

Air Force Aid Society Assistance Guide



Commanders
First Sergeants
Supervisors

"There when you need us"

*Revised
August 2012*

Air Force Aid Society

Introduction

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. As you frequently see, people stressed by financial problems often develop related personal problems that affect their usefulness on the job. Our aim is to refresh you on our programs and highlight instances when you may be directly involved in helping administer certain aid cases. As the Commander, First Sergeant or Supervisor, the responsibility for assuring the well being of your people rests directly on your shoulders. Hopefully, this booklet will attune you to the many ways your Air Force Aid Society can help you fulfill those responsibilities.

We have tried very hard to keep these highlights from sounding too regulatory. It is intended as a companion to our AFAS Operations Guide where we intentionally set an informal tone to tell AFAS officials how to administer assistance. In this booklet, we acquaint you with our programs and share policy insights relevant to your leadership role. If your review of our programs and the assistance process reinforces your confidence in the Society's ability to help those in need, this guide will have done its job.



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A. BACKGROUND

The Air Force Aid Society (AFAS) is the official charity of the U.S. Air Force. It promotes the Air Force mission by helping "to relieve distress of Air Force members and their families and assisting them to finance their education." 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." Through the years, AFAS has become increasingly effective in helping individuals with personal emergencies - as well as extremely useful when used by commanders to help solve personnel problems in their units.

The Air Force Aid Society, since its creation in 1942 as a non-profit organization, 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 active force through the Air Force Assistance Fund campaign. These contributions are used solely for Emergency Assistance. Although AFAS receives no appropriated or non-appropriated funds, close ties are maintained between the Society and Air Force officials.

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 its assistance work is managed on a decentralized basis by the active Air Force through the AFAS "command chain" on USAF bases/stations worldwide. 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.

AFAS is governed by a Board of Trustees which includes key Air Force leaders and distinguished civilians. The Board provides 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
- Judge Advocate General
- CMSgt 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 Services officials to provide support for AFAS programs.

At base level, commanders, first sergeants, supervisors, AFAS personnel, and Personal Financial Readiness (PFR) counselors all combine to provide responsive programs.

C. THE AFAS COMMAND CHAIN: ADMINISTRATIVE RESPONSIBILITIES

The AFAS command chain consists of the Command Authority, the AFAS Staff Advisor and the AFAS Officer.

Command Authority - usually the Mission Support Group Commander

- Responsible for the quality and integrity of AFAS assistance given by the section.
- Supervises section operations, furnishes necessary facilities, assigns qualified personnel to perform and monitor the AFAS Section.
- Assures that a staff member outside the AFAS Command Chain periodically evaluates the quality, responsiveness and credibility of assistance being given.
- Assures that staff conducts an effective publicity program to keep base personnel aware of available AFAS services.

AFAS Staff Advisor - usually the Airman & Family Readiness Center Chief

- Assists the command authority in supervising AFAS Section operations.
- Approves assistance requests that are within dollar authority.
- Periodically reviews case files to assure compliance with AFAS policies.

AFAS Officer (AFASO)

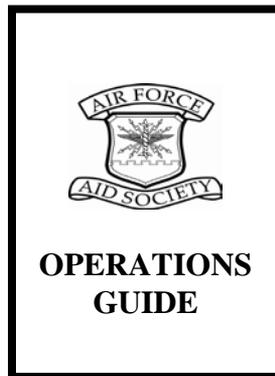
- Administers AFAS programs consistent with provisions of the AFAS Operations Guide and any supplemental instructions issued periodically by the Chief Executive Officer, AFAS.
- Assists the command authority in carrying out the responsibilities listed earlier.
- Assures AFAS is available on a 24-hour basis for emergencies.
- Assures all Assistant AFASOs are trained to perform routine and after hours duties.
- Helps the Installation Project Officer during the annual Air Force Assistance Fund (AFAF) drive.

Unit Commanders, First Sergeants and Supervisors are key players in the AFAS system.

- While Airmen do not need to involve their leadership when seeking assistance, the AFAS Section may request help in making a judgement on the need for assistance - or other facts in the case.
- When personal financial problems are affecting performance of someone in the unit/workplace, consider a referral to the AFAS Section or a PFR counselor - then monitor subsequent activity.
- In difficult cases, participate in counseling and evaluation. AFAS can often involve you in a constructive way; consult with the AFAS Section.
- If official administrative action is being contemplated, then assistance should be carefully limited to what is needed to avoid hardship.
- If it appears that AFAS is not doing its job, go up the AFAS Command Chain to voice concerns.

D. SUMMARY OF EMERGENCY ASSISTANCE GUIDELINES

AFAS guidelines for giving Emergency Assistance, to include approval limits, are detailed in the AFAS Operations Guide. They are meant to help commanders 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

1. ELIGIBILITY

- Active duty Air Force members and their dependents.
- Retired Air Force personnel and their dependents, but not on a continuing basis. Case by case review.
- Air National Guard and Air Force Reserve personnel on extended active duty over 15 days under Title 10 USC. (Assistance is limited to emergencies incidental to, or resulting from applicant's active duty tour. This assistance must be approved by HQ AFAS.)
- Spouses and dependent-aged children of deceased Air Force personnel (who died on active duty or in retired status).

2. BASIC OPERATING PRINCIPLES

- Emergency assistance usually combines an assessment of the emergency situation and an evaluation of the personal budget to arrive at a decision to make 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.
- **Timely response to personal emergencies is the AFAS watchword.** Streamlined procedures are authorized when the applicant is applying for a Falcon Loan up to \$750 (see Section 6). There will be certain time sensitive situations or circumstances such as a death of a family member when the completion of the budget may be waived by the caseworker.

In a regulated world of can do/can't do, the need for common sense and good judgement is paramount.

- Must be flexible to be genuinely responsive.
- Must entertain exceptions to policy.
- Must be open to your on-scene insights.

a. Need and Circumstances

The Society advocates an "open door" policy which makes it easier for individuals to apply for assistance when they feel the need and circumstances warrant. Be assured that AFAS officials will keep you informed on significant actions involving your people. It is important for all of us to remember that taking down the barriers to that initial request for help may ultimately be the best for everyone.

- Financial assistance is given when a qualifying individual cannot otherwise pay for specific basic needs essential to continued personal effectiveness as an Air Force member.

- The Society believes that it is better to err on the side of generosity in assisting with need. However, AFAS does not provide assistance for nonessentials, nor does it supplement the income of people who consistently lack sufficient self-discipline to live within their means.
- The Society does not use contributed dollars to assist members with "wants" and "desires" - needs are first priority.

b. Loans and Grants

Emergency Assistance can 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 and not be provided simply because an individual has a deficit and cannot repay a loan.

c. Assistance Policy

Each case is evaluated on its own merits. Emergency assistance is given when:

- A member cannot otherwise pay for specific basic needs – lack of which would affect the member's Air Force job or the essential quality and dignity of life the Air Force wants for its people.
- The need is essential.
- It is aimed at specific needs – and, generally limited to relatively short-term periods.

Emergency assistance is not given:

- If it merely postpones a long-term inability to exist on present pay and allowances. Note: If counseling and a stringent budget, coupled with a loan or grant won't solve the problem, then command participation may be necessary.

- For non-essentials or to supplement the income of people who consistently lack sufficient self discipline to live within their means.
- For continuing long-term assistance commitments.
- To replace funds due to garnishment (e.g. AAFES Military STAR Card, government issued travel cards, military fines).

3. FINANCIAL ASSISTANCE COVERED BY SOCIETY POLICIES

Assistance policies are reviewed continuously to ensure responsiveness to the essential needs of all eligibles. Current policy is to consider requests for the following:

a. Basic Living Expenses

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

- Food
- Rent
- Utilities

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 can 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.
- Costs should be reasonable and the care consistent with that given in uniformed services facilities.
- 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 disenroll from the insurance program unless approved by HQ.

d. Funeral Expenses

Most active duty members receive FSGLI when a spouse or dependent child dies.

- AFAS provides bridge loan assistance when needed to cover necessary costs of funeral until FSGLI pays.
- Special effort to minimize personal hardship and help you step in with timely assistance when needed most.
- Often requires chain of command to get actively involved with negotiating costs of services with local funeral home and acting as an agent for the member, to include requesting the assistance when the member is unable to do so.
- AFAS goal is MINIMUM red tape.
- Active duty members faced with the expenses of burying immediate family members (e.g. parent, brother, sister) may seek AFAS assistance if there is no other means of providing for the burial. This assistance is provided on a case by case basis and is usually as a loan.

e. Respite Care – “The Gift of Time”

- The Respite Care Program provides a “break” of a few hours a week or month to active duty Air Force, Air National Guard and Air Force Reserve personnel on Title 10 orders for more than 15 days 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).

- Assistance is given in the form of a grant and is based on need – the need for respite time, as well as financial need.
- Families are referred to AFAS through the EFMP office or Family Advocacy.

f. Vehicle Repairs

- Assistance can be given to repair a vehicle that is essential for everyday functioning of an individual or family for commuting to work, shopping, medical appointments and household errands.
- AFAS objective is to help you ensure that members have suitable essential transportation.
- Vehicle repair assistance is usually provided as a loan.
- Assistance should be approved prior to having the vehicle repaired.

g. Assistance with Other Emergencies

- Assistance can be provided for expenses related to travel on a personal emergency.
- Generally requires that the person be on emergency leave or have confirmation from the unit commander or first sergeant indicating the travel is essential.
- 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 pose special problems.
- Remind your people that the Red Cross 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 might 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 your people 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 homeowners or renters 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. THE ASSISTANCE PROCESS AND HOW IT WORKS

- The assistance process begins with an online application (go to www.afas.org and click on “Need Help?”) or at the Air Force Aid Society Section at the Airman & Family Readiness Center.
- Those who are not near an Air Force Aid Society Section may contact the local Red Cross or military aid society for assistance.
- Many cases can be processed at base level; however, in certain situations, AFAS Headquarters will need to review the case.
- Supervisors and Commanders may be asked for input regarding assistance requests.

5. EXAMPLES OF SPECIAL SITUATIONS AND UNIQUE NEEDS

AFAS programs are regulation driven but not intended to be excessively bureaucratic. Every problem situation is unique and sensitivity demands an attempt to try to help solve your people problems. Here are just a few of the special situations where AFAS assisted:

- Help was provided to enable a member to purchase a special van equipped with a lift and hand controlled operating system for an Air Force disabled spouse.
- An Air Force family was assisted to purchase a lap belt and water vest for their child who is normally confined to a wheel chair. The equipment has allowed their son to enjoy water therapy and increase his mobility and muscle strength.
- A dependent child without tooth enamel was helped with special treatment to prevent jaw deterioration.
- An Air Force MSgt was assisted to purchase a special bike for his daughter who has Cerebral Palsy (CP). This Discovery Series bike

allows severely handicapped children with CP to get around either by themselves or someone pushing from behind.

- Help with a respirator made it possible for a young Air Force family to care for their newborn at home.
- Parents of a 20-month old son, who requires constant, 24-hour care due to a rare lung condition, are able to get a break once a week through the AFAS Respite Care program.

6. FALCON LOANS – STREAMLINED PROCESS FOR FINANCIAL EMERGENCIES ...NOT “NO QUESTIONS ASKED”

- Allow Air Force members to receive emergency financial assistance in a more streamlined process.
- Are intended to meet specific emergency needs.
- 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 15 days or longer
- Must be repaid within 10 months (or by ETS if less than 10 months)
- Meet emergency needs of \$750 or less for the following purposes:
 - Basic living expenses – rent/mortgage, food, phone, utilities and gasoline
 - Vehicle expenses – payment, repair and insurance
 - Emergency Travel
 - Medical and dental expenses
 - Child Care expenses



7. WHAT AFAS CAN'T DO

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

- To pay for non-essentials such as television sets, electronics, etc.
- To pay for essentials that cost more than the average standard.
- 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 credit card debt including government issued travel cards.
- To cover bad checks, provide bail, or pay fines.
- To pay AAFES Military STAR card bills or replace funds due to garnishments.
- To pay taxes and legal expenses.
- To make charitable contributions.
- To assist in maintaining a standard of living inconsistent with the pay and allowances of the Air Force member.
- To fund non-TRICARE approved medical procedures such as abortions.
- To pay for a member's personal obligations (rent, electric, etc.) when the member has chosen to give, loan or send their money to family or friends.

F. OTHER ASSISTANCE PROGRAMS

In addition to meeting the emergency assistance needs of the Air Force Community, AFAS manages several other major assistance programs which deserve special mention.

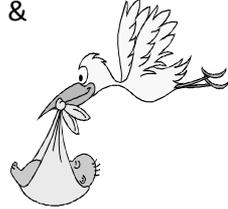
1. COMMUNITY PROGRAMS

These community programs are available at most Air Force bases and are open to active duty Air Force members to include Air

Guard and Reserve personnel activated under Title 10 USC for 15 days or more.

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”.

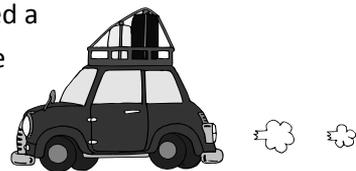


Give Parents a Break Program

- Recognizing that Air Force families are subject to unique stresses due to the nature of military life, the AFAS has a special program to give parents an occasional break.
- 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.
- At participating bases, AFAS pays Child Development Center costs for this monthly program.

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.
- This enables 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

- This program was designed for the benefit of the base as well as the individual.
- AFAS pays for on-base childcare for Air Force spouses who support certain base programs through volunteering.
- Certified Family Child Care providers also benefit from this program as it generates revenue for these Air Force families.

Car Care Because We Care

- In order to minimize the stress on both the spouse and service member during a deployment, 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, it ensures the safety of the primary family vehicle while the service member is away. It also introduces the spouse to the Airman & Family Readiness Center and its programs; valuable resources 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



- This program provides free \$20 prepaid calling cards to deployed Air Force members. Upon request, the calling cards are shipped to deployed first sergeants, supervisors and other leadership.
- 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 should be short term (4-6 weeks), taught on base, and in partnership with a local community college.

Youth Employment Skills (YES) Program

- This program, available at selected bases, 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.
- For each hour volunteered, students “bank” \$4 towards their post-secondary education and \$2 for their base community.
- Students, over a total of four high school years, can accumulate up to 250 hours, for a potential maximum of \$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 Arnold Education Grant

2. ARNOLD EDUCATION GRANT PROGRAM

General Henry H. Arnold Education Grant Program

- The centerpiece of the Society’s education initiatives, this program awards education grants based on weighting of family income and school costs.
- 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 grant season (a four month period starting in November) on our website, www.afas.org. The application deadline is the beginning of March each year.

G. HOW YOU CAN HELP

- Know the 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 assure everyone 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 CRC | Phone Number |
| A&FRC CRC | Phone Number |
| A&FRC CRC | Phone Number |
| Primary PFR Counselor | Phone Number |
| Other | Phone Number |
| Other | Phone Number |
| Other | Phone Number |



AIR FORCE AID SOCIETY, INC.
241 18th Street South, Suite 202
Arlington, VA 22202
703-607-3064
1-800-769-8951
www.afas.org



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