

**Army Regulation 930–4**

**Service Organizations**

# **Army Emergency Relief**

**Headquarters  
Department of the Army  
Washington, DC  
5 May 2019**

**UNCLASSIFIED**

# ***SUMMARY of CHANGE***

AR 930–4

Army Emergency Relief

This major revision, dated 5 May 2019--

- o Updates the privacy of information statement (para 1–6).
- o Clarifies authority for the Department of the Army to support Army Emergency Relief, per Section 2566, Title 10, United States Code (para 1–7).
- o Adds responsibilities regarding case files and operations (paras 1–12*r*(1) and 1–12*r*(2)).
- o Adds responsibilities for Army emergency relief officers (para 1–14).
- o Adds a requirement for garrison commanders, or equivalent, regarding requests to open or close an Army Emergency Relief section (para 1–22*i*).
- o Adds a requirement for Headquarters Army Emergency Relief approval for certain requests (para 2–3).
- o Clarifies assistance for Family members of Soldiers who are confined, or being eliminated from the Army (para 2–6).
- o Adds terms of payment for Army Emergency Relief assistance (para 2–7).
- o Adds information about Army Emergency Relief officer coordination with casualty assistance officer and the Survivor Outreach Services (para 2–8).
- o Adds information on the new Army Wounded Warriors Army Emergency Relief Special Access Cell (para 2–9).
- o Adds new categories of financial assistance; updates stipulations for assistance with dental care (para 2–11).
- o Adds regional call centers of the American Red Cross as a source for Army Emergency Relief assistance (para 2–13).
- o Updates publicity procedures (para 2–14).
- o Changes the document retention requirement from 3 years from date of final loan payment or grant disbursement, whichever is later, to 4 years (para 2–16).
- o Provides definitive guidance on use of Army Emergency Relief funds and negotiable instruments (para 3–3).
- o Adds information on electronic debits from a checking or savings account to repay loans (para 3–6).
- o Prohibits Army Emergency Relief Sections from establishing local bank accounts using Army Emergency Relief's name and/or tax identification number (para 3–9).
- o Specifies that installation Internal Review Offices can audit the Army Emergency Relief Section (para 4–1).
- o Provides updated guidance on regular audits (para 4–2).
- o Adds details on conducting special audits (para 4–3).

- o Adds a credit card payment option for contributions (para 5–3).
- o Adds an option for Department of Defense Civilians to make discretionary allotments to Army Emergency Relief (para 5–4).
- o Changes procedures for campaign after-action reports (para 5–7).
- o Adds information on scholarship programs (para 6–1).
- o Combines the Stateside and Overseas Spouse Scholarship programs into one program, and allows all recipients to attend college part time (para 6–3).
- o Updates forms, to include adding new forms and removing old forms (app A).
- o Removes assistance availability at the Defense Attaché Office or Security Assistance Office to include Military Assistance Advisory Group, Military Group, Office of Defense Cooperation, and United States Liaison Office at remote locations (throughout).




Effective 5 June 2019

## Service Organizations Army Emergency Relief

By Order of the Secretary of the Army:

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General, United States Army  
Chief of Staff

Official:

  
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to the Secretary of the Army

**History.** This publication is a major revision. The portions affected by this major revision are listed in the summary of change.

**Summary.** This regulation covers policies, procedures, and responsibilities for the administration of Army Emergency Relief assistance to eligible Soldiers and their Family members.

**Applicability.** This regulation applies to the Regular Army, the Army National Guard/Army National Guard of the United

States, and the U.S. Army Reserve, unless otherwise stated. During mobilization, the proponent may modify chapters and policies contained in this regulation.

**Proponent and exception authority.**

The proponent of this regulation is the Assistant Chief of Staff for Installation Management. The proponent has the authority to approve exceptions or waivers to this regulation that are consistent with controlling law and regulations. The proponent may delegate this approval authority, in writing, to a division chief within the proponent agency or its direct reporting unit or field operating agency, in the grade of colonel or the civilian equivalent. Activities may request a waiver to this regulation by providing justification that includes a full analysis of the expected benefits and must include formal review by the activity's senior legal officer. All waiver requests will be endorsed by the commander or senior leader of the requesting activity and forwarded through their higher headquarters to the policy proponent. Refer to AR 25–30 for specific guidance.

**Army internal control process.** This regulation contains internal control provisions in accordance with AR 11–2 and identifies key internal controls that must be evaluated (see appendix B).

**Supplementation.** Supplementation of this regulation and establishment of command and local forms are prohibited without prior approval from the Assistant Chief of Staff for Installation Management: DAIM–ZA, 600 Army Pentagon, Washington, DC 20310–0600.

**Suggested improvements.** Users are invited to send comments and suggested improvements on DA Form 2028 (Recommended Changes to Publications and Blank Forms) directly to Headquarters, Department of the Army, Assistant Chief of Staff for Installation Management (DAIM–ISS), 600 Army Pentagon, Washington, DC 20310–0600.

**Distribution.** This publication is available in electronic media only and is intended for the Regular Army, the Army National Guard/Army National Guard of the United States, and the U.S. Army Reserve.

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\*This regulation supersedes AR 930–4, dated 22 February 2008

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# **Chapter 1**

## **Introduction**

### **Section I**

#### **Overview**

##### **1–1. Purpose**

This regulation prescribes requirements, procedures, and responsibilities for administering, operating, and approving Army Emergency Relief (AER) assistance. It also contains guidance, direction, and procedures for AER assistance to eligible Army Soldiers and their eligible Family members (see glossary definition). The portions of this regulation pertaining to the organization and operation of the National Headquarters, AER (HQ, AER) are for information only and are not directed by the Department of the Army (DA). Procedures used by AER sections, in conducting AER activities, are contained in HQ, AER implementing guidance, local standard operating procedures, and AER policy memorandums. Army Emergency Relief officers (AEROs) should contact HQ, AER for guidance or assistance needed in operating their sections, regarding the content of this regulation or any other instructions from HQ, AER.

##### **1–2. References and forms**

See appendix A.

##### **1–3. Explanation of abbreviations and terms**

See the glossary.

##### **1–4. Responsibilities**

See section II of this chapter.

##### **1–5. Records management (recordkeeping) requirements**

The records management requirements for all record numbers, associated forms, and reports required by this regulation are addressed in the Records Retention Schedule-Army (RRS–A). Detailed information for all related record numbers, forms, and reports are located in ARIMS/RRS–A, at <https://www.arims.army.mil>. If any record numbers, forms, and reports are not current, addressed, and/or published correctly in ARIMS/RRS–A, see DA Pam 25–403 for guidance.

##### **1–6. Bonding and information privacy**

*a.* All AEROs and other Army military and civilian personnel authorized to receive, handle, or disburse AER funds are bonded under a primary commercial blanket bond carried by HQ, AER. Loss of funds must be reported and investigated as prescribed in paragraph 3–5.

*b.* HQ, AER, installation AER offices, and appointed AEROs will not sell, trade, share, or otherwise make available confidential information to anyone outside of AER, except those agencies required to assist in providing AER services to Soldiers and eligible Family members in those instances where such disclosure is required by law. To ensure the privacy rights of individuals are maintained, the provisions of AR 25–22 will be followed.

### **Section II**

#### **Responsibilities within the Army**

##### **1–7. Secretary of the Army**

The Secretary of the Army will support the mission of AER, in accordance with Section 2566, Title 10, United States Code (10 USC 2566).

##### **1–8. Chief, National Guard Bureau**

The Chief, National Guard Bureau will—

*a.* Publicize the availability of AER assistance for Reserve Component (RC) Soldiers upon their entry onto active duty (AD) for periods in excess of 30 days, using AER-provided materials, information, and guidance.

*b.* Assist the Director, AER in locating and contacting individual RC Soldiers, after termination of their AD service, relative to AER activities.

#### **1–9. Chief, Army Reserve**

The Chief, Army Reserve will—

*a.* Publicize the availability of AER assistance for RC Soldiers upon their entry onto AD for periods in excess of 30 days, using AER-provided materials, information, and guidance.

*b.* Assist the Director, AER in locating and contacting individual RC Soldiers, after termination of their AD service, relative to AER activities.

#### **1–10. Assistant Chief of Staff for Installation Management**

The ACSIM is the HQDA proponent for AR 930–4 and the AER Program and will—

*a.* Provide oversight of AER policy related to program resources, audits, and major systemic problems affecting the delivery of services to eligible recipients.

*b.* Coordinate AER policies and maintain liaison with HQ, AER.

*c.* Exercise DA staff responsibility for AER activities.

*d.* Monitor and validate compliance through the Army Community Service (ACS) certification inspection process.

#### **1–11. Commander, U.S. Army Installation Management Command**

The Commander, U.S. Army Installation Management Command (IMCOM) is the single integrator for the AER Program and will—

*a.* Liaise with HQ, AER.

*b.* Provide HQ, AER with office space, administrative, and service support in accordance with 10 USC 2566. The term “services” includes lighting, heating, cooling, electricity, office furniture, office machines and equipment, telephone and other information technology services (including installation of lines and equipment, connectivity, and other associated services), and security systems (including installation and other associated expenses). This includes serving as AER’s sponsoring organization for items such as, but not limited to, building passes, common access cards (CACs), contractor enrollment in Defense Enrollment Eligibility Reporting System (DEERS) for identity verification to access required support systems.

*c.* Be responsible for the management and operational supervision of AER sections.

*d.* Conduct, using AER-provided materials, information, and guidance, the overall command AER annual fund-raising campaign, per chapter 5 of this regulation.

*e.* Using AER-provided materials, information, and guidance, continuously publicize the availability of AER assistance, including available education assistance.

*f.* Review reports of investigation and action taken involving loss or improper use of AER funds or other AER assets, in consultation with HQ, AER.

*g.* Review and take any necessary action on audit reports of AER sections, in consultation with HQ, AER.

*h.* Recommend opening or closing an AER section office.

*i.* Ensure that all personnel employed in the AER section offices complete the annual AER Code of Ethical Conduct statement.

#### **1–12. Senior commanders and garrison commanders (or equivalent) with Army Emergency Relief sections**

Commanders of installations, managed by IMCOM and those not managed by IMCOM, will—

*a.* Provide necessary facilities, equipment, and personnel to operate the AER section.

*b.* Appoint AEROs and assistant AEROs (see para 1–23).

*c.* Assign needed clerical personnel based on section’s volume of assistance.

*d.* Manage and operate the AER section according to guidance, direction, and procedures in this regulation and any other HQ, AER implementing guidance.

*e.* Safeguard AER funds and accountable forms (see paras 3–3 and 3–4).

*f.* Conduct audits of AER section (see chap 4).

*g.* Conduct the AER Annual Campaign (see chap 5).

*h.* Investigate any loss or improper use of AER funds (see para 3–5).

*i.* Publicize on a year-round basis how to obtain AER assistance, including education assistance (see chap 6).

*j.* Designate individuals and positions authorized to approve assistance as allowed by this regulation (see para 2–3).

- k.* Recommend to HQ, AER which loans should be declared uncollectible (para 3–8).
- l.* Determine who has operational control of the AER section, and locate the office where it is most convenient, visible, and accessible to Soldiers and their Family members.
- m.* Establish procedures for individuals with AER loans who are being reassigned, retired, or separated from the Army to clear with the AER section office.
- n.* Assure that all unit commanders are familiar with and help their Soldiers receive AER assistance.
- o.* Conduct periodic review of AER section operations.
- p.* Ensure that no additional prerequisites, stipulations, or requirements are imposed upon Soldiers in order to obtain AER assistance.
- q.* Ensure all personnel appointed as an AERO or assistant AERO complete the annual AER Code of Ethical Conduct statement.
- r.* Provide immediate notification to the Director, AER by email (aer@aerhq.org) and HQ, IMCOM of the following events:
  - (1) Loss or potential loss of AER funds and/or controlled items (see para 3–5).
  - (2) Any installation event requiring or having the potential to require AER assistance be issued to multiple Soldiers and their eligible Family members. Examples of such events may include responses to a natural or manmade disaster.
  - (3) Any event or potential event that may reflect negatively on AER. Such issues may include media coverage and allegations of fraud or misuse of AER funds.

### **1–13. Army Community Service directors**

The ACS directors will—

- a.* Conduct quarterly reviews of a random sample of AER files to ensure compliance of prescribed Army guidelines and documentation requirements.
- b.* Periodically review and ensure required ethics training occurs annually.
- c.* Include AER Operation in the internal control evaluation plan.
- d.* Ensure the AER Form 56 (Audit Checklist) is used to evaluate internal controls. Verify an AER audit was conducted by a disinterested officer using the current AER Audit Checklist.
- e.* Complete AER Form 58 (ACS Director’s Quarterly Review Checklist) on quarterly basis listing the AER records reviewed and any corrective action(s) taken. Review 2 percent of total caseload. Review no less than 5 cases and no more than 15 cases.

### **1–14. Army Emergency Relief officers**

AEROs are key individuals in assisting the commander and the chain of command to identify, improve, and solve emergency financial problems for Soldiers and their Family members. AEROs will—

- a.* Be familiar with and comply with policies, procedures, and requirements in this regulation and with other HQ, AER implementing guidance.
- b.* Advise commanders on AER matters.
- c.* Maintain operating relationship with the command Army Community Service (ACS) Program.
- d.* Receive, sign, and disburse checks, and be accountable for AER funds.
- e.* Safeguard AER funds, checks, and accountable forms (see paras 3–3 and 3–4).
- f.* Publicize to all commanders and Soldiers, how to obtain aid, including education assistance, on a year-round basis (see para 2–14).
- g.* Prepare and maintain AER Section records as prescribed by this regulation and other AER publications.
- h.* Interview each applicant seeking help.
  - (1) Investigate as needed.
  - (2) Coordinate with local legal assistance officers for those cases having legal implications, such as foreclosures and evictions.
  - (3) Counsel, guide, and refer the individual to an appropriate agency for specific help.
  - (4) Act on financial assistance under approval authorities prescribed by this regulation and designated by the senior or organization commander (see para 2–3).
- i.* Effect procedures to assure prompt loan collections per this regulation (see para 3–7) and other AER publications.
- j.* Maintain information on, and relationships with local, State, and national welfare agencies in the area. Use these agencies to help individuals, when appropriate.
- k.* Communicate with the IMCOM Army Family and Morale, Welfare, and Recreation Program’s (the G–9 division’s) points of contact and HQ, AER for information and guidance regarding policies or procedures.

- l.* Keep the senior commander and garrison commander (or equivalent) informed of AER policies; case types, number of cases approved and disapproved; amount of assistance given; and status of loans.
- m.* Coordinate with local casualty assistance officers (CAOs) and Survivor Outreach Services (SOS) to identify spouses of deceased Soldiers (active and retired) needing financial assistance.
- n.* Coordinate procedures with local Finance and Accounting Office regarding collections using DD Form 139 (Pay Adjustment Authorization).
- o.* Establish clearance procedures for Soldiers with AER loans that are being reassigned, retired, or separated from the Army (see para 3–10).
- p.* Assure that all Soldiers newly assigned to the installation or organization are told about AER assistance during installation in-processing.
- q.* Make periodic visits to units to keep unit commanders aware about AER assistance.
- r.* Provide a continuous AER publicity program throughout the year for all Soldiers and their Family members (see para 2–14).
- s.* Review current and prior audits to assure that all corrective actions have been taken.
- t.* Advise commanders promptly when volume of assistance requires additional personnel for AER Section to operate properly.
- u.* Use the most recent AER audit checklist found in Appendix B and HQ, AER implementing guidance or the AER Policy Memorandum to assure that all responsibilities are being properly accomplished.
- v.* Prepare and maintain standing operating procedures (SOPs) for operational procedures and requirements to ensure compliance with this regulation and commanders' instructions.
- w.* Complete Annual AER Code of Ethical Conduct statement.
- x.* Serve as the primary facilitator for AER training for the installation-level Company Commander/First Sergeant Pre-Command Course.
- y.* Ensure all requisite initial certification and sustainment training requirements are accomplished for AER section personnel. This includes new user access training and credentialing to utilize automation systems.
- z.* Periodically perform quality assurance review of assistance cases to ensure the files are complete and accurate.

#### **1–15. Assistant Army Emergency Relief officers**

Assistant AEROs will—

- a.* Be familiar and comply with guidance, direction, and procedures in this regulation and other instructions from HQ, AER.
- b.* Perform specific duties designated by the AERO to include the approval of loans on behalf of the AERO.
- c.* Interview applicants and provide assistance when authorized by the AERO.
- d.* Sign checks when authorized.
- e.* Act for the section AERO during temporary absence.
- f.* Complete Annual AER Code of Ethical Conduct statement.

#### **1–16. Company, battery, troop commanders and first sergeants**

These commanders and/or first sergeants will—

- a.* Be familiar with this regulation's contents, particularly the AER Company Commander and First Sergeant Quick Assist Program (see para 2–3b).
- b.* Validate the need and approve requests for assistance to Soldiers under the AER Company Commander and First Sergeant Quick Assist Program (see paras 2–3b and 2–3c).
- c.* Assure that all unit officers and noncommissioned officers (NCOs) are familiar with and help their Soldiers receive AER assistance.
- d.* When appropriate, provide the AERO with information regarding the applicant's financial status.
- e.* Tell the AERO if the applicant is pending elimination from the Army (see paras 2–3b and 2–3c).
- f.* Recommend whether AER assistance should be given for Soldiers who exhibit "high risk" behaviors in personal financial management, in accordance with AR 600–85, table 12–1, listing risk factors. Soldier information covered under the Alcohol Drug Control Prevention Program will not be disclosed and will be protected as per AR 25–22.

#### **1–17. Casualty assistance officers**

CAOs will—

- a.* Identify surviving spouses and children of Soldiers (active and retired) who need financial assistance.
- b.* Inform the AERO or HQ, AER when the survivor is deemed to need AER assistance.

c. Inform surviving spouses or children that AER is available to assist them. Assistance is provided for basic maintenance which includes food, rent, and utilities. Assistance is a temporary solution to temporary problems until various entitlements commence or other arrangements are made.

### **Section III**

#### **Army Emergency Relief Organization**

##### **1–18. Army Emergency Relief charter**

a. AER was incorporated under the laws of the District of Columbia on 5 February 1942 as a private, nonprofit organization to collect and hold funds to relieve distress of members of the Army and their eligible Family members.

b. AER provides emergency financial assistance to Soldiers (active and retired) and their eligible Families in time of distress.

c. AER assumed the Army Relief Society (ARS) mission to provide financial assistance to spouses and children of Regular Army personnel upon merger of ARS with AER on 2 July 1976.

d. AER exists solely for “helping the Army take care of its own.”

##### **1–19. Headquarters, Army Emergency Relief**

a. HQ, AER is supported by the Department of the Army, in accordance with 10 USC 2566, to accomplish AER’s mission.

b. AER is governed under bylaws established by the Board of Managers as empowered by the Certificate of Incorporation.

c. The AER bylaws provide for—

(1) A Board of Managers consisting of the following:

(a) President, AER.

(b) Director, AER.

(c) Vice President for Administration, AER.

(d) Vice President for Finance, AER.

(e) Vice Chief of Staff, Army.

(f) Sergeant Major of the Army.

(g) Spouse of the Chief of Staff, Army.

(h) Spouse of the Sergeant Major of the Army.

(i) Fifteen members elected by members of AER.

(2) A Board of Advisors, consisting of the following:

(a) Army Chief of Staff, Chairman.

(b) Commanders of Army commands (ACOMs) and Army service component commands (ASCCs).

(c) Other individuals that the chairman may appoint.

(3) Membership in AER consisting of the following:

(a) Elected and appointed officers of AER.

(b) Members of the Board of Managers.

(c) Members of the Board of Advisors.

(d) Commanders of installations and organizations having AER sections.

(e) Individuals who have served as chairman of the Board of Advisors since 1950, as members of the Board of Managers since 1960, and as officers of AER.

d. Headquarters, AER financial statements are audited annually by an independent certified public accounting firm (see chap 4).

##### **1–20. Director, Army Emergency Relief**

a. The Director, AER administers AER based on policies prescribed by the Board of Managers.

b. The Director will—

(1) Collect, safeguard, allocate, disburse, and audit funds.

(2) Establish procedures to safeguard funds and securities received.

(3) Perform quality assurance reviews of assistance cases on a regular basis.

(4) Promote AER to include an annual fund-raising campaign within the Army.

(5) Establish and administer financial and operating relationships with the American Red Cross (ARC), the Navy-Marine Corps Relief Society (NMCRS), the Air Force Aid Society (AFAS) and Coast Guard Mutual Assistance (CGMA).

- (6) Establish and maintain administrative and accounting procedures and records.
- (7) Hire personnel to manage and conduct HQ, AER operations.
- (8) Prepare and distribute an annual report of AER operations.
- (9) Oversee purchase, sale, and exchange of AER assets.
- (10) Be responsible for all functions and operations of AER activities Army wide.
- (11) Correspond directly on AER matters with senior commanders of installations and organizations having AER sections and provide informational copies to IMCOM, IMCOM directors and the Director, Family Programs, IMCOM G-9.
- (12) Provide pertinent data about AER assistance and AER section operations periodically to—
  - (a) Senior commanders of installations and organizations having an AER Section.
  - (b) Garrison commander (or equivalent).
  - (c) Interested heads of Army Staff agencies.

#### **1-21. Primary and secondary programs**

- a.* AER's primary program provides emergency financial assistance to—
  - (1) Soldiers, active and retired, and their eligible Families.
  - (2) Spouses and children of deceased Soldiers.
- b.* AER's secondary program provides monetary assistance for undergraduate education of—
  - (1) Children of Soldiers: active, retired, or deceased (see chap 6).
  - (2) Spouses of Soldiers: active, retired, or deceased (see chap 6).

#### **1-22. Organization for providing assistance**

- a.* Although AER is a private, nonprofit corporation, it is, in effect, the U.S. Army's own emergency financial assistance organization.
- b.* AER gives commanders an important asset in helping them accomplish their basic command responsibility for the morale and welfare of their Soldiers and eligible Family members.
  - (1) AER funds are made available to commanders with an AER Section, to provide emergency financial assistance to all Soldiers and their Family members.
  - (2) These funds are limited only by the requirement of valid need.
- c.* For the reasons in paragraphs *a* and *b* above, the AER assistance program is conducted primarily within and through the Army command structure in accordance with paragraph 1-11 of this regulation.
- d.* Administrative and operational support of the AER programs at installations will be in accordance with paragraph 1-12 of this regulation.
- e.* AER assistance is available to Soldiers and their eligible Family members as outlined below.
  - (1) Assigned to, or living near, an Army installation with an AER Section, through that AER Section.
  - (2) Living or working in a civilian community, on duty with another Service, on leave, or in transient status, through any of the following organizations:
    - (a) AER Section.
    - (b) ARC Regional Call Centers.
    - (c) NMCRS auxiliary.
    - (d) AFAS section.
    - (e) CGMA assistance office.
- f.* AER's reciprocal agreements with ARC, NMCRS, AFAS, and CGMA allows Soldiers to receive assistance through the other Military Aid Societies of the other Services.
- g.* AER's agreements with NMCRS, AFAS, and CGMA also provide for Navy, Marine Corps, Air Force, and Coast Guard personnel to receive assistance through AER Sections when a NMCRS auxiliary, AFAS section, or CGMA office is not readily available. NMCRS, AFAS, and CGMA will reimburse HQ, AER for any assistance given to members of their respective services (see para 2-10).
- h.* An AER point of contact will be established at each IMCOM director having an AER Section. The point of contact will ensure—
  - (1) AER Sections are in compliance with this regulation and any other HQ, AER instructions.
  - (2) Coordination is maintained between ACOM, ASCC, and IMCOM directors on issues related to AER.
- i.* An AER Section deals directly with individual applicants and provides emergency financial assistance.
  - (1) A section may be established based on the senior commander's determination that a valid need exists.
  - (2) The garrison commander (or equivalent) will submit a request to establish or close a section through their IMCOM director and HQ, IMCOM to the Director, AER.

(3) On approval of the action, the Director, AER, will instruct the responsible commander how to open or close a section.

(4) Based on temporary operational and geographic considerations a commander with an AER Section may establish a subsection(s) for a period of up to 90 days.

(a) The installation or organization AERO is responsible for operation of the subsections.

(b) Assistant AEROs must be appointed to administer subsections.

(c) The Director, AER, will be informed when a subsection is opened or closed.

j. Headquarters, AER does not provide emergency financial assistance directly to individuals. Requests are referred to an AER Section, ARC Regional Call Center, NMCRS auxiliary, AFAS section or CGMA office, whichever is closest to the individual.

### **1–23. Appointment of Army Emergency Relief officers**

AER represents a unique and important asset for the Army in demonstrating the interest, involvement, and concern of the Army's leadership for all Soldiers and their immediate Family members.

a. *Army Emergency Relief officers.* Senior commanders and garrison commander (or equivalent)s with AER Sections (both IMCOM managed and non-IMCOM managed installations) will designate a commissioned or warrant officer, a senior NCO in the rank of sergeant first class or above, or civilian (General Schedule–7) GS–7 or higher as the AERO.

b. *Qualifications.* An individual designated as the AERO will have the following qualifications:

(1) Demonstrated integrity in past performance involving financial responsibility.

(2) Expected tenure to allow a minimum of 18 months in the assignment.

(3) Ability to relate to and assist unit commanders with problems and emergency financial needs of their Soldiers.

(4) Sensitivity to and understanding of problems facing Soldiers their Families.

(5) Interest and skill in human relations.

(6) Mature judgment.

(7) Maintain appropriate client confidentiality.

c. *Assistants.* Senior commanders and garrison commander (or equivalent)s with Army Emergency Relief Sections (both IMCOM managed and non-IMCOM managed installations) will designate assistant AEROs based on population served and volume of assistance. The qualifications for the assistant AERO are the same as in paragraph b(1) through (7), above, and in addition to the following:

(1) Individuals designated may be commissioned officers, warrant officers, NCOs in the rank of staff sergeant or above, or civilians GS–5 or higher.

(2) The individual does not need be junior to the AERO when the assignment is part time.

(3) The individual must be qualified to act for the AERO during a temporary absence.

(4) The number designated will be limited to those needed to perform section duties. Annual case load and work load should be a primary consideration.

(5) Timely designation is important for submission of required signature cards to permit signing of checks when authorized.

d. *Absences.* When the section AERO will be absent more than 90 days, a newly designated AERO will perform the duties.

e. *Disbursement of funds.* Individuals authorized to disburse AER funds have a fiduciary responsibility for money being distributed. As such, anyone who knowingly authorizes the inappropriate or unlawful disbursement of AER funds may be held personally liable for these funds.

## **Chapter 2**

### **Army Emergency Relief Policies for Assistance**

#### **Section I**

#### **Eligibility and Approval**

##### **2–1. Eligibility for financial assistance**

Only personnel listed below are eligible to receive financial assistance from AER:

a. Soldiers on extended active duty (AD) and their eligible Family members.

b. RC Soldiers (Army National Guard and U.S. Army Reserve) on continuous AD orders under 10 USC, for more than 30 consecutive days and their eligible Family members. (This applies to Soldiers on AD for training and serving under various sections of 10 USC.)

- c. Soldiers retired from AD for longevity, retired by reason of physical disability, or retired at age 60 under 10 USC 12731 et seq and their eligible Family members.
- d. Surviving spouses and children of eligible Soldiers identified in paragraphs *a* through *c*, above, who died while on AD or after they retired.

## **2–2. Verification of eligibility**

- a. All eligible applicants must present a valid Department of Defense (DOD) identification (ID) card in order to receive AER assistance.
- b. All RC applicants must also present a copy of their Title 10 activation orders in addition to their DOD ID card.
- c. Eligibility of applicants without a DOD ID card or orders must be verified before assistance is given. Verification may be made with enlistment or reenlistment contract, orders, and valid photo ID.

## **2–3. Approval authority for Army Emergency Relief assistance**

a. The local commander and the chain of command are best able to evaluate the need for emergency financial assistance. Further, AER is an important asset to all commanders in fulfilling their responsibility for morale and welfare of Soldiers. Two local levels of approval authorities, along with the immediate commander under paragraph *b* below, are established on this premise and to give visibility to the interest, concern, and involvement of the Army's leadership in helping Army personnel and eligible Family members in time of emergency need. These local approval levels are—

- (1) AERO or assistant AERO may approve loans and grants up to \$3,000.
- (2) Garrison commander (or equivalent), deputy commander, garrison command sergeant major, or chief of staff may approve loans and grants up to \$4,000.
- (3) Loans and grants over \$4,000 must be approved by HQ, AER.

b. The immediate company commander, battery commander, troop commander, or first sergeant is the approving authority for the AER Company Commander and First Sergeant Quick Assist Program, a lending program. Soldiers may request AER funds by submitting a completed AER Form 600 (Company Commander and First Sergeant Quick Assist Program, Application for Financial Assistance) to their immediate commander.

c. Upon obtaining approval of requested assistance, the Soldier will take the AER Form 600 to the local AERO for an administrative review, after which funds will be issued and allotment for repayment established. Eligibility for assistance in this category is based upon the Soldier's ability to repay by allotment. Assistance under the AER Company Commander and First Sergeant Quick Assist Program is on a loan-only basis and will not exceed \$2,000.

d. All decisions regarding AER financial assistance must be:

- (1) Fair, prudent, and objective, with use of AER funds to meet only a valid emergency need. When the case is borderline, the decision should normally favor the applicant.
- (2) Based on providing only the amount needed to meet the actual emergency. The dollar amount established for the approval authorities is not a basis for determining the amount of assistance actually provided.
- (3) Within the framework of policies in this regulation or by any other instructions issued by the Director, AER.
- (4) Approved as an exception or exception to policy (see subparagraph *f*, below) only when determined by the authorized approval authority to be in the best interests of the Army and the applicant.

e. Approval of HQ, AER obtained by telephone, electronic message, email, or letter, is required in all instances of the following:

- (1) Assistance to surviving spouses and children of deceased Soldiers. (These cases are not required to be processed through command designated approval authorities, subparagraph *f*, below, prior to decision by HQ, AER.)
- (2) Assistance to a person who approves AER assistance (such as a garrison commander (or equivalent), garrison command sergeant major, or garrison chief of staff) or any eligible person working in ACS.
- (3) Assistance that would exceed garrison approval level. (Amount will include current request plus balance due on any outstanding loans, plus any grants within the past 12 months, plus any previous loans declared uncollectible for repayment.)
- (4) Assistance to persons on the AER restricted list.
- (5) Assistance processed through ARC, NMCRS, AFAS, and CGMA offices.

f. Approval is required by the garrison commander (or equivalent), deputy commander or chief of staff level—

- (1) Based on amount involved.
- (2) For exceptions and exceptions to policy. Exceptions are those situations not listed as a normal category of assistance but are not unauthorized by paragraph 2–12. Exceptions to policy are those situations that are unauthorized by paragraph 2–12 but are in the best interest of the Soldier and the Army as deemed by the approval authority.

g. The AERO will, through channels designated by the commander, provide—

- (1) Information on related AER policies.
- (2) Details regarding the specific case.



- (3) Soldier's unit commander's recommendation.
- (4) Personal recommendation.
- h.* Spouses of deployed Soldiers do not require approval of Soldiers' immediate commander to receive AER assistance. They must have a valid special power of attorney, or the approval authority can seek verbal concurrence via telephone, or email concurrence via a common access card (CAC) account from the Soldier for the spouse to obtain AER funds.

## Section II

### Types and Forms of Assistance

#### 2-4. Emergency financial assistance

An emergency is a condition that arises suddenly, is unforeseen and urgent, and requires immediate attention. When considering a request for assistance, it is important to remember that Soldiers do not have to be totally destitute to have a valid financial need. Assistance normally will be a loan, or, when appropriate, a grant or a combination loan and grant. Amounts of assistance will be commensurate with the emergency need.

*a. Loan.* Emergency financial assistance normally is a loan since Soldiers usually are able to repay and prefer to do so. All AER loans are interest free.

*b. Grant.* A grant is made when repayment in the foreseeable future would cause undue hardship. To decide if undue hardship exists, a careful evaluation will be made of the individual's—

- (1) Personal situation.
- (2) Current and projected income and expenses.
- (3) Other assets.
- (4) Ability to start repayment immediately or in the foreseeable future.
- (5) Ability to complete repayment within a reasonable time.

*c. Loan and grant.* Combination of a loan and a grant will be made when the individual's situation precludes repayment of the full amount of a loan, but partial repayment can be made without undue hardship.

#### 2-5. Assistance to surviving spouses and children of deceased Soldiers

AER assistance is not given to express sympathy to the Family. In all cases, need is the requirement. Assistance to surviving spouses and children of deceased Soldiers will be provided as a grant as follows:

*a. Emergency assistance.* Need for emergency assistance usually occurs at the time of, or shortly after, death of the Soldier. Often, this will be a onetime or temporary need that cannot be deferred until Government benefits or other entitlements are received. A need also may occur later if the spouse is unable to meet basic needs.

*b. Monthly allowance.* In extreme exceptional circumstances when surviving spouses and children have a continuing situation of inadequate income to meet basic needs, a monthly allowance may be provided to supplement their income. This type of assistance is reviewed and updated annually.

*c. Special need assistance.* When circumstances justify, assistance may be given for dental care, dentures, eyeglasses, hearing aids, wheelchairs, or similar needs.

## Section III

### Emergency Financial Assistance

#### 2-6. Policies for emergency financial assistance

AER emergency financial assistance is provided under many types of conditions or situations. Usually involved are obligations for everyday essentials that are beyond the individual's ability to meet. Any Soldier faced with a financial emergency should be provided with AER assistance within the framework of these policies.

- a.* Assistance is available for emergencies that require immediate attention.
- b.* Assistance is provided only for a valid need and not as a comfort or convenience.
- c.* Assistance is given only to individuals, not for group relief, general welfare, or long-term commitments.
- d.* Each request is considered on its own merits, on a personalized and timely basis and without publicity.
- e.* Assistance to AD Soldiers normally should be due to an emergency situation that developed after entry on AD.
  - (1) The AER Certificate of Incorporation governs use of AER funds to assist only Soldiers and their Family members.
  - (2) AER policies, established by the AER Board of Managers, are guided by DA policies in matters pertaining to Family member status and authority for Family member travel.
- f.* Assistance for treatment of chronic illnesses will be given only to the extent necessary to meet immediate and short-term needs and to allow time for future planning based on other resources.

g. Assistance for Soldiers pending elimination from the Army or disciplinary action, that could result in elimination from the Army, will be limited to an amount essential for basic needs.

h. Soldiers in confinement:

(1) Soldiers in confinement are not eligible to obtain AER assistance.

(2) Soldiers convicted by court martial whose sentence includes a dismissal, a dishonorable or bad-conduct discharge, or are administratively eliminated from the service with a discharge under other than honorable conditions are not eligible for AER assistance.

i. Family members of Soldiers in confinement who have been convicted by a court-martial, and whose sentence includes dismissal, or a dishonorable or bad conduct discharge, are eligible for limited AER assistance. Family members of Soldiers who are being administratively eliminated from the Army with a characterization of service as under other than honorable conditions, are also eligible for limited AER assistance. Normally, this assistance will be one time for basic living expenses and to assist in transition to meet emergency needs to prevent immediate privation. They are eligible until a sentence including dishonorable or bad-conduct discharge is executed, or until a discharge under other than honorable conditions is approved.

j. Family members of absent without leave Soldiers are eligible for limited AER assistance to prevent immediate privation. Eligibility terminates when the Soldier is dropped from the rolls as a deserter.

k. Assistance will not be given to Soldiers or their Family members at or after separation from the Army.

l. The sponsor must approve assistance to Family members. In the absence of the Soldier, the applicant must have a valid/unrevoked special power of attorney document signed by the sponsor. A special power of attorney document must contain the following:

(1) A termination date that has not expired.

(2) Terms authorizing the holder of the special power of attorney to obtain an AER loan and to start stop or change an allotment on the sponsor's behalf.

m. The use of a general power of attorney is not authorized. In the event the applicant does not have a valid special power of attorney, the AERO may use an approved AER form as described in HQ, AER implementing guidance.

n. Assistance in nonsupport cases will be provided on a one-time basis to prevent privation.

## **2-7. Emergency financial assistance to Soldiers**

a. AER's objective is to meet every valid emergency need of Soldiers and their Family members. Individuals must complete the appropriate application for AER financial assistance.

b. The AERO must establish from an interview with the applicant and from other sources all the facts regarding the need for assistance. The AERO should not base their decisions on assumptions or emotions.

c. Each case must be considered on its own merit. No two persons are exactly alike; also, no two situations are identical.

d. When the applicant's case is borderline, the decision normally should favor the applicant.

e. Normally, to evaluate an applicant's request for assistance, the AERO will consider, as a minimum, the following items:

(1) Purpose for which emergency assistance is requested.

(2) Whether a real emergency exists.

(3) Information on applicant's income from all sources (including spouse's, when applicable).

(4) Itemized statement of monthly and other expenses.

(5) Whether financial help will solve the problem.

(6) Amount of assistance needed versus what is wanted.

(7) Whether the need is being met or can better be met by aid from another agency.

(8) Confirmation of Soldier's duty status.

(9) Expiration of term of service (AD) and remaining Title 10 obligation for Reserve personnel (USAR and ARNG).

(10) Whether any personnel actions are pending involving elimination from the Army (for AD personnel).

(11) Recommendation and information from unit commander (in accordance with commander's referral loans, paras 2-3b and 2-3c).

(12) Whether person has received previous AER assistance and the status of any prior loan.

(13) Whether person appears on restricted list for AER assistance.

(14) Providing assistance as a loan unless repayment would cause undue hardship.

(15) If the Soldier is under court supervised bankruptcy proceedings, approval for a loan must be obtained from the court appointed trustee.

f. When a loan is approved, the AERO will ensure that the individual—

(1) Understands responsibility and terms for repaying the loan.

(2) Agrees to keep the AERO advised on any change in duty assignment, mailing address, or status.

(3) Agrees that personal data on the application can be given to HQ, AER, the ARC, and any other organization or relief society outside the DOD necessary for processing the application.

(4) Agrees that personal data can be disclosed to and by organizations within the Army or HQ, AER to aid loan repayment or return of overpayment.

(5) Understands that failure to repay the loan, unless undue hardship exists, will result in being identified on the HQ, AER restricted list. This list is visible to AER Sections Army wide. Individuals who appear on this list will not be approved for AER assistance without the specific prior approval of HQ, AER.

g. When assistance is not approved, the AERO will—

- (1) Assure that the applicant knows the reasons for disapproval.
- (2) Record reasons for disapproval.
- (3) Retain the application as required in paragraphs 2–16 and 2–17.
- (4) Refer to alternate sources of assistance.

h. When the applicant's problem appears to be a continuing one, the AERO will refer the individual to the appropriate agency for help, such as for—

- (1) Personal financial management and budgeting—to the ACS Financial Readiness Program counselor.
- (2) Legal difficulties—to the legal assistance officer.
- (3) Marital and Family conditions—ACS, social work services, or to the post chaplain.

i. Approved assistance is normally provided by check, AER Form 52 (AER Check and Allotment Authorization/Promissory Note), payable to the applicant. In the event the AERO believes the funds may not be used as intended or it is expedient in resolving the issue to make the check payable directly to the vendor, the AERO may prepare the check as a two party check with the applicant and the vendor as payees. Checks made payable only to a vendor is not authorized.

j. When aid is given to a Family member in the Soldier's absence, the AERO will—

- (1) Ensure agreement of sponsor.
- (2) Obtain AER allotment from sponsor for repayment.
- (3) Make the Family member a payee on the check.
- (4) Prepare all documentation in the name of the sponsor and include the sponsor's Social Security number, expiration of term of service (ETS), duty organization and mailing address.

## **2–8. Assistance to surviving spouses and children**

a. Assisting spouses and children of deceased Soldiers with financial needs is an important part of AER's mission.

b. CAO and SOS have personal contact with survivors and can assess the individual's situation identifying cases where help is needed. The CAO and SOS coordinator can notify and coordinate with the installation AERO, or HQ, AER when the survivor needs financial assistance.

c. AER Sections and ARC call centers are the outlets for contact with spouses and children regarding AER assistance. Requests received initially at HQ, AER normally will be referred to the nearest Aid Society to handle the case.

d. Individuals applying for financial assistance must complete AER Form 700 (Application for AER Financial Assistance). They must be an eligible Family member of the Soldier at the time of death. Eligible Family members must have a current dependent ID card. Any questions concerning eligibility should be referred to HQ, AER.

## **2–9. Assistance to Army Wounded Warriors Soldiers**

Soldiers classified as Army Wounded Warrior (AW2) by the AW2 Program are eligible to use the AER Special Access Cell to receive financial assistance. The program allows AW2 Soldiers to request financial assistance by directly contacting AER HQ or through facilitation by or with their AW2 advocate. The intent of the Special Access Cell is to assist AW2 Soldiers between the times they are medically retired from service until their disability benefits take effect. Individuals applying for financial assistance must complete AER Form 700–1 (AW2 Application for AER Financial Assistance).

## **2–10. Assistance to Navy, Marine Corps, Air Force, and Coast Guard personnel**

a. AER Sections will provide emergency financial assistance to Navy, Marine Corps, Air Force, and Coast Guard personnel when the following apply:

- (1) Aid facilities of the applicant's own Service are not readily available.
- (2) Referral to the ARC is not feasible.
- (3) An emergency financial situation exists that warrants assistance.
- (4) Authority has been obtained from the appropriate Aid Society HQ per the AER Sections Reference Manual.

b. Once approval is obtained, complete AER Form 52.

- c. All assistance records for an individual from another Service will be promptly entered in AER's automated case management system for reimbursement from NMCRS, AFAS, or CGMA.
- d. Unit commander concurrence is not required when providing assistance to members of other services.

## **2-11. Categories of authorized emergency financial assistance**

Correct identification of reasons for assistance is essential for insight into problem areas causing the need for help.

a. *Nonreceipt of pay.* (Includes allowances and allotments.) Applies when pay is due and not received.

(1) This normally can be verified from the individual's leave and earnings statement or by the local Defense Military Pay Office (DMPO).

(2) Assistance will—

(a) Not be based on amount of pay due.

(b) Be limited to basic needs for subsistence to prevent privation until pay is received.

(3) This category will not be used when a Soldier is in a no pay due status due to advance or partial payments previously received.

b. *Loss of funds.* (Includes loss of pay or other funds.) Normally attributable to theft or not safeguarding funds. The loss should have been reported to military or civilian police authorities.

(1) Assistance will—

(a) Not be based on amount of funds lost.

(b) Be limited to basic needs to prevent privation.

(2) Gambling loss is not considered a valid reason for AER assistance.

c. *Medical, dental, and hospital expenses.*

(1) Assistance is permitted for personal medical and other incidental expenses related to obtaining authorized medical care under tri-service medical care (TRICARE) or Medicare. Medical expenses include all health services, equipment, and supplies that are benefits of either TRICARE or Medicare. Assistance for medical and hospital expenses may be provided when—

(a) Medical treatment or hospital expenses are not elective but medically required.

(b) Paying bills or a required down payment cannot be deferred through usual repayment period.

(2) Assistance for prosthetic devices, such as orthopedic shoes, hearing aids, spectacles, and so forth, is authorized when supported by a statement from a medical authority attesting that the device is essential for the health and welfare of the individual.

d. *Funeral expenses.* Assistance is authorized for funeral expenses incurred for Family members. Assistance for a parent, sister, brother, or other extended Family members may be provided on a limited basis. Assistance for funeral of non-dependent Family members will always be in the form of a loan since they are not eligible for AER assistance. Assistance is limited to only provide funds for a modest but dignified funeral.

(1) Assistance normally is not provided for costs that are reimbursed by insurance, Social Security, veteran's benefits, or other agencies.

(2) Funeral costs should be commensurate with the applicant's desires and financial ability.

e. *Required travel expenses.* Assistance may be provided to meet unforeseen required travel and related maintenance expenses such as transportation, lodging, and food, when applicable due to—

(1) Emergency leave, in accordance with AR 600-8-10.

(2) Emergency travel, in accordance with AR 600-8-10.

(3) Extraordinary costs involved in meeting port call or permanent change of station (PCS).

(4) Convalescent leave authorized by medical authorities.

(5) Return of Family member(s) to sponsor's household after short term absence to resolve problems at an emergency site.

(6) Paternity leave granted to a Soldier to care for a newborn.

f. *Rent.* Assistance may be provided for—

(1) Payment of initial rent and deposit.

(2) Payment of rent.

(3) House and trailer payments.

(4) Emergency shelter.

g. *Food.* Assistance may be provided for food to prevent privation.

h. *Utilities.* Assistance may be provided for—

(1) Payment of required deposits.

(2) Payment of utility bills.

i. *Privately owned vehicle.* Assistance may be provided for—

- (1) Cost of repairs essential to maintain a vehicle in safe operating condition and routine maintenance.
- (2) Vehicle insurance premium for period of emergency need.
- (3) Cost for emergency operation need.
- (4) Car payment.

*j. Clothing.* Assistance may be provided for—

(1) *Uniforms.* Although enlisted Soldiers receive an annual allowance for uniform replacement, assistance can be provided to purchase uniforms lost or damaged as a result of a disaster.

(2) *Civilian clothing.* Assistance can be provided to replace essential items lost in a disaster, or basic essential items needed due to household good delivery delays, and clothing as needed because of weather changes.

*k. Fire or other disaster.* Assistance in case of fire or other disaster will be provided but will be limited to the amount needed to prevent privation or undue hardship.

*l. Privation.* Assistance is authorized to prevent privation of a Soldier and Family members for valid causes not otherwise identified above.

*m. Travel funds for a permanent change of station.* AER does not replace government programs such as movement cost associated with a PCS. However, Soldiers who file for advanced travel pay, and have not received their requested PCS travel entitlements prior to departing the current duty station may request AER funds. Assistance is intended to help the Soldier and Family in this situation meet expenses related to a PCS. Assistance in this category will always be in the form of a loan since AER grants are never given for expenses which will be reimbursed by the government.

*n. Repair of heating, ventilation, and air conditioning.* The proper maintenance of a personal residence is an individual responsibility. AER assistance may not be used for routine maintenance or repairs that all homeowners must plan for and expect to occur. However, emergency situations occasionally arise which may necessitate consideration of repairs essential to the well-being of the Family. Therefore, assistance of unexpected home repairs for equipment replacement of window air conditioning units, and central heating and cooling units are authorized. Assistance in this category is limited only to the Soldier's primary residence.

*o. Purchasing and repairs of stove or refrigerator.* AER assistance may be provided to purchase or repair reasonably priced home appliances such as refrigerators and stoves. Assistance is intended to help Soldiers when required to establish a residence or to repair or replace items that may have been damaged through normal usage or a natural disaster, such as a flood.

*p. Child car seats.* Child car seats, sometimes called child safety seats, are required by law. In the best interest of the child's safety, AER assistance may be provided to purchase a quality car seat that meets Federal Safety Standards.

*q. Cranial helmets.* Cranial helmets, or remodeling bands, are often a medical necessity for the treatment of moderate to severe head deformities. Cranial helmets, based upon individual situations, are sometimes an authorized category for TRICARE reimbursement. AER assistance is authorized when a helmet has been prescribed by appropriate medical authority, but has not been authorized by TRICARE. All assistance cases for cranial helmets, regardless of dollar amount, must be approved by HQ AER.

*r. Dental care for Family members.* Limited AER assistance may be provided when a Soldier does not have sufficient funds to cover upfront Family member dental care payments required for treatment or patient's share of charges that are not covered by dental insurance. Payment arrangements can then be made with the dentist for remainder of treatment. Assistance may also be provided for upfront costs when long-term treatment is needed to correct serious dental problems. The below listing identifies procedures for which AER assistance may be authorized. Each request should be considered on an individual basis with emphasis on dental needs necessary for individual health.

- (1) Diagnosis, x-rays, examination, and cleaning.
- (2) Emergency care to alleviate pain.
- (3) Filling of cavities.
- (4) Crowns to include post and core or composite/resin build-ups.
- (5) Treatment of acute periodontal disorders, including necessary periodontal surgery for pain and infection control.
- (6) Root canal therapy.
- (7) Extractions.
- (8) Orthodontia to prevent handicaps or disfigurement.
- (9) Sealants.

*s. Furniture.* AER assistance may be provided to obtain essential and economical furniture, such as bedding, sofa, kitchen table, and cribs. Assistance is for Soldiers establishing an initial household upon PCS or when newly married. Replacement of essential furniture is also authorized when the request is based upon loss of furniture resulting from a natural disaster such as a flood or fire. AER assistance is not to be used for non-essential pieces of furniture such as entertainment centers and TV stands, or to assist with obtaining additional furniture in an established residence.

*t. Replacement vehicle.* AER does not finance the purchase or lease of a new or used privately owned vehicle. However, for some Soldiers, it may be more financially sound to seek AER assistance for a down payment to obtain a more reliable vehicle than repairing an existing vehicle when the cost of the repairs is higher than verified value of the current vehicle. In determining the value of a vehicle, it is recommended to use the National Automobile Dealers Association website or the Kelley Blue Book website.

*u. Rental vehicles.* Soldiers on emergency leave or awaiting major repairs of a primary vehicle may obtain AER assistance for a rental vehicle. While need for a specific length of time may vary, assistance should be of a temporary nature (7–10 days). Soldiers requesting AER assistance to obtain a rental vehicle may include funds for rental insurance in their application.

## **2–12. Categories of unauthorized emergency financial assistance**

Unless unusual circumstances exist, AER financial assistance is not authorized for the following reasons:

- a. Divorces.*
- b. Marriages.*
- c. Education expenses (tuition, room and board, books, and supplies) except as authorized in chapter 6.*
- d. Purchase or lease of new or used privately owned vehicle and costs associated (for example, taxes, registration, insurance, and transportation).*
- e. Travel of non-command sponsored Family members from the continental United States (CONUS) to overseas commands.*
- f. Ordinary leave or vacation.*
- g. Liquidation or consolidation of outstanding debts.*
- h. Business ventures or any similar investment.*
- i. Funds to replace those overdrawn from a bank account.*
- j. Civilian court fees, fines, judgments, liens, bail, legal fees, and income taxes, except to prevent immediate privation of Family members.*
- k. Goods or items for convenience, comfort, or luxury.*
- l. Continuing assistance.*
- m. Abortion.* (No exceptions to policy authorized.) However, when a Soldier or eligible Family member is determined by medical authority to be qualified, under current DA directives, for an abortion at Government expense, and when emergency financial assistance is needed in connection with attendant costs, AER assistance may be provided only when such assistance is essential to meet attendant costs related to treatment or hospitalization in a military facility or to meet attendant costs related to medical treatment of hospitalization and funding under TRICARE. Requests for such assistance must be approved by the garrison approval authority or HQ, AER as appropriate.

## **Section IV**

### **Administrative Policies**

## **2–13. Coordination with the American Red Cross**

- a. The ARC provides many valued services to Soldiers and their Families. ARC programs and policies are covered in AR 930–5. A memorandum of understanding exists between AER and ARC that defines the cooperative relationship between these two organizations regarding providing financial assistance to Soldiers and their eligible Family members.*
- b. The role of the ARC is limited to providing access to financial assistance from AER to Soldiers and their eligible Family members.*
- c. After duty hours or when more than 50 miles from a military installation, Soldiers may request AER assistance by contacting any ARC Regional Call Center.*

## **2–14. Publicizing Army Emergency Relief**

- a. One of the Army’s tasks is to inform and encourage all Soldiers to use AER when they have a valid financial need.*
- b. Success of the AER program depends on the chain of command being aware of AER benefits, informing their Soldiers and their Families, and ensuring access is available through facilities that can provide the assistance. Ensure awareness by—*
  - (1) Including AER information in orientation briefings for newly arrived and assigned Soldiers and their Families.
  - (2) Using installation and organization media such as newspapers or daily bulletins.
  - (3) Using Defense Media Activity assets.
  - (4) Briefing AER activities at Commander’s Calls.

- (5) Having the AERO make periodic visits and briefings to subordinate units.
  - (6) Using campaign and other related material during the installation AER annual campaign.
  - (7) Providing AER briefings to spouses' organizations, particularly NCOs and enlisted spouses.
  - (8) Including AER information in ACS and ARC orientations or briefings.
  - (9) Briefing new company commanders and first sergeants.
  - (10) Establishing and/or maintaining a social media presence to include a website, Facebook, or YouTube channel.
  - (11) Coordinating with Veteran Service Organizations as appropriate.
  - (12) Providing AER briefings and informational material periodically to retired personnel serviced by the installation or organization.
- c. In publicizing AER, information material or briefings may include general information about individual emergency cases. The information will not breach confidentiality regarding the actual case. Actual names, places, or specific dates should not be included.

## **2-15. Reports and forms**

- a. Director, AER will periodically provide management information concerning AER to commanders.
- b. Reports prepared by AER Sections and furnished to HQ, AER include—
  - (1) Regular Audit Report (see para 4-2).
  - (2) Special Audit Report (see para 4-3).
  - (3) Campaign After-Action Report (see para 5-7).
- c. The forms listed below are used in AER Section administration and operations and will be obtained as follows:
  - (1) Requisitioned through normal publication supply channels:
    - (a) DA Form 4908 (Army Emergency Relief Annual Fund Campaign).
    - (b) DD Form 139 (Pay Adjustment Authorization).
    - (c) DD Form 577 (Appointment/Termination Record - Authorized Signature).
    - (d) DD Form 2558 (Authorization to Start, Stop or Change An Allotment).
  - (2) Furnished by HQ, AER:
    - (a) AER Form 50 (AER Loan Repayment Receipt).
    - (b) AER Form 51 (AER Bank Deposit Slip and Voucher).
    - (c) AER Form 52 (AER Check and Allotment Authorization/Promissory Note).
    - (d) AER Form 53 (Special Power of Attorney).
    - (e) AER Form 54 (Information Paper on Special Power of Attorney).
    - (f) AER Form 55 (Digital Account and Allotment Authorization Form).
    - (g) AER Form 56 (Annual AER Audit Checklist).
  - (3) Furnished by HQ, AER for local reproduction:
    - (a) AER Form 9-R (AER Education Assistance Program Pamphlet).
    - (b) AER Form 30-R (AER Request for Transaction or Record Adjustment).
    - (c) AER Form 57-R (AER Budget Planning Sheet) (BPS).
    - (d) AER Form 58 (ACS Director's Quarterly Review Checklist).
    - (e) AER Form 100 (Section Reference Manual – Change Recommendations).
    - (f) AER Form 400 (Pay Adjustment Authorization Form).
    - (g) AER Form 500 (Allotment Authorization/Promissory Note – Processing Manual AER Form 52).
    - (h) AER Form 600 (Commander's Referral Program, Application for AER Financial Assistance).
    - (i) AER Form 700 (Application for AER Financial Assistance).
    - (j) AER Form 700-1 (AW2 Application for AER Financial Assistance).
    - (k) AER Form 800 (Request to Adjust an AER Loan Balance due to Death of Member).
    - (l) AER Form 800-1 (Request to Adjust an AER Loan Balance for Hardship Reasons – Soldiers/Retirees).
    - (m) AER Form 900 (Combined Application for Assistance and Promissory Note).

## **2-16. Records management requirements**

Local AER records will be considered keep (K) records, which are saved only to serve their business needs, in accordance with AR 25-400-2. Disposition of AER records will be as follows:

- a. All case documents, to include AER Form 52, will be retained for 4 years from the date of the final loan payment or grant disbursement, whichever is later.
- b. The following documents, when not an element of a case file, will be retained for 3 years from the date of document.
  - (1) Financial and loan reports.
  - (2) Campaign records.

- (3) Bank deposit slips vouchers.
- (4) Audit reports.
- (5) Similar or related documents not associated with individual cases.

## **2-17. Filing of records**

- a.* AER assistance case files will be segregated from other files and stored with limited access.
- b.* Records must remain under the control of the AERO.
- c.* Disclosure of information from AER assistance case files will be governed by paragraph 1-6 of this regulation.

## **Chapter 3 Financial Policies**

### **Section I**

#### **Overview**

#### **3-1. General**

All accounting and most financial management activities are consolidated at HQ, AER. However, some financial activities are performed within AER Sections. This chapter prescribes policies relating to those activities. Procedures for implementing these policies are found in HQ, AER implementing guidance, local standard operating procedures, and AER policy memorandums.

#### **3-2. Authorized expenditures and disbursements**

The only authorized expenditures and disbursements made by AEROs are for approved financial assistance cases. AER Sections and their AEROs are not authorized to expend or disburse AER funds for any other purposes to include, but not limited to, personnel, administrative, management, and/or fund-raising costs.

### **Section II**

#### **Fiscal Policies**

#### **3-3. Funds**

- a.* AER funds are privately owned funds that are made available to assist Soldiers and their Families during times of need. Therefore, a garrison commander (or equivalent) cannot reprogram AER funds available to them to meet other operational requirements.
- b.* Garrison commanders (or equivalents) and AEROs are responsible for all AER monies and negotiable instruments received from any source for any reason. Monies and negotiable instruments include, but are not limited to, funds made available from AER assistance accounts and loan payments and/or donations received at the local AER Section.
- c.* Appropriate controls and safeguards will be established to include physical security policies and procedures. Such controls will include—
  - (1) Receipt, issuance, and control.
  - (2) Prompt conversion of cash to a check or money order made payable to AER.
  - (3) Rapid and timely transmission of checks and money orders to the AER central bank or HQ, AER.
  - (4) For money and negotiable instruments awaiting processing, adequate locked overnight secure storage, approved by the local commander.

#### **3-4. Serial numbered forms**

- a.* Some documents used in the AER program are controlled by serial number, such as AER Forms 50, 51, and 52.
- b.* AEROs are responsible for ensuring proper receipt, safeguards, and disposition of all forms associated with AER operations. Responsibility further extends to control and use of the forms while they are in the AER Section.

#### **3-5. Theft, loss, or improper handling of Army Emergency Relief money or controlled forms**

- a.* Upon receiving information revealing a shortage or improper use of AER funds or controlled forms, the garrison commander of the installation (or equivalent) or organization having the AER Section will—
  - (1) Immediately notify the Director, AER, IMCOM Director, and HQ IMCOM G-9 of the situation including all known information in the report.



(2) Promptly investigate the incident under the provisions of AR 15–6. The investigation procedures identified in AR 215–1 may be used as a guide. Commanders may at any time refer criminal allegations meeting the criteria set forth in AR 195–2 to their local Criminal Investigation Division (CID) office for investigation. Criminal allegations not meeting the established purview of CID should be reported to the local Office of the Provost Marshal or installation law enforcement authority.

*b.* The garrison commander (or equivalent) initiating the investigation will forward the reports listed below to the Director AER, the IMCOM Director, and HQ IMCOM G–9. The reports will be sent in time to reach the Director, AER, the IMCOM Director, and HQ IMCOM G–9 within 2 months of the date of discovery of loss or improper use. The report will include:

- (1) The report of investigation or board proceedings.
- (2) Command action taken regarding the occurrence and the individuals involved.
- (3) Command action to preclude recurrence of similar events.

### **3–6. Loan repayments**

*a. Responsibility.* The viability of AER’s assistance program depends on loan repayments. The Soldier (sponsor), not the Family member, is responsible for repayment. As a general rule, repayments for emergency assistance loans normally will begin the month following the date of the assistance check.

*b. Reason.* Monthly payments should extend over a reasonable period so that the Soldier’s budget will not be unduly strained. Loan repayments normally should be completed within 12 months of the loan and before the Soldier’s ETS.

*c. Regular Army Soldiers.* Loans to Regular Army Soldiers will be repaid by military pay allotment; use DD Form 2558 to facilitate repayment.

- (1) When assistance is approved, the Soldier must agree to—
  - (a) Repay the loan by military pay allotment.
  - (b) Keep the allotment in effect until the loan is repaid.
  - (c) When the Soldier is retiring, have the allotment carried over and taken from retired pay until the loan is repaid.
- (2) Allotment will provide for initial deduction from Soldier’s pay to start at the end of the month following the date of the assistance check. When starting the allotment within this period will cause a hardship, a delayed allotment starting within 6 months from the date of the loan may be processed.
- (3) For Soldiers in their second or later term of enlistment, the final month of loan repayment by allotment may extend beyond the ETS date if—
  - (a) The individual states intent to reenlist without a break in service.
  - (b) The Soldier’s unit commander indicates no current bar to reenlistment.
  - (4) The allotment request will be processed as specified in other AER publications.
  - (5) The AERO will set up procedures with the local DMPO for notification if an allotment is being terminated before the loan is repaid.

(6) Prior to receiving AER assistance, Soldiers pending separation, board action or within 6 months of ETS, must sign a completed DD Form 139 for subsequent use if appropriate.

*d. Retired personnel.* Loans to retired Soldiers will be repaid by allotment.

- (1) When assistance is approved, the retiree must agree to—
  - (a) Repay the loan by allotment.
  - (b) Keep allotment in effect until the loan is repaid.
  - (c) Submit completed allotment in accordance with other AER publications.
- (2) Allotment will provide for initial deduction from retiree’s pay to start the end of the month after the loan is made.
- (3) If retiree with valid military retiree ID card has waived all retired pay to receive Veterans Affairs disability and thus cannot repay by allotment, the applicant must sign the promissory note regarding repayment of the loan.

*e. Reserve Component Soldiers on active duty.* Loans to RC Soldiers on AD for a period of more than 30 consecutive days will be repaid by allotment if such procedures are available through the Defense Finance and Accounting Service (DFAS). If DFAS allotment procedures are not available, the Soldier will be placed on cash billing and must—

- (1) Sign the promissory note to repay the loan before completion of AD.
- (2) Agree that if the loan is not paid by that time, the DMPO may deduct the funds from the Soldier’s final pay. If the Soldier has insufficient funds upon completion of AD, the Soldier must make arrangements to repay the loan (such as cash billing) prior to separation.

*f. Soldiers without allotments.* When it is not possible for a Soldier to repay an AER loan by allotment, the Soldier must agree to repay the loan by allowing AER to electronically collect payments from the Soldier’s checking or saving account. Therefore, all Soldiers unable to repay their loan by allotment will establish an E-Pay account for loan repayment.

E-Pay does not replace allotments as the primary means of repaying an AER loan. If at any point the Soldier's ability to repay by allotment changes, HQ AER may change the repayment method to ensure the loan is repaid.

*g. Repayment by other means.* Loan payments may also be made by check or money order for those individuals unable to repay by allotment or E-Pay.

*h. Accelerated payments.* Soldiers have the right to make additional payments or pay off the balance of their loans early without any prepayment penalty. Soldiers desiring to make such payments can do so by check, money order, or online by creating an E-Pay account.

### **3-7. Loan collections**

*a.* As directed by HQ, AER, action will be promptly taken to collect from individuals who fail to meet their repayment terms until—

(1) The loan is repaid.

(2) The loan balance is determined to be uncollectable. Loans may be declared uncollectable for a number of reasons to include:

*(a)* Repayment would cause undue hardship.

*(b)* Death of the Soldier.

*(c)* Failure to pay after a reasonable time. For these cases, HQ, AER reserves the right to turn these accounts over to a third party collection agency and/or pursue other recourses to effect payment of the loan.

*b.* All reasonable efforts will be made to collect from a borrower.

### **3-8. Processing delinquent loans**

*a.* AER sections will recommend by submitting an AER Form 800 or 800-1, through their command, to HQ, AER, for those loans that require a balance adjustment due to death of a member or for hardship reasons.

*b.* For Soldiers who have died, been dishonorably discharged, discharged under other than honorable conditions or dropped from the rolls as a deserter, sections should complete only parts I and III of AER Form 800 and forward to HQ, AER. HQ, AER retains final approval authority for all requests.

## **Section III**

### **Administrative Policies**

### **3-9. Central bank**

*a.* AER uses a single central bank account. AER sections will not establish local bank accounts in AER's name using AER's tax identification number.

*b.* Sections should follow procedures published by HQ, AER in HQ, AER implementing guidance regarding which monies should be deposited in the central bank account and which should be sent to HQ, AER.

*c.* Sections must initiate appointment orders and signature cards for those individuals authorized to sign assistance checks.

*d.* Except for actual money deposits, all other communication regarding central bank operations must be sent directly to HQ, AER. It is important that nothing other than the deposit slip and corresponding money deposits be included in the envelopes sent to the central bank.

### **3-10. Installation clearance**

*a.* Senior commanders are responsible for ensuring that Soldiers clear AER, upon PCS or separation, as part of the installation clearance activities.

*b.* AEROs are responsible for establishing and maintaining procedures for clearing Soldiers through AER.

(1) If a Soldier is pending a PCS, ensure that satisfactory arrangements are in place for continual payment of a loan balance (for example, allotment or monthly cash payments as appropriate).

(2) If the Soldier is transitioning, other than PCS or retiring, ensure they pay their AER loan balance or that a DD Form 139 is submitted to the DMPO and a signed copy of AER Form 400 given to the Soldier prior to clearance.

(3) For Soldiers who are retiring, their allotment is automatically transferred to their retired pay.

## **Chapter 4**

### **Audits**

#### **4–1. Audits**

*a.* Audits of garrison AER sections are not considered a review of AER as a private organization. Rather, the garrison AER section audit is a review of the garrison commander's (or equivalent's) execution of the AER program in accordance with this regulation and AR 11–2. Therefore, the provisions of AR 11–7 regarding the use of internal review assets to review private organizations does not apply.

*b.* There are two types of audits, regular and special. All audits will be conducted by an installation internal review staff auditor. In the event internal review auditors are not available, a disinterested person who is a qualified financial or audit professional with appropriate experience may be used. Audits will be conducted using the AER audit checklist (AER Form 56) located at appendix B and contained in HQ, AER implementing guidance.

*c.* Audits will be based on administrative and accounting requirements of this regulation, AR 11–2, HQ, AER implementing guidance, and other AER policy memorandums.

*d.* The use of the AER section audit program and its audit checklist, located at appendix B and published by AER in HQ, AER implementing guidance, identifies the program's key internal controls and provides managers a tool to evaluate the effectiveness of those controls.

*e.* The AER audit checklist is available to the commander at appendix B, from the AERO, or by requesting an electronic copy from HQ AER via an email to aer@aerhq.org.

#### **4–2. Regular audits**

*a.* A regular audit of each AER section will be conducted annually for the 12 month period ending 31 December.

*b.* Regular audits will be conducted using AER audit checklist (AER Form 56). The checklist with enclosures, will be sent through the senior commander, garrison commander, or equivalent, and IMCOM Director to reach the Director, AER, by 15 April of the year following the calendar year. A courtesy copy of the report will be provided to HQ, IMCOM G–9.

(1) The commander of a garrison or organization with an AER section will indicate action(s) taken on all comments and recommendations made in the audit. Actions taken to preclude recurrence of discrepancies will be stated.

(2) Garrison Commander (or equivalent)s will endorse the report indicating:

*(a)* Acceptability of actions taken.

*(b)* Additional actions that may have been directed.

#### **4–3. Special audits**

*a.* Special audits will be conducted using AER audit checklist (AER Form 56) upon the—

(1) Loss or suspected loss of funds (initiated by the garrison commander (or equivalent) responsible for AER section) and will be conducted for the period beginning the day after the through date of the last audit period through the last day of the month in which the loss or suspected loss is discovered.

(2) Closure of an AER section (initiated by the garrison commander (or equivalent) responsible for AER section per instructions from Director, AER).

(3) Request of the Director, AER.

(4) Request by Commander, U.S. Army IMCOM.

(5) Decision of the garrison commander (or equivalent).

(6) A special audit is required when there is a change of AEROs and will be conducted for the period beginning the day after the through date of the last audit period through the last day of the month prior in which the change in AER office occurs.

*b.* For special audits, the AER audit checklist with enclosures will be sent in the same manner as regular audit reports through the senior/garrison commander (or equivalent) and IMCOM Director to reach the Director, AER, 90 calendar days after the ending date of the audit with a courtesy copy provided to HQ, IMCOM G–9.

## **Chapter 5**

### **Fund Raising**

#### **Section I**

##### **General**

#### **5–1. Sources of Army Emergency Relief funds**

- a.* Funds for AER assistance programs come from the following sources:
  - (1) Annual voluntary contributions from Soldiers (active and retired) during the annual campaign.
  - (2) Unsolicited contributions (bequests, memorials, and legacies).
  - (3) Repayment of loans.
  - (4) Income from investments.
- b.* Contributions are solicited from within the Army only during the annual campaign.
- c.* All contributions to AER are tax deductible for income and estate tax purposes as gifts to a charitable organization.

#### **5–2. Unsolicited contributions**

Unsolicited contributions to AER assistance programs are accepted at any time.

- a.* Unsolicited contributions may include the following:
  - (1) Special gifts.
  - (2) Memorials honoring deceased Soldiers or members of their Families.
  - (3) Bequests from individuals or estates.
  - (4) Special fund raising events (see para 5–3g) held other than during the annual campaign.
- b.* These contributions may be sent to either of the following:
  - (1) Any AER section.
  - (2) HQ, AER.
- c.* The commander of the installation or organization receiving unsolicited contributions will—
  - (1) Forward all bequests from individuals or estates to HQ, AER for acknowledgement and processing.
  - (2) For other than bequests—
    - (a)* Deposit funds contributed to the AER Central Bank using AER furnished deposit slip (AER Form 51).
    - (b)* Acknowledge the contribution by letter of thanks to the donor(s).
    - (c)* For memorial contributions also notify by letter the next of kin of the individual memorialized. Do not include amount of contribution in these letters.
  - (d)* Forward information about memorial contributions to HQ, AER. Include name and rank of deceased, name and address of next of kin, and name and address of donor.
- (e)* During the annual campaign, unsolicited contributions, other than bequests, can be reported in the campaign after-action report (see para 5–7a).
- d.* The Director, AER will—
  - (1) Acknowledge contributions received directly by HQ, AER.
  - (2) When considered appropriate or requested by local commander, also acknowledge specified unsolicited contributions based on detailed information forwarded to HQ, AER.

#### **Section II**

##### **Army Emergency Relief Annual Campaign**

#### **5–3. Annual campaign**

A separate annual campaign is conducted within the Army since AER is in effect the Army's own nonprofit and exists solely to help Soldiers and their immediate Families. The AER campaign is authorized by AR 600–29 and will be conducted under general principles of voluntary giving outlined therein and under the specific requirements contained in this regulation.

- a.* Purposes of the annual AER campaign are to—
  - (1) Fully inform 100 percent of all Soldiers (active and retired) and their Family members, including spouses and children of deceased Soldiers, about the types of financial assistance available from AER.
  - (2) Provide the opportunity for Soldiers to make donations to AER to help their fellow Soldiers.
  - (3) Publicize procedures to obtain AER assistance.

- (4) Comply with Internal Revenue Service policies to maintain not for profit, tax exempt status of AER.
- b. Commanders will conduct the campaign within the period announced annually by the Army Chief of Staff.
- c. In conducting the campaign, commanders will—
  - (1) Designate a campaign coordination team normally comprised of a field grade officer and a senior noncommissioned officer.
  - (2) Ensure that procedures are established to conduct the campaign.
  - (3) Conduct it as a separate independent campaign.
  - (4) Conduct a campaign kickoff event, which includes installation leaders and spouses, to create awareness of AER benefits and programs.
    - (a) Dollar goals may be set at the installation level.
    - (b) Individual goals, quotas, or prescribed amounts for individual contributions are not permitted nor will lists of non-contributors be compiled for any reason.
    - (c) Each individual will have the option of disclosing or keeping his or her contribution confidential.
  - (5) Base the campaign on voluntary contributions. Assure that each active duty and retired Soldier, if possible, is given the opportunity, through on-the-job solicitations and other fundraising events, to contribute voluntarily under policies and procedures in this regulation. Practices that involve compulsion, coercion, or reprisal of Soldiers because of the size of their contributions or their failure to contribute are prohibited.
  - d. Awards and rewards are as follows:
    - (1) No awards or rewards initiated within the Army will be made to individual solicitors for achievements in a fund drive. Comments on efficiency reports, plaques, passes, training holidays, relief from guard duty or details, and all other incentives or rewards to those who contribute to fund drives likewise are not permitted. Also, awards from higher HQs to their subordinate units or their commanders for goal accomplishment or percent of participation will not be used.
    - (2) Recognition, such as letters of commendation, for exceptional performance in organization of a campaign or administration of a campaign is appropriate.
  - e. Publicity is as follows:
    - (1) The campaign will be publicized on a continuing basis before and during the period of the campaign.
    - (2) Publicity on unit percentage of participation such as charts, bulletin boards, special reports, daily bulletins or other announcements, “thermometers,” and any other publicity which indicates unit standings or comparative standards and achievements, will not be used.
    - (3) Use of a “thermometer” is appropriate, at installation level, but it will show only the progress of the entire installation toward the installation goal (if one has been established) or the installation’s total contribution. Unit contributions will not be indicated in any manner.
  - f. Individuals ineligible for AER assistance should not be solicited, but those who desire to contribute should be given that opportunity. Details concerning online contributions, either by allotment or credit card, may be found on the AER website, [www.aerhq.org/](http://www.aerhq.org/).
  - g. Special fund raising events, such as marathons, walk-a-thons, car washes, sports events, carnivals, and bake sales, as deemed suitable by the commander concerned, may be used to raise money for AER. Conduct of such events should be guided by good taste and common sense.
  - h. Contributions may be made by allotment (see para 5–4), cash, check, or online via credit card.
  - i. Campaign leaflets and posters will be furnished by HQ, AER. The number of leaflets and posters provided will be based on requirements submitted to HQ, AER in the most recent campaign after-action report.
  - j. Commanders, when publicizing the campaign and AER, will use HQ, AER campaign material with local information of past and current AER assistance provided by the AER section.
  - k. Funds received by installations or organizations with AER sections will be secured and deposited in the bank designated by HQ, AER, using procedures contained in other AER published guidance and AER policy memorandums.
  - l. Funds raised by installations or organizations without AER sections will be sent to HQ, AER, unless otherwise instructed by the garrison commander (or equivalent).
  - m. The administrative checklist for annual campaign is contained in other AER publications.
  - n. While the AER Annual Campaign is the designated period for soliciting Soldier donations for AER, Soldiers may choose to make a donation to AER at any time during the year.

#### **5–4. Contribution by allotment**

Contribution to AER by allotment for AD and retired Soldiers is authorized by the DOD Financial Management Regulation and allows them to help their own organization with lesser personal financial impact, since the total amount contributed can be spread over a period of up to 12 months. Allotments from DOD civilian employees may be made from their DFAS administered civilian pay.

- a. Minimum allotment is \$1 per month.
- b. Individuals cannot have more than one AER contribution allotment in effect at the same time.

### **5-5. Using Department of the Army Form 4908**

The DA Form 4908 (AER Fund Campaign)—

- a. Will be used to start an AD or retired Soldier's allotment.
- b. Will be used by campaign keypersons as a receipt to contributor, whether contribution is by allotment, cash, or check.
- c. Will be completed per instructions in other AER publications to include HQ, AER implementing guidance, and AER policy memorandums.
- d. Will be provided from Army publications supply channels.
- e. Requirement for increase or decrease in number of forms will be reported in the campaign after-action report.

### **5-6. Campaign contributions**

Campaign contributions in the form of allotments, checks, and cash will be safeguarded and processed as follows. The AER campaign coordinator will—

- a. Supervise the issuing and use of DA Form 4908 by key persons.
- b. Provide receipt to key person for all contributions (allotment pledges, checks, and cash) turned in.
- c. Safeguard all contributions received from key persons.
- d. Turn in to the AERO, on a weekly basis as a minimum, all copies 2, 3, and 4 of DA Form 4908 for Soldiers contributing by allotment.
- e. Turn in to the AERO all cash and check contributions with copy 4 of DA Form 4908.
- f. The AERO will—
  - (1) Provide receipt for all contributions received.
  - (2) Safeguard all contributions received.
  - (3) Convert cash contributions to check at local DFAS office or purchase a money order and deduct money order cost from the cash.
  - (4) Deposit all checks promptly in the central bank.
  - (5) Process all contributions by allotment per procedures contained in other AER publications.
  - (6) Keep copy 2 of DA Form 4908 for audit and for verifying allotment submissions.

### **5-7. Campaign after-action report**

- a. Commanders of installations and organizations with AER sections will provide an after-action report regarding their AER campaign. This report will be sent through the senior/garrison commander (or equivalent) and IMCOM Director to the Director, AER with a courtesy copy provided to HQ, IMCOM G-9. Garrison commanders outside the CONUS may submit a consolidated report.
- b. The after-action report is needed to—
  - (1) Document campaign results.
  - (2) Review and improve procedures.
  - (3) Report results to HQ, AER.
  - (4) Request campaign material for the next year.
- c. The report format is in HQ, AER implementing guidance at [www.aerhq.org/](http://www.aerhq.org/).

## **Chapter 6**

### **Army Emergency Relief Scholarship Program**

#### **6-1. General**

The AER undergraduate scholarship program is a secondary mission to provide emergency financial assistance. This program provides needs-based grants so unmarried children, spouses, and widow(ers) of Soldiers can pursue postsecondary level studies for an undergraduate college degree, vocational and technical training, or certification. In general:

- a. The school to be attended must be accredited or eligible to take part in the programs, under 20 USC 1001 et seq (The Higher Education Act of 1965, as amended).
- b. Funds available for scholarships are limited and approved yearly by the AER Board of Managers.
- c. All scholarships are based on an individual's financial need.
- d. Applicants must apply each year for consideration. Scholarships are awarded on an annual basis. Receipt of a scholarship for 1 year does not guarantee future scholarships.

- e.* Children must be full-time students.
- f.* Spouses may be part-time students taking a minimum of 6 credit hours per semester, or they may be full-time students taking a minimum of 12 credit hours per semester.
- g.* Funds may be used for traditional classes or online studies.
- h.* Applications may be completed online at [www.aerhq.org/](http://www.aerhq.org/).
- i.* Applications are accepted from 1 January through 1 April each year, for the Children's Program; spouses may apply year-round. All instructions are on the website.

## **6–2. Eligibility for Major General James Ursano Children's Scholarship Program**

Applicants must meet the following criteria:

- a.* Be an unmarried child of an AD Soldier (including stepchildren, legally adopted children, and wards of Soldiers listed in DEERS under the age of 24) for the entire academic year for which they are applying for assistance.
- b.* Be an unmarried child of a RC Soldier on continuous AD (serving under 10 USC) during the entire school year for which assistance is requested.
- c.* Be an unmarried child of a Soldier on the Army retired list because of length of service on AD, physical disability, or at age 60 (RC).
- d.* Be an unmarried child of a Soldier officially on the Retired Reserve list but not receiving retired pay ("gray-area" retiree).
- e.* Be an unmarried child of a Soldier who died on AD or in a retired status as identified in *c* or *d*, above.
- f.* Be a U.S. citizen with legal residence in the United States or an eligible permanent resident of the United States.
- g.* Maintain a cumulative grade point average of at least 2.0.
- h.* Not be a member of the National Guard, Reserve, or enrolled at a Service Academy.

## **6–3. Eligibility for Spouse Education Scholarship Program**

Applicants must meet the following criteria:

- a.* Be a spouse of an active, retired, or the unremarried spouse of a deceased Soldier and registered in DEERS.
- b.* Be a spouse of a RC Soldier who is on continuous AD under 10 USC, during the entire school year for which help is requested.
- c.* Be a spouse of an Army Soldier who is on the Army retired list because of length of service on AD, physical disability, or reaching age 60 (RC).
- d.* Spouses must attend post-secondary school part time or full-time in an accredited undergraduate program.
- e.* Scholarship eligibility for part-time students will be 8 academic years.
- f.* Scholarship eligibility for full-time students will be 4 academic years.
- g.* Maintain a cumulative grade point average of at least 2.0.
- h.* Not be a member of the National Guard, or the Reserve.

## **Appendix A**

### **References**

#### **Section I**

##### **Required Publications**

This section contains no entries.

#### **Section II**

##### **Related Publications**

A related publication is a source of additional information. The user does not have to read it to understand this publication. Unless otherwise indicated, Army publications are available on the Army Publishing Directorate website (<https://armypubs.army.mil>), and the USC is available on the Government Publishing Office website (<https://www.govinfo.gov>).

##### **AR 11–2**

Managers' Internal Control Program

##### **AR 11–7**

Internal Review Program

##### **AR 15–6**

Procedures for Administrative Investigations and Boards of Officers

##### **AR 25–22**

The Army Privacy Program

##### **AR 25–30**

Army Publishing Program

##### **AR 25–400–2**

The Army Records Information Management System (ARIMS)

##### **AR 27–10**

Military Justice

##### **AR 37–104–4**

Military Pay and Allowances Policy

##### **AR 195–2**

Criminal Investigation Activities

##### **AR 215–1**

Military Morale, Welfare, and Recreation Programs and Non-Appropriated Fund Instrumentalities

##### **AR 600–8–10**

Leaves and Passes

##### **AR 600–20**

Army Command Policy

##### **AR 600–29**

Fund-Raising Within the Department of the Army

##### **AR 600–85**

The Army Substance Abuse Program

##### **AR 930–5**

American National Red Cross Service Program and Army Utilization

##### **DA Pam 25–403**

Guide to Recordkeeping in the Army

##### **DA Pam 600–25**

U.S. Army Noncommissioned Officer Professional Development Guide



**10 USC 2566**

Space and services: provision to military welfare societies

**10 USC 12731 et seq**

Retired Pay for Non-Regular Service

**20 USC 1001 et seq**

The Higher Education Act of 1965, as amended

**Section III****Prescribed Forms**

Unless otherwise indicated, DA forms are available on the Army Publishing Directorate website (<https://armypubs.army.mil>).

**DA Form 4908**

Army Emergency Relief Annual Fund Campaign (prescribed in para 2–15c(1)(a).)

**Section IV****Referenced Forms**

Unless otherwise indicated, DA forms are available on the Army Publishing Directorate website (<https://armypubs.army.mil>); DD forms are available on the Secretary of Defense website (<https://esd.whs.mil>); and AER forms are available at the Army Emergency Relief website (<https://aerhq.org/Resources-and-Forms>).

**AER Form 9–R**

AER Education Assistance Program Pamphlet (Education Assistance Program stock may be obtained by contacting the AERO or HQ AER via email at [scholarships@aerhq.org](mailto:scholarships@aerhq.org))

**AER Form 30–R**

Request for Record Adjustment

**AER Form 50**

AER Loan Repayment Receipt (Loan repayment receipt stock may be obtained by contacting HQ AER via email at [payments-allotments@aerhq.org](mailto:payments-allotments@aerhq.org).)

**AER Form 51**

AER Donations Deposit Form (Deposit ticket stock may be obtained by contacting HQ AER via email at [accounting@aerhq.org](mailto:accounting@aerhq.org).)

**AER Form 52**

AER Check (Check stock may be obtained by contacting HQ AER via email at [accounting@aerhq.org](mailto:accounting@aerhq.org).)

**AER Form 53**

Special Power of Attorney (A copy also may be obtained from an AERO, or by requesting an electronic copy from HQ AER, via email to [assistance@aerhq.org](mailto:assistance@aerhq.org).)

**AER Form 54**

Special Power of Attorney (Information Paper) (contained in the AER Section Reference Manual. A copy may be obtained from the AERO, or by requesting an electronic copy from HQ AER, via email to [assistance@aerhq.org](mailto:assistance@aerhq.org).)

**AER Form 55**

AER Account and Allotment Authorization Form (contained in the AER Section Reference Manual. A copy may be obtained from an AERO, or by requesting an electronic copy from HQ AER, via email to [assistance@aerhq.org](mailto:assistance@aerhq.org).)

**AER Form 56**

AER Annual Audit Checklist (contained in AER Section Reference Manual. A copy of the current AER Audit Checklist may be obtained from the AERO, or by requesting an electronic copy from HQ AER, via an email to [aer@aerhq.org](mailto:aer@aerhq.org).)

**AER Form 57–R**

Budget Worksheet

**AER Form 58**

ACS Director's Quarterly Supervisory Review Checklist (contained in AER Section Reference Manual. A copy may be obtained from the AERO, or by requesting an electronic copy from HQ AER via an email to [assistance@aerhq.org](mailto:assistance@aerhq.org).)

**AER Form 100**

Section Reference Manual (SRM) Change Recommendation (contained in AER Section Reference Manual. A copy may be obtained from the AERO, or by requesting an electronic copy from HQ AER, via an email to [assistance@aerhq.org](mailto:assistance@aerhq.org).)

**AER Form 400**

Pay Adjustment Authorization Form

**AER Form 500**

AER Mass Assistance Allotment Authorization - Promissory Note (A copy may be obtained from the AERO, or by requesting an electronic copy from HQ AER, via an email to [assistance@aerhq.org](mailto:assistance@aerhq.org).)

**AER Form 600**

Company Commander and First Sergeant Quick Assist Program, Application for Financial Assistance

**AER Form 700**

Application for AER Assistance

**AER Form 700–1**

AW2 Application for Financial Assistance with Budget Sheet

**AER Form 800**

Request to Convert a Loan to a Grant

**AER Form 800–1**

Request to Convert an AER Loan to a Grant for Hardship Reasons (A copy may be obtained from the AERO, or by requesting an electronic copy from HQ AER, via an email to [assistance@aerhq.org](mailto:assistance@aerhq.org).)

**AER Form 900**

Mass Assistance Application

**DA Form 11–2**

Internal Control Evaluation Certification

**DA Form 2028**

Recommended Changes to Publications and Blank Forms

**DD Form 139**

Pay Adjustment Authorization

**DD Form 577**

Appointment/Termination Record – Authorized Signature

**DD Form 2558**

Authorization to Start, Stop or Change an Allotment

## **Appendix B**

### **Internal Control Evaluation**

#### **B–1. Functions**

The functions covered by this evaluation are the administration of the AER Program. They include the key controls for AER Program execution. (A copy of the AER audit checklist may be obtained from the AERO or by requesting an electronic copy from HQ AER via an email to aer@aerhq.org/.)

#### **B–2. Purpose**

The purpose of this evaluation is to help HQDA, ACOMs, ASCCs, direct reporting units, and installations evaluate key internal controls outlined below. It is not intended to cover all controls.

#### **B–3. Instructions**

Answers must be based on the actual testing of internal controls (such as document analysis, direct observation, sampling, and simulation, or other). Answers that indicate deficiencies must be explained and corrective action indicated in supporting documentation. These key internal controls must be formally evaluated at least once every 3 years. Certification that this evaluation has been conducted must be accomplished on DA Form 11–2 (Internal Control Evaluation Certification).

#### **B–4. Test questions**

- (1) Is the AER section data current and up to date in netFORUM and on the AER website?
- (2) Are the primary AER officer (AERO) and all assistant AER officers (AAEROs) appointed in writing by the current garrison commander?
- (3) Are all ACS front desk worker personnel appointed in writing, to provide necessary in-take processing actions for those seeking AER assistance?
- (4) Are the AEROs knowledgeable regarding AER policies and procedures as prescribed by AR 930–4 and the current AER Section Reference Manual?
- (5) Have procedures been established locally to safeguard all money, accountable forms (AER Forms 50, 51, and 52), AER section credit card and publication identification number (PIN)?
- (6) Are AER records maintained and disposed of in accordance with AR 25–400–2, AR 930–4, and the AER Section Reference Manual?
- (7) Does the AERO keep the installation and/or garrison commander informed of AER assistance trends, by using AER-provided reports and information?
- (8) Does the AERO publicize AER and its programs and benefits on a continuing basis throughout the year to Soldiers, Family members, retirees, and survivors?
- (9) Is the Company Commander/First Sergeant Pre-Command Course (CCFSPCC) being taught at the installation level, and is AER included in the curriculum?
- (10) Does the primary AERO or AAERO conduct AER briefings during installation in-processing?
- (11) Does the AERO have and maintain a local section SOP for operational requirements that complies with AR 930–4, the AER Section Reference Manual, and local commander’s instructions?
- (12) Does the AERO routinely notify the ACS director and the garrison commander when additional personnel are needed for effective operation of the AER section?
- (13) Does the ACS director, or the director’s appointed representative, conduct quarterly reviews of AER case files and records, using AER Form 58, dated 14 July 2015, to ensure they are complete and accurate?

## **Glossary**

### **Section I**

#### **Abbreviations**

**AAERO**

assistant Army Emergency Relief officers

**ACOM**

Army command

**ACS**

Army Community Service

**ACSIM**

Assistant Chief of Staff for Installation Management

**AD**

active duty

**AER**

Army Emergency Relief

**AERO**

Army Emergency Relief officer

**AFAS**

Air Force Aid Society

**ARC**

American Red Cross

**ARIMS**

Army Records Information Management System

**ARNG**

Army National Guard

**ARS**

Army Relief Society

**ASCC**

Army service component command

**AW2**

Army Wounded Warrior

**CAC**

common access card

**CAO**

casualty assistance officer

**CGMA**

Coast Guard Mutual Assistance

**CID**

Criminal Investigation Division

**CONUS**

continental United States

**DA**

Department of the Army

**DEERS**

Defense Enrollment Eligibility Reporting System

**DFAS**

Defense Finance and Accounting Service

**DMPO**

Defense Military Pay Office

**DOD**

Department of Defense

**ETS**

expiration of term of service

**GS**

General Schedule

**HQ**

headquarters

**HQ AER**

Headquarters, Army Emergency Relief

**HQDA**

Headquarters, Department of the Army

**ID**

identification

**IMCOM**

Installation Management Command

**Medicare**

medical care program

**NCO**

noncommissioned officer

**NMCRS**

Navy-Marine Corps Relief Society

**PCS**

permanent change of station

**RC**

Reserve Component

**RRS-A**

Records Retention Schedule-Army

**SOP**

standing operating procedure

**SOS**

Survivor Outreach Services

**TRICARE**

Tri-Service medical care

**USAR**

U.S. Army Reserve

**Section II****Terms****Army Emergency Relief Section**

Section designated by the commander to provide AER assistance to eligible personnel within the framework of established policies outlined in this regulation. This section often consists of the AERO with a designated assistant AERO to function in the absence of the AERO.

**Eligible Family member**

For purposes of obtaining an AER loan, eligible Family member is determined as the Soldier's immediate Family members who are enrolled in DEERS and/or possesses a dependent military identification card.

**Installation Management Command-managed and non-Installation Management Command-managed installations**

Army installations are identified in one of two categories: installations that are managed by IMCOM and installations not managed by IMCOM (per AR 600–20).

**Section III****Special Abbreviations and Terms**

This section contains no entries.

**UNCLASSIFIED**

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