



**ASSISTANCE GUIDE**  
**FOR COMMANDERS,**  
**FIRST SERGEANTS,**  
**AND SUPERVISORS**

Revised August 2017

The **Air Force Aid Society** is the **official charity** of the U.S. Air Force and has been meeting the unique needs of Air Force families since 1942.

AFAS works to support and enhance the USAF mission by providing emergency financial assistance, educational support and community programs.

Over the last decade, AFAS has provided nearly **\$165 million in direct support** via more than **450,000 assists**.

For every \$1 an Airman contributes, AFAS distributes \$3 to Airmen through its programs.

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



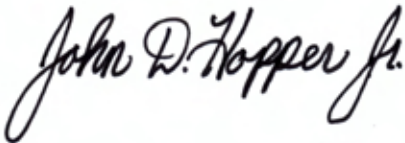
# HELPING YOUR AIRMEN

As a Commander, First Sergeant or Supervisor in the U.S. Air Force, responsibility for assuring the well-being of the Airmen at your base 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 helping you help your Airmen cope with personal emergencies, as well as daily active duty life.

This Assistance Guide is designed to provide a general overview and highlight of AFAS programs available to your Airmen.

If you find you need more information, your installation's AFAS Officer will be happy to refer to their AFAS Operations Guide. As always, HQ AFAS is here to support if you have questions or need answers. You can reach our Emergency Assistance Casework Team directly at (703) 972-2604.

Gen Hap Arnold founded the Society on the belief that no one soars to victory or achievement alone – all Airmen 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.

A handwritten signature in black ink that reads "John D. Hopper Jr." in a cursive script.

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

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

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# 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 financial distress of Air Force members 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.”

Since its creation in 1942 as a non-profit organization, AFAS 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.



# AIR FORCE AID SOCIETY'S RELATIONSHIP WITH USAF

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The Air Force Aid Society maintains a small Headquarters Office 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 & 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
- ★ DCS Manpower, Personnel and Services
- ★ The Judge Advocate General
- ★ Surgeon General
- ★ Deputy Assistant Secretary of the Air Force (Budget)
- ★ Chief Master Sergeant of the Air 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 policy, produces the AFI covering AFAS, and directs AFPC and Airman & Family Readiness Center (A&FRC) officials to provide support for AFAS programs.

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

# THE AFAS SUPPORT CHAIN: ADMINISTRATIVE RESPONSIBILITIES

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

## **COMMAND AUTHORITY** - Installation Commander

- ★ Furnishes facilities and assigns qualified personnel to perform AFAS duties. 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.
- ★ Ensures AFAS is available on a 24-hour basis for emergencies.

## **AFAS STAFF ADVISOR** - Airman & Family Readiness Center Chief

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

## **AFAS OFFICER (AFASO)**

- ★ Administers AFAS programs IAW AFAS Operations Guide and any supplemental instructions.
- ★ Helps the Installation Project Officer during the annual Air Force Assistance Fund (AFAF) drive.

## **UNIT COMMANDERS, FIRST SERGEANTS, AND SUPERVISORS**

- ★ We value your input – your insight is important to thoughtful decision making.
- ★ 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.

# SUMMARY OF EMERGENCY ASSISTANCE GUIDELINES

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AFAS guidelines for giving Emergency Assistance, to include approval limits, are meant to keep assistance consistent and fair among AF base installations 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.





# FINANCIAL ASSISTANCE

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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 or grant**. 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 Loan”. The Falcon Loan offers a streamlined process requiring minimal paperwork and is very targeted. Our experience is the Falcon Loan has become a key method of solving a problem before it gets bigger.

## 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

## 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 by the caseworker. Also, streamlined procedures are authorized when applying for our Falcon Loan (see Page 13).
- ★ 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 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.
- ★ **Remember, while base AFAS officials can 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 card debts.

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

- ★ The majority of AFAS assistance is provided in the form of no-interest loans, with repayment of these loans helping to fund future assistance.
- ★ Grant assistance 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 is unable to purchase food, the Society typically helps with food as a grant. **Assistance is not meant to be on-going.**

### 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.

### 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.

## 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.
- ★ AFAS assists when the funeral home requires funds up front and 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.
- ★ 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.

## 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.

## 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.

## Assistance with Travel Emergencies

- ★ Assistance may be provided for expenses related to travel on a personal emergency.
  - Active duty Airmen on emergency leave who also require emergency financial assistance to travel, will be provided needed assistance as a grant.
  - **AFI 36-3003 defines the circumstance and family relations that must be met before unit leadership may place Airman on emergency leave.**
- ★ Active duty member stranded on either emergency or ordinary leave may be helped 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.

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

## HOW TO APPLY FOR EMERGENCY ASSISTANCE

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1

The assistance process begins with an application. It can be done “online” (go to [www.afas.org](http://www.afas.org) and click on “How We Help” at the top of the page, then under Emergency Assistance, click on the blue box “Apply for Assistance Now”) or by going to an Air Force Aid Society section at the Airman & Family Readiness Center.

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2

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 **TOLL FREE number (877) 272-7337**.

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3

Many cases can be processed at base level; however, it is not unusual to require HQ AFAS coordination/approval.

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4

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



# FALCON LOANS – STREAMLINED EMERGENCY ASSISTANCE

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**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.

**Repaid within 10 months (or by ETS if less than 10 months)**

\* NOTE: If the need exceeds the maximum for a Falcon Loan, or the member currently has a loan balance, or the need 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.

## TYPICAL EXAMPLES OF WHEN AFAS CANNOT HELP

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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 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.

# COMMUNITY AND EDUCATION ASSISTANCE PROGRAMS

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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.

## COMMUNITY PROGRAMS

These community programs are available at most Air Force base 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.

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## 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 an AFAS tote and a gift card to the Exchange (AAFES).
- ★ 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.
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## 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 (to be used within 60 days).
  - ★ 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.
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## 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) 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.
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## 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.
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## 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.

# EDUCATION ASSISTANCE PROGRAMS

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## **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 \$4,000 are awarded to eligible Air Force dependents each year. The specific amount awarded correlates to a student's particular level of financial need. A unique feature to this program – each grant awarded carries the name of an individual or organization exemplifying service to the USAF, and that biographical information is sent to each grant recipient.

### **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 or Title 10 AGR/Reservist on extended active duty.
- ★ 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 application is available on the AFAS website at [www.afas.org](http://www.afas.org) starting in November and running through early March 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 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 contributing.

# NAMES & PHONE NUMBERS OF LOCAL ASSISTANCE AGENTS

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

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