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Did you know that

Army Emergency Relief (AER) was incorporated as a private non-profit organization on February 5, 1942? The initial purpose of AER was to collect and hold funds to relieve distress of members of the U.S. Army and their dependents. This remains true today.

AER assumed the Army Relief Society (ARS) mission of providing financial assistance to widows/widowers and orphans of deceased Regular Army personnel upon the merger of ARS with AER on 2 July 1976.

Contact your local Army Emergency Relief Office today!

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Did you know that

You are entitled to a free copy of your credit report? Credit reports contain information about your payment history on loans, charge accounts, and credit cards. Request a copy of your credit report by contacting the three major credit reporting companies Equifax, Experian and TransUnion, or by going to www.annualcreditreport.com. This is the **ONLY** authorized online source for you to get a free credit report under federal law. You can get a free report from each of the three national credit reporting companies every 12 months. Some other sites claim to offer "free" credit reports, but may charge you for another product if you accept a "free" report. If you feel the information in your credit history is inaccurate, it's up to you to correct it!

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Did you know that

Army Emergency Relief was incorporated by the Secretary of War and the Chief of Staff of the Army in 1942?

Recognizing an unmet need AER was formed to provide the emergency financial assistance needs of a rapidly expanding Army. In the early days, most assistance was provided in the area of emergency travel. That has greatly expanded over the last seven decades.

Initially funded by a \$2 million grant from the American Red Cross, Irving Berlin's musical and movie, "This is the Army" generated another \$12 million "seed" money for the non-profit organization.

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Did you know that

Army Emergency Relief has provided more than \$1.5 billion in assistance to Soldiers and Families since 1942?

That assistance has been provided to more than 3.5 million Soldiers and Families in the form of no-interest loans and grants, as well as scholarships to Children and Spouses of Soldiers.

Each case it evaluated on its own merits and there is no "boiler-plate" answer. AER should be the first stop when a Soldier is confronted with a financial emergency.

Please contact AER for further information! Let them know how they can be of assistance.

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Did you know that

Effective January 1, 2014, SGTs and above can apply directly to AER for assistance?

After conducting a world-wide assessment in 2013, and consulting with Army leadership, Army Emergency Relief decided to implement the change.

Previous policy only allowed SFC and above the direct access.

For more information, contact your nearest Army Emergency Relief Office.

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Did you know that

The MG James Ursano Scholarship awarded 3469 scholarships to the children of Soldiers in 2013?

The program, named for a former AER Director who was an advocate for education, can provide scholarships for up to four years.

The application period runs from January 1st, with a May 1st deadline. The applications can be completed “on-line,” stream-lining the process.

The Children of Active Duty and Retired Soldiers are eligible for the Ursano Scholarship. For more information go to: <http://www.aerhq.org/dnn563/Scholarships.aspx>

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Did you know that

“The primary mission of Army Emergency Relief is to provide financial assistance to Soldiers, Active and Retired, and their Families?”

AER is conducted within the Army structure, with assistance available at 82 AER sections located on Army installations, world-wide.

Through reciprocal agreements, AER assistance is available through the Air Force Aid Society, Navy-Marine Corps Relief Society, Coast Guard Mutual Assistance, and the American Red Cross.

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Did you know that

Army Emergency Relief has reciprocal agreements with the other Service Aid Societies?

AER assistance is available at any of the 82 AER sections located on Army installations around the world. However, if you find yourself in a situation where you are not near an Army installation, AER has agreements with the Air Force Aid Society, the Navy-Marine Corps Relief Society and Coast Guard Mutual Assistance. All can...and have processed AER assistance requests.

Additionally, if you are not near any military installation, AER also has an agreement with the American Red Cross. Just call their 24 hour call center at 877-272-7337 and they can process your request.

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Did you know that

Army Emergency Relief is a resource for all active duty and retired Soldiers and their families – whether you’re single, married, or divorced?

A substantial amount of our financial assistance goes to service members with families because they often face more budgetary problems. However, AER provides financial assistance to everyone – regardless of marital status.

Check out the programs and services available through your local Army Emergency Relief Office. We may be able to help you!

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Did you know that

Doctor and dental bills can break your budget?

No kidding! However, Army Emergency Relief may help pay those bills for necessary medical treatment at civilian clinics, doctors’ offices, and hospitals.

AER can also help your family defray the cost of essential medical care beyond the scope of military hospitals, or outside TRICARE and/or MEDICARE coverage. AER will help with the cost of cranial helmets for infants.

Inquire at your local Army Emergency Relief Office today.

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Did you know that

The Women, Infants, and Children (WIC) program will provide temporary relief to families who are nutritionally deprived?

Federally funded, this program provides nutrition education to help improve eating habits and supplemental food vouchers to buy specific foods important to good health. Women must be pregnant, breastfeeding, or have children under five years of age. Participants must meet health and income guidelines.

Contact your local WIC office if you think you qualify for assistance under this program. For immediate needs, contact your local AER office.

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Did you know that

Army Emergency Relief can provide assistance for funeral costs?

In many circumstances our Soldiers are the responsible members of an extended family. Depending on the situation, our Soldiers end up having to accept the responsibility for the costs associated with the funeral.

No Soldier needs to shoulder this burden alone. Funeral costs are a specific category of assistance. In 2012, AER provided \$2.5 million in assistance to cover funeral costs.

Visit your local AER Office for more information.

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Did you know that

Vehicle repair loans may be available to you through Army Emergency Relief?

Based on need, we offer interest-free loans or grants for essential repairs necessary for the safe operation of a vehicle when you do not have sufficient resources to repair the vehicle yourself. You'll need a:

- Driver's License
- Registration
- Insurance
- Estimated Cost of Repairs

When you need help, visit your local Army Emergency Relief Office.

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Did you know that

A Power of Attorney (POA) is acceptable to Army Emergency Relief as authority to provide financial assistance to a service member's family during deployment?

AER accepts valid General or Special POAs which authorize an individual to borrow money.

A POA is an acceptable substitute for a signed and witnessed Pre-authorization form.

Plan for the unexpected! Visit your local Army Emergency Relief Office for more details.

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Did you know that

A Budget Review could be the key to your financial peace of mind? Are you living from payday to payday, having trouble meeting monthly bills, being harassed by creditors, or hoping your paycheck reaches the bank **before** those checks you just wrote do?

The AER Form 57R is available on our website. ("Financial Assistance" – "Blank Forms") It can help you track where your money is going.

If you do need help, visit the nearest Army Emergency Relief Section where caseworkers can review your financial situation and suggest corrective actions.

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Did you know that

AER has provided more than 15,000 Wounded Warrior grants?

In 2003, AER identified a critical need for our Wounded Warriors. When our Soldiers were medically evacuated from theater, many were transported out of the theater of operations with just the clothes on their back, without cash or credit cards.

AER stepped in and developed a system which provided our Wounded Warriors immediate assistance. Today, every Wounded Warrior medically evacuated from a theater of combat for inpatient care is provided a \$500 comfort grant. This grant has no restrictions. It is intended for the purchase of anything that could make a Soldier's recovery more comfortable, while minimizing the concern for immediate cash needs.

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Did you know that

AER will provide assistance to repair or replace major appliances?

Major appliance repair was one of the nine new categories of assistance added in the last three years. In 2012, AER provided nearly \$70,000 in assistance to repair or replace appliances

Call your local AER Office today if you've had a major appliance breakdown.

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Did you know that

Living beyond your means is a prescription for disaster?

Does more than 25% of your take-home pay go to paying bills? Are you making only minimum payments on bills due? Are you taking out new loans to pay off old ones? Are you missing payments? Are you stalling one creditor to pay another? Are you having frequent family arguments over money?

Do you really need that new TV, fancy watch or extra cup of fancy coffee?

Financial counseling is available through your local ACS office.

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Did you know that

Army Emergency Relief can provide assistance to purchase essential home furnishings?

Whether you're newly married, had a recent addition to the family, or just establishing a new household, AER can help with the essentials.

Nope, not the big screen TV or the mega entertainment center, but beds, cribs, tables, chairs and lamps are allowed.

Don't go to the "pay-day lender" or the "rent to own shop." The interest rates are exorbitant and you'll end up paying double, triple or even more from the friendly folks who want to help. Make AER your first choice.

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Did you know that

Army Emergency Relief will provide assistance to purchase cranial helmets?

Cranial helmets are sometimes required when an infant's head is "squeezed" during the birth process.

Although it is a medical diagnosis, Tri-Care will only cover the very expensive helmets if there is surgery involved. (a very small percentage of the cases)

Believing that no Soldier and Family should have to make a decision as to pay their bills...or take care of their baby, AER approved cranial helmets as specific category of assistance.

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Did you know that . . .

Army Emergency Relief staff handled 55,342 cases, resulting in assistance of \$68.6 million to Soldiers and their families who had financial needs in 2012?

The single, most prevalent category of need was Rent and Mortgages. Our clients also sought assistance to pay for emergency transportation, medical and dental bills, funerals, and setting up households, including security and utility deposits, furniture, car repairs, and more. Based on need, assistance is provided as an interest-free loan or grant.

If you have a temporary emergency need, AER may be able to help. Call your local office today.

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Did you know that . . .

Army Emergency Relief was established at the beginning of World War II to meet the unmet need to provide emergency financial assistance to Soldiers?

AER relies on donations resulting from the annual awareness campaign. During the annual campaign, Active Duty and Retired Soldiers are reminded of AER benefits, as well as given an opportunity to help take care of their fellow Soldiers. Despite an unstable economy, the 2012 campaign generated \$9.1 million in donations. Consider this: If EVERY Active Duty Soldier donated just \$5 per month, AER would have more than \$29 million to respond to your needs!

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Did you know that . . .

Money gobblers eat away at your cash flow week after week?

Want a shock? Record what you spend on miscellaneous items for a week, then multiply by 52. A partial listing might include magazines, paperback novels, soft drinks, beer and alcohol, fast food restaurants, video games, movies and DVD rentals, lottery tickets, CDs and music downloads, exercise classes, cell phones and texting, cigarettes, arts and crafts, toys, and pet supplies.

If you'd like additional information on how to develop a spending plan, contact your local Army Community Service Office. You'll be glad you did!

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Did you know that . . .

Money for college could be as close as your computer!

Army Emergency Relief helped xxx eligible students pursue their academic goals by providing \$xx million to fund education scholarships to 4614 Children and Spouses of Soldiers in 2013.

AER has two programs to provide financial assistance to help eligible family members pursue higher education. Don't rule out college before contacting us!

The application period is from January 2nd to May 1st.

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Did you know that

Some loan companies will charge Soldiers 38% interest on “short-term” loans...and it’s legal?

Recent changes in the law capped the interest rates these companies can charge...and 38% is no bargain.

These same companies have created products that can confuse Soldiers looking for Army Emergency Relief. (do a web search of Army Emergency Relief and see what comes up as a paid ad!) These companies often times advertise, using retired Soldiers to entice young Soldiers to take out these high-interest, high fee loans. AER should be the first stop when a Soldier is confronted with a financial emergency.

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Did you know that

Title Loan Companies charge an average annual percentage rate of 273%?

Regulated by the same laws that govern pawn shops, these companies operate in 14 states, often near military bases, targeting low-income consumers. Title loan companies require the customer’s vehicle title be held as collateral until the loan is paid in full. Many require a set of keys to your car to facilitate vehicle repossession, in case you miss a single loan payment. By making only the minimum loan payment, none of the money you pay is applied to the principal, and the loan is rarely repaid.

Before falling victim to this consumer rip-off, visit your local AER Office for financial assistance.

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Did you know that

The Army’s Annual AER Campaign, conducted each Spring, remains distinct from the Combined Federal Campaign for an important reason?

The Combined Federal Campaign charges all organizations under its campaign umbrella an administrative fee of more than 10% of their total collection. Other reasons:

- The two-fold purpose of not only collecting funds for AER, but also educating Soldier and Families on the assistance that AER can provide.
- The strong selling point that the Army takes care of its own.

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Did you know that

The Army Emergency Relief Annual Campaign is conducted from March 1st through May 15th?

Commanders can adjust the dates of their local campaigns in order to meet mission requirements.

The first event of the 2013 Campaign was held in early January, while the last event was held in June.

Historically, the annual campaign generates donations totaling \$10.3 million. Retired Sailors and Marines contributed an additional \$2.4 million to help Shipmates!

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Did you know that

The Army Emergency Relief Commanders Referral Program accounted for nearly 37% of all Active Duty assistance last year?

The Commander's Referral Programs, which was established in 2005, allows the Company Commander or First Sergeant to approve a loan up to \$1,500.

The Commander simply signs the AER Form 600, the Soldier takes it to the AER office, it's processed, and the Soldier can walk out with a check.

For more information, check with your local AER office.

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Did you know that

Army Emergency Relief will provide financial assistance to purchase a replacement vehicle?

If the cost to repair your vehicle is more than the vehicle is worth...it probably doesn't make sense to keep the vehicle on "life support."

Realizing that this situation is not that uncommon, AER approved a specific category of assistance to cover the expense. AER can provide up to \$4,000 as a down payment on a replacement vehicle.

Check with your local AER office for details.

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