



# Military relief societies

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Military relief societies provide financial assistance and support when there isn't enough income to cover your financial costs.

Even with the best planning, you may find you don't have enough income and benefits to cover the basic needs and obligations for your household. Sometimes, this is the result of an unexpected expense. Sometimes, this is the result of a cut in your pay or your spouse's pay. Sometimes, it comes from spending more than you have.

Each branch of the military established relief societies to help servicemembers navigate tough financial times. While the specific programs vary, each relief society provides emergency loans to help cover bills, unexpected expenses, and other basic needs which are repaid through allotment if the borrower is an active-duty servicemember. Many of the programs available through the relief societies are open to family members, as well as servicemembers in the Reserve or National Guard, in specific circumstances.

## **ARMY EMERGENCY RELIEF**

Army Emergency Relief (AER) is a private, nonprofit organization that assists soldiers and family members in emergency financial situations. AER provides financial assistance through interest-free loans, grants, or a combination of the two.

Find more information on AER at [armyemergencyrelief.org](https://www.armyemergencyrelief.org).

## **NAVY-MARINE CORPS RELIEF SOCIETY**

The Navy-Marine Corps Relief Society (NMCRS) is a private, nonprofit, volunteer service

organization that provides financial assistance and education to sailors, marines, and eligible family members. NMCRS offers interest free loans and grants to meet emergency needs. They also provide needs-based interest-free loans for education.

Find more information on NMCRS, including their office locations, at [nmcrs.org](https://www.nmcrs.org).

## **AIR FORCE AID SOCIETY**

The Air Force Aid Society (AFAS) helps Airmen and their families take care of unexpected expenses. AFAS helps members attend family funerals, repair their cars, pay rent and utilities, or purchase special medical equipment. Located at bases across the world, AFAS also sponsors community programs that include child care, car care, and spouse employment training.

Find more information on AFAS at [afas.org](https://www.afas.org).

## **COAST GUARD MUTUAL ASSISTANCE**

Coast Guard Mutual Assistance (CGMA) provides a financial safety net and promotes financial stability by assisting those serving in the Coast Guard during times of financial need. CGMA provides interest-free loans, grants, and financial counseling.

Find more information on CGMA at [cgmahq.org](https://www.cgmahq.org).

## **ADDITIONAL SUPPORT: AMERICAN RED CROSS**

In the absence of a local military relief society, servicemembers can get financial assistance by calling the American Red Cross at 1-877-272-7337. Find more information on the American Red Cross at [redcross.org](https://www.redcross.org).