given a certificate for up to 20 hours of on-base childcare both at the base they are leaving and at which they are arriving.
- AF members with retirement orders (to include TDRL orders) may be issued a Child Care for PCS certificate for 20 hours of child care at the base they are departing, for use at that base only.
- 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.

### **Child Care for Volunteers**

- AFAS pays for childcare for Air Force spouses who volunteer at on-base facilities (such as the pharmacy, tax office, legal office, A&FRC, and Airman's Attic) in order to learn job skills.
- This program was designed to benefit the base as well as the individual. AFAS pays on-base child care costs typically in Family Child Care homes.
- Certified Family Child Care providers also benefit from this program as it generates revenue for these Air Force families.
- Key Spouses may receive up to 12 hours of child care (per child) while undergoing initial training required for Key Spouses.

### **Car Care Because We Care**

- AFAS developed this program to provide a free oil change to spouses of Air Force service members who are deployed 30 days or more or who are assigned to a one-year remote tour. The goal of this program is two-fold. First, minimize the stress on both the spouse and service member during a deployment. Second, introduce the spouse to the Airman & Family Readiness Center and its programs and valuable resources that the family may not have known were available.

- First term Airmen (E-4 and below) at their first duty station may be eligible for this program by meeting one-on-one with a PFR counselor.

## Phone Home Program



- Deployed First Sergeants this is your program. It provides free prepaid calling cards (currently a \$20 value) to your deployed Airmen. Send requests to [phonecards@afas-hq.org](mailto:phonecards@afas-hq.org) and the calling cards are shipped directly to you. Service members are able to keep in touch with family and friends and ensure their responsibilities at home are being taken care of without incurring large long distance bills.

## Spouse Employment Program

- This program is available at selected bases and provides entry-level employment training (i.e. word processing, administrative support) to spouses of active duty Air Force members.
- The goal is to assist spouses in securing immediate employment thereby improving financial stability.
- Training is normally short term (4-6 weeks), taught on base, and in partnership with a local community college.

## Youth Employment Skills (YES) Program

- This program offers high school-aged dependents of active duty members an opportunity to learn valuable work skills while having a positive impact on their base community.

- Effective 1 June 2015, for each hour volunteered, students “bank” \$6 towards their post-secondary education and \$2 for their base community. (Prior to 1 June 2015, students “banked” \$4 per hour. The base dollar rate of \$2 per hour is unchanged.)
- Students can accumulate up to 250 hours over all four high school years, for a potential maximum of \$1500. (Prior to 1 June 2015, potential maximum was \$1000.)
- Bases can “bank” up to \$10,000 per program year. Program participants can help determine how the funding can be spent to enhance local youth programs.

**REMINDER: Students enrolled in the YES Program are also eligible to apply for the General Henry H. Arnold Education Grant.**

## **2. GENERAL HENRY H. ARNOLD EDUCATION GRANT PROGRAM**

- The centerpiece of the Society’s education initiatives, this program awards education grants based upon financial need.
- These grants are made possible by the yield from the AFAS Education Fund, a separate Society endowment named in honor of General Henry H. Arnold.
- The unique feature of the Education Grant Program is that each award memorializes an individual or organization that has made a significant contribution to the Air Force and the Society.

### **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 member.
- Spouse of active duty Air Force member.
- Surviving spouse of active duty or retired Air 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 during the AFAS grant season (a four month period starting in November) on our website, [www.afas.org](http://www.afas.org). The application deadline is the beginning of March each year.

## **G. HOW YOU CAN HELP**

- Know your local AFAS section representative and be willing to run telephone interference for your people who need expedient help.
- Know who runs Personal Financial Readiness (PFR) at your base and be familiar with the services available to you and your people.
- Look for opportunities to publicize the existence of AFAS and its programs.
  - Reminders at Commander’s Call
  - Print and social media
  - Guest articles in base newspaper or website telling success stories of how AFAS helped your people
  - 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.
- Make sure there is after-hours AFAS support that meets the needs of your personnel in emergencies.
- Fully support the Air Force Assistance Fund (AFAF) project officer every year to ensure every Airman in your unit is approached about making a contribution.

## Names and Phone Numbers of Local Assistance Agents

|   |   |
|---|---|
| AFAS Staff Advisor                                      | Phone Number  |
| AFAS Officer  | Phone Number  |
| A&FRC Community Resource Consultant (CRC)               | Phone Number  |
| A&FRC CRC   | Phone Number  |
| A&FRC CRC   | Phone Number  |
| Primary PFR Counselor                                   | Phone Number  |
| Installation A&FRC front desk / main line               | Phone Number  |
| Other   | Phone Number  |
| <b>American Red Cross – Service to the Armed Forces</b> | Phone Number<br><b>(toll free)</b><br><b>877-272-7337</b> |



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