

# AER TOPLINE TALKING POINTS



## ARMY EMERGENCY RELIEF IS PART OF THE ARMY TEAM

### Active Duty Board of Managers & AR 930-4

*Supporting 40K+ Soldiers with \$50M+ in Financial Assistance Every Year*

- **BIGGEST CHALLENGE** – Communicating the capabilities / benefits of the AER Program to the Army Team!
- **BIGGEST THREAT** – Some Soldier / Family Member not aware of how or where to get AER Help and go to a Predatory Lender .....AER = 0% interest rate.....Predatory Lenders can charge up to 400% interest (APR)
- AER – Our Army's Official Charity – 100% focused on Soldier and Family Financial Readiness = Unit Readiness = **COMBAT READINESS**
- Asking for Help from your Chain of Command, and AER, is a Sign of Strength and Resiliency – **ARMY STRONG!**
- **PEOPLE FIRST** – Assisted 4 Million Soldiers and Family members since 1942 With \$2 Billion In Financial Support (Loans, Grants & Educational Scholarships) ... AER provides support to single Soldiers and Army Families through 70+ world-wide Army Community Service locations ... ACS also provides Financial Counseling services.
- 80% + of the Soldiers that Come to AER, Do So Once in Their Career ... AER Helping the Army Build Financial Resiliency of the Force!!
- **AER has over 30 Categories of Assistance** ... most common assistance is for POV repair, initial rent & deposit, basic living expenses, PCS expenses, Childcare, Home School and Remote Education, Career Skills Program, TLE / TLA expiration, Pet Transportation, Emergency Travel (emergency leave support starts at 50% grant), and more; AER always considers exceptions to these listed categories.
- **COVID** ... Implemented electronic application processing procedure & Direct Deposit via EFT ... Expanded Programs & Eligibility (USAR & ARNG) ... Will Keep COVID Programs in place as long as needed
- 85% of Soldiers' needs can be met through the **Quick Assist Program (QAP)**. Every Company Cdr and 1SG in the Army has the Authority to Approve an AER loan up to \$2K
- **Direct Access** - Improved (streamlined) AER application process for 'Non-High Financial Risk' Soldiers; Commanders are able to focus their time and resources on true 'High Risk' Soldiers; Balances a Commander's need for information, ability to develop comprehensive risk assessments and meaningful intervention strategies, while encouraging the use of AER. **Implemented on 9 September 2015 with the following safeguards:**
  - E-1 through E-4 in Initial Entry Training (IET) still require Commander/First Sergeant review.
  - E-1 through E-4 must have a minimum of 12 months' Time in Service or have completed Initial Entry Training (Basic Combat Training/One Station Unit Training) whichever is greater.
  - Regardless of rank, limited to 2 assists within 12 months.
  - Any Soldier exhibiting 'high risk' financial behavior requires Commander/First Sergeant review.
- **90 Cents of Every Dollar Donated Goes Right Back to Soldiers**... Among the Highest Rate of Return of any Non-Profit in the USA ... AER gets NO Federal Funding ... All Assistance Is 100% Funded By Donations (Active, Retired and American Citizens / Corporations) ... For Every Dollar Donated, AER Provides Three Dollars in Loans / Grants to Active Duty Soldiers!
- **'Soldiers Helping Soldiers'** – Leave no Comrade behind on the Battlefield, same holds true at Home Station ... Help your Battle Buddy. **TAKE CARE OF YOUR SQUAD!**