

## FINANCIAL RESOURCES DURING DIFFICULT TIMES

### **Airman & Family Readiness Center (A&FRC)**

Provides one-on-one financial counseling concerning budgets, credit and debt management and pull credit reports (soft pull that doesn't affect your credit) among other services for our military, retirees and dependents. They can link you to other resources such as the ones below.

5837 D Avenue, Hill AFB, Utah 84056  
801-777-4681

### **Air Force Aid Society**

The Air Force Aid Society's mission is to support Airmen and enhance the Air Force Mission by relieving emergency financial distress, helping Airmen's families achieve their educational goals, and improving their quality of life through proactive programs.

Those Eligible for AFAS Assistance:

- Active duty Air Force members
- Air National Guard personnel on Title 32 USC 502(f) Full-Time Active Guard Reserve (AGR) orders
- Retired Air Force members (including Temporary Disability Retired List)
- Spouse of AF member who is enrolled in DEERS and holds valid military dependent ID card (with Power of Attorney)
- Dependent family members enrolled in DEERS holding valid military dependent ID card
- Dependents of deceased Air Force members enrolled in DEERS and holding valid military dependent ID card (widows)
- Air National Guard or Air Force Reserve personnel on extended active duty OVER 15 DAYS, under Title 10, USC. Assistance is limited to emergencies incident to, or resulting from applicant's active duty tour. In certain emergency situations, some members on active duty and away from home for less than 15 days may receive assistance on a case by-case basis when approved by HQ AFAS
- Members of other military services (Army, Navy, Marine and Coast Guard)
- *As a result of COVID-19, AER will assist Non-Title 10 ARNG and USAR Soldiers on a case-by-case basis when they are experiencing extreme or unusual financial hardship due to a cancelled deployment or the current DoD travel ban. Soldiers needing help should submit the attached forms (AER Form 770, (Exception to Policy for Eligibility), AER Form 57 (Budget Planning Sheet) and AER Form 575 (Electronic Funds Transfer Authorization) along with supporting documentation through the first Field Grade Officer or Command Sergeant Major in the chain of command directly to HQ AER at assistance@aerhq.org for consideration by the Director, AER.*

Apply online at [www.afas.org](http://www.afas.org) or contact the Airman and Family Readiness Center (A&FRC) at 801-777-4681

**Utah National Guard Charitable Trust**

Members must apply for emergency assistance online. Assistance categories of need include rent/mortgage, car payment/insurance, utilities, gas or food. Please be sure to provide a detailed statement of the emergency need with valid justification. Gift cards are on hand and available through the Airman & Family Readiness Program Manager or your first sergeant. \*Please note that all local grocery stores are currently facing shortage of supplies and these gift cards may limit your purchasing capacity as a result. For an application, visit <https://utahguard.org/aid>.

**Employment Assistance Program**

The EAP is your primary resource for financial resources. You may call 866-580-9078 anytime 24/7 to schedule a consult with a financial counselor. Appointments are normally scheduled during regular business hours from 0800-1900 CST. These services are confidential and can include developing plans to cope with your financial stress and address financial concerns you may have. Counseling is provided through multiple formats and covers numerous topics including:

- Finance support is available via phone consults. Basic consults are free (usually limited to 30 minutes and good for answering questions on credit cards, mortgages, budgeting, etc)
- EAP can help refer to a credit counseling agency or attorney (1 free hour, then discounted rate depending on financial advisor or attorney rates...usually 25%)
- Employees can ASK if there are attorneys/advisors that will work pro-bono or provide an additional discount, but employees must ASK for pro-bono support specifically
- Identity theft and fraud support is unlimited and free
- There are numerous brochures/papers on individual topics on the web site
- Specific examples of finance topics EAP can support over the phone/via their info papers:
  - Deciding whether to buy or lease your next car
  - Selecting which credit card to pay off first
  - Family budgeting
  - College budgeting
  - Buying a home
  - Setting your financial goals
  - Debt consolidation
  - Savings and investment strategies
  - Determining how much you will need to save to retire comfortably
  - Finding a financial planner in your community

The primary EAP website is [afpc.af.mil/EAP](http://afpc.af.mil/EAP). The EAP Financial Brochure explains the EAP role in regards to financial services provided and can be located at

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<https://www.magellanassist.com/mem/library/ContentDB.Image?id=6738>. The EAP financial resources guide lists various financial resource websites available for federal employees can be located at <https://www.magellanassist.com/mem/library/contentDB.image?id=6808>.

### **Additional Financial Resources:**

Credit Counseling can be obtained through most banks and credit unions if you are a member. You may contact your bank directly to seek information and resources available where possible.

### **USA Cares**

The Emergency Assistance program focuses on cases where the financial stress is related to military service. This program pays immediate, essential bills, including food and utility bills. (Click on apply for assistance in the upper right)

<https://usacares.org/programs>

### **National financial website resources available:**

Consumer Federal Protection Bureau: <http://www.consumerfinance.gov/>

Their mission is to make markets for consumer financial products and services work for Americans — whether they are applying for a mortgage, choosing among credit cards, or using any number of other consumer financial products. You can submit a complaint, learn about industry trends, and educate yourself about financial issues that affect all Americans.

National Foundation for Credit Counseling: <http://www.nfcc.org/>

Provides free credit, housing and bankruptcy counseling and education.

Federal Trade Commission: <http://www.ftc.gov/>

Their mission is to prevent business practices that are anticompetitive or deceptive or unfair to consumers; to enhance informed consumer choice and public understanding of the competitive process; and to accomplish this without unduly burdening legitimate business activity.

### **Local Utah financial website resources available:**

The below listed local companies offer free financial counseling related to debt and money management, credit and budget counseling, bankruptcy, foreclosure, and more. Please contact them directly to inquire about available classes.

Utah State University – Cooperative Extension: <http://extension.usu.edu/>  
(801) 468-2846

Powerpay.org: <https://powerpay.org/>

Utah Saves: <https://americasaves.org/local-campaigns/utah-saves/>

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Cottages of Hope: <http://www.cottagesofhope.org/>  
2724 Washington Blvd Ogden, UT 84401  
(801) 393-4011

AAA Fair Credit Foundation: <http://www.faircredit.org/>  
230 West 200 South, Suite 3104  
Salt Lake City, UT 84101  
800-351-4195

All local banks and credit unions offer various free credit and debt management counseling and may provide additional financial information and resources.

*\*\*It is imperative that you contact and coordinate any payment issues with all your creditors directly. Most companies will consider a renewed payment plan, deferred payment option, interest rate reduction, or other alternatives.*

Current or former military veterans may have access to financial advisors at:

USAA Educational Foundation: <https://usaaef.org/>  
Offers free financial educations resources and planning guides at the below website.

### **Other financial websites available include:**

Save and Invest  
<http://www.saveandinvest.org/>  
Provides general information on saving and investing.

AnnualCreditReport.com  
<https://www.annualcreditreport.com/index.action>  
You should check and monitor your credit report for accuracy and ID theft.

- For military and dependents the A&FRC can pull your credit report with a score and analysis tool.

Thrift Savings Plan  
<https://www.tsp.gov>  
You should monitor and verify your current TSP plan contributions.

In time of need you may want to evaluate your individual TSP plan contributions. Employees with significant debt due to reduced income may want to consider their options very closely. You may be eligible for a TSP loan and can check eligibility on the TSP website above. Please be mindful of the long term effects of loss interest of the amount of the loan. If drastic measures are required you can change or modify your specific TSP allocations online.

**Debt Consolidation/Debt Management:**

InCharge Debt Solutions

<http://www.incharge.org/>

800-565-8953

- **Consolidate** credit bills into one easy monthly payment
- **Pay** off your debt faster
- **Lower** your interest rates regardless of credit score
- **Stop** collection calls
- **Eliminate** late fees and over-limit charges
- **Build** a realistic budget and financial plan you can follow

Employees should be well prepared to take the steps necessary to ensure financial stability during a difficult time. Your immediate action will ensure minimal impact to your financial future. If you have not recently completed an accurate financial assessment or completed a thorough budget review, it would be in your best interest to do so.

Do not hesitate to contact your creditors immediately if you experience financial difficulty. Communication with them is the first step to ensuring you remain ahead of your financial game plan. Keeping payments on time will also reduce the risk of incurring additional late fees and other penalties.

During this difficult time it may be necessary to evaluate your budget and current spending habits. It is highly recommended to develop an emergency savings plan and to monitor your mandatory and discretionary expenses to assist in achieving your goals while maintaining your lifestyle.

**Local food banks**

The local food banks are willing to assist when necessary. Please contact them directly for assistance if needed.

Catholic Community Services Food Bank

[www.ccsutah.org/](http://www.ccsutah.org/)

2504 F Ave

Ogden, UT 84401

(801) 394-5944

Open Doors

[www.opendoorsutah.org](http://www.opendoorsutah.org)

875 E Hwy. 193, Layton, UT 84041

(801) 771-4642

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Utah Food Bank  
[www.utahfoodbank.org](http://www.utahfoodbank.org)  
3150 S 900 W, Salt Lake City Utah 84119  
(801) 978-2452

### Financial Assistance

Federal Employee Education & Assistance Fund  
<http://www.feea.org>  
3333 S. Wadsworth Blvd., Suite 300  
Lakewood, CO 80227  
(303) 933-7580

\*\*Federal employees are eligible to apply for emergency financial assistance through this organization. Applications can be printed from online and must be faxed with all supporting documentation for review. Be sure to read the entire application and include all supporting documentation when submitting your request.

No-interest loans of up to \$1,500 are available to assist with individual emergency situations. Employees should complete the emergency assistance application and follow the instructions for either mailing or faxing the application and all supporting information. Loan checks are made payable to the specific creditor(s) the employee is behind in paying. Loans are repaid through payroll allotment administered by the employee's payroll service, e.g. Employee Express, My Pay, NFC or Postal Ease. Loans are generally repaid within a year.

Assistance is generally available for the following types of hardships:

- Death in the employee's immediate family
- Loss of income
- LWOP due to severe illness or family-member illness. **Employee must be back at work.**
- Family breakup, separation, or divorce
- Critical illness in the employee's immediate family
- Major loss of property due to natural disaster such as: fire, flood, hurricane
- Government pay error in cases where the pay shortage was caused by governmental error (e.g., an administrative or disbursing mistake, computer problem, or check lost in the mail)

FEEA may provide assistance up to the amount of the pay shortage for one pay period (not to exceed \$1,500). Major medical emergencies are usually beyond FEEA's financial capacity;

however, assistance may be given for necessities sometimes not included in health insurance, such as hearing aids or medical equipment needed to continue work. Medical emergency loans will be evaluated on a case-by-case basis. **Please note: in order to receive a loan, applicant must have been employed with the federal government for one year or longer.**

<http://www.feea.org/programs/emergency-assistance/emergency-assistance-faq>

FEAA Emergency assistance frequently asked questions

### **Pay and Entitlements**

If you are currently experiencing difficulty with managing your budget you may want to consider a debt reduction plan or credit counseling at one of the resources listed at

<https://dcp.utah.gov/consumerinfo/lists.html>

You should take action to reconsider and prioritize your budget needs by evaluating mandatory and discretionary expenses.

We recommend you monitor your monthly pay statements accurately and take note of any change in pay as it occurs.

### **Utility Assistance Programs**

If you have been living in your residence for over one year, you may contact your power and gas utility to inquire if you meet eligibility requirements for the EQUAL PAYMENT PLAN, This plan will average your utility costs over the entire year and provide a average monthly billing. By doing so, you can avoid spikes in your heat and electric bill during peak months.

Depending on your income you may be eligible for financial assistance through other utility programs such as HEAT.

Rocky Mountain Power: <http://www.rockymountainpower.net/res/po.html>  
(888) 221-7070

Questar Gas: <https://www.questargas.com/index.php>  
(800) 323-5517

City and local utility companies should be contacted directly to inquire about any further assistance available.

### **Legal Assistance**

For complex or serious issues you may want to consult with an attorney or a lawyer.

### **American Red Cross**

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The American Red Cross works in partnership with military aid societies to provide quality, reliable financial assistance to eligible applicants 24/7/365. Assistance can include funds for emergency travel, burial of a loved one, emergency food and shelter, etc. For more information, please visit <https://www.redcross.org/get-help/military-families/financial-assistance.html>.

If your family needs emergency assistance, you can submit a request online at <https://saf.redcross.org/css> or call the American Red Cross at 1-877-272-7337

Who is Eligible for Financial Assistance?

Call the American Red Cross Hero Care Center at 1-877-272-7337 (toll-free) if you are:

- An active duty service member
- A member of an activated National Guard or Reserve unit
- An immediate family member of a service member in the above two categories
- A military retiree or spouse/widow(er) of a retiree

Information to Have Ready:

When calling the Red Cross, please provide as much of the following information about the service member as is known:

- Full legal name
- Rank/rating
- Branch of service (Army, Navy, Air Force, Marines, Coast Guard)
- Social Security number
- Date of birth
- Military unit address
- Information about the deployed unit and home base unit (for deployed service members only)

### **Yellow Ribbon Foundation**

Fills the unmet needs of those who have served in the United States military.

1-888-994-8387

<http://www.yellowribbonfoundation.com>

### **Hope Now**

Supports home preservation activities to assist struggling homeowners.

888-995-HOPE (4673)

<http://www.hopenow.com>

### **Homeowners Assistance Program**

Provides financial assistance to those who suffer financial loss on the sale of their primary residence. 800-861-8144

<https://www.usace.army.mil/Missions/Military-Missions/Real-Estate/HAP/>

**Financial tips and tricks to save money**

- Track your monthly and daily spending
- Prioritize your needs and your wants
- Elect automatic payment plans for mandatory expenses to help alleviate stress
- Be a conservative and well informed shopper
- Take advantage of sales and coupons
- Shop at thrift stores
- Pay your bills on time to reduce the risk of penalties and fees and contact lender if required.  
(Often fees can be waived)