







**Military Family  
Advisory Network**

# Military Aid Societies

Helping Military Families Weather Financial Emergencies

				
<b>Who do they serve?</b>	<p><b>Airmen, Guardians, and eligible family members including:</b></p> <ul style="list-style-type: none"> <li>* Active Duty</li> <li>* Guard</li> <li>* Reserve</li> <li>* Retired</li> <li>* Spouses &amp; Children</li> </ul>	<p><b>Soldiers and eligible family members including:</b></p> <ul style="list-style-type: none"> <li>* Active Duty</li> <li>* Retired</li> <li>* Army Reserve &amp; National Guard (activated on Title 10 orders for more than 30 days)</li> <li>* Dependents of qualifying service members</li> <li>* Surviving spouses who have not remarried</li> <li>* Children of Soldiers who died on active duty or died after reaching retirement eligibility</li> </ul>	<p><b>Coast Guard members including:</b></p> <ul style="list-style-type: none"> <li>* Active Duty</li> <li>* Reserve</li> <li>* Auxiliary</li> <li>* Retired</li> <li>* PHS Officers</li> <li>* Chaplains</li> <li>* Civilian Employees</li> </ul>	<p><b>Sailors, Marines, and eligible family members including:</b></p> <ul style="list-style-type: none"> <li>* Active Duty</li> <li>* Retired</li> <li>* Reservists on active duty for 30 days or more</li> </ul>
<b>What do they offer?</b>	<p>Emergency assistance through interest-free loans, grants, or a combination</p> <p>Education support including college scholarships, grants, no-interest education loans</p> <p>Community programs including child care for PCS and \$100 for baby essentials</p>	<p>Grants, zero-interest loans, and scholarships for spouses and dependents based on needs.</p> <p>Categories of assistance include housing costs associated with PCS moves, disaster relief, emergency travel, car repairs, and unmet medical expenses and many more.</p>	<p>Interest-free loans, grants, financial counseling, referrals, and other help</p> <p>Assistance programs focus on situations requiring immediate attention for essentials and solving temporary problems</p>	<p>Financial assistance including interest-free loans, grants, and budget counseling to meet unexpected needs</p> <p>Emergency travel, disaster relief, health education</p> <p>Budget for Baby workshops and thrift shops</p>
<b>How do I apply?</b>	<p>Apply online at <a href="https://afas.org">afas.org</a>, or visit your M&amp;FRC for assistance</p>	<p>Visit one of the 70 AER offices worldwide, Red Cross offices if more than 50 miles from a military installation, or on the AER website starting in 2025</p>	<p>Contact your local CGMA Representative to start the process</p>	<p>Contact your local NMCRS office</p>
<b>Will I need command approval?</b>	<p>No, command involvement is not required</p>	<p>No, command involvement is not required for the first two requests in 12 months</p>	<p>No, command involvement is not required unless request is over \$5,000</p>	<p>No, NMCRS interactions are confidential and NMCRS will not contact your command without your consent</p>
<b>Where can I learn more?</b>	<p><a href="https://afas.org">afas.org</a></p>	<p><a href="https://armyemergencyrelief.org">armyemergencyrelief.org</a></p>	<p><a href="https://mycgma.org">mycgma.org</a></p>	<p><a href="https://nmcrs.org">nmcrs.org</a></p>

*Not near a military installation? Need emergency assistance after business hours or during a holiday?  
Contact the American Red Cross at 1-877-272-7337 and select the financial assistance option.*

Find this resource and more at [mfan.org](https://mfan.org)



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