MyHELPList

Information and Assistance for Military Service and Family Members During Tough Economic Times **Part I**

MILITARY RESOURCES *Our Best Online Portals, Call Centers and Locator Services!*

Military OneSource
24/7 Call Center
You name it. We can help!
1-800-342-9647
www.MilitaryOneSource.com

MilitaryHOMEFRONT
DoD programs, policies, news and events.
www.MilitaryHOMEFRONT.dod.mil
www.MilitaryINSTALLATIONS.dod.mil

Joint Family Resource Center (JFRC)
On-demand counseling, educational materials and programs provided to support command sponsored deployment, personal finance and transition programs at no cost to commands.
Command leaders should call:
1-888-256-9920
http://jfsap.mhf.dod.mil/request

Joint Family Support Assistance Programs (JFSAP) for Guard and Reserve
For state JFSAP staffs, regional coordinators and other key points of contact, call:
1-800-342-9647
www.GuardFamily.org
www.defenselink/ra

Transition Assistance Advisors (TAAs)
Veterans benefits counseling, information, assistance and community referrals.
See full listing of TAAs in Resource Section of
www.TurboTAP.org

TurboTAP.org
Personal finance, transition assistance, and benefits information for active duty, National Guard and Reserve service and family members.
www.TurboTAP.org

Deployment Health & Family Readiness Library
Online family readiness resources, deployment cycle support articles, and physical, environmental, occupational, and mental health fact sheets for deployers written in "plain English."
http://deploymenthealthlibrary.fhp.osd.mil

Wounded Warrior Resource Center
Specialized support for wounded, ill and injured servicemembers and their families.
1-800-342-9647
www.MilitaryOneSource.com

MyArmyBenefits
Online calculators and comprehensive military benefits information of value to all military servicemembers.
1-888-721-2769
www.myarmybenefits.us.army.mil

Military Chapels and Chaplains
Call Military OneSource: 1-800-342-9647 for referrals or visit DoD's locator service:
www.MilitaryINSTALLATIONS.dod.mil

ADDITIONAL MILITARY RESOURCES

Military Relief Societies

Personal and family financial counseling, emergency loans, consumer advice, and basic assistance. Active duty, National Guard and Reserve are eligible to use these programs.

For the office nearest you, visit:
www.MilitaryINSTALLATION.dod.mil
or call **Military OneSource:**
1-800-342-9647

Army Emergency Relief (AER)
www.aerhq.org
1-800-769-8951 or 1-866-878-6378

Air Force Aide Society (AFSC)
www.afas.org

Navy/Marine Corps Relief Society (NMCRS)
www.nmcrs.org
703-696-1481

Coast Guard Mutual Assistance
www.cgmahq.org
1-800-881-2462

Family Service Centers

Local and regional information and referral services, counseling, skills for living educational programs, family advocacy, support for parents, children and youth, deployment support, relocation, personal finance, transition and spouse employment assistance.

For immediate 24/7/365 assistance, confidential referrals and additional information about family support services, contact:

Military OneSource
1-800-342-9647

For the family support center nearest you:
www.MilitaryINSTALLATION.dod.mil

Army Community Services (ACS)
www.MyArmyLifeToo.org

Airman and Family Readiness Flights
www.AFCrossroads.com

Navy Fleet and Family Services (FFSC)
www.nffsp.org
www.LIFELines.navy.mil

Marine Corps Community Service (MCCS)
www.usmc-mccs.org/installation

Joint Family Support Assistance Program
supporting the National Guard and Reserve

National Guard
www.GuardFamily.org
Reserve Components
www.Defenselink/ra
1-888-777-7731

Coast Guard Work Life Program
www.uscg.mil/worklife
202-475-3654

National Suicide Prevention Lifeline
Support and assistance for military personnel, veterans and their families
1-800-273-TALK (8255)
www.suicidepreventionlifeline.org

Military Pay, Compensation & Benefits

Information about military pay, compensation, benefits, sources of assistance and easy-to-use online calculators.

Compensation & Benefits Handbook
www.TurboTAP.org

Defense Finance and Accounting Service (DFAS)
www.defenselink.mil/militarypay/pay/calc/index.html

DoD Pay and Compensation
www.defenselink.mil/militarypay/index

Military Pay Calculator
www.MyPay.gov

MyArmyBenefits Calculators
http://MyArmyBenefits.army.mil

Retirement Calculator
www.defenselink.mil/militarypay/retirement/calc/index.html

Survivors Benefit Plan
www.defenselink.mil/militarypay/survior

WarriorCare/National Resource Directory
www.WarriorCare.mil
https://www.nationalresourcedirectory.org

GOVERNMENT RESOURCES

Federal Government Organizations

Financial education materials, free publications, online calculators, counseling services, savings and investing programs, and consumer protection.

See Housing Assistance Section for Housing and Urban Development (HUD) information and services.

Department of Treasury
Financial Literacy and Education Commission information and resources.
www.MyMoney.gov
1-800-MYMONEY

Federal Deposit Insurance Corporation (FDIC)
Money Smart curriculum materials and computer-based instruction.
www.fdic.gov/consumers/consumer/moneysmart
1-877- ASK-FDIC

Federal Reserve Board
Savings, home foreclosure and related educational resources.
www.federalreserve.gov/consumerinfo

Federal Trade Commission (FTC)
Identity theft information, consumer complaint reports and filing, and consumer financial education.
http://www.ftc.gov/bcp/edu/microsites/idtheft
http://www.ftc.gov/bcp/index.shtml

General Services Administration (GSA) Federal Citizen Information Center
Call center and free publications.
www.pueblo.gsa.gov
http://www.consumeraction.gov
1-800-FED-INFO

Securities and Exchange Commission (SEC)
Investment information for military personnel and their families.
www.sec.gov/investor/military.shtml

Small Business Administration (SBA)
Military Reservist Economic Injury Disaster Loan Program, Patriot (cont)

Express Loans for military spouses, Veteran Business Outreach Centers, Small Business Development Centers.
www.sba.gov

Social Security Administration (SSA)
Military Service and Social Security fact sheets.
http://www.ssa.gov/pubs/10017.html

Thrift Savings Plan (TSP)
Retirement savings plan for military personnel offers tax-free investments prior to withdrawal of funds.
www.tsp.gov
1-TSP-YOU-FRST

US Department of Agriculture (USDA)
Cooperative State Research Education and Extension Service (CSREES), financial education research, resources, online tools and scheduled events.
www.csrees.usda.gov/financialsecurity

US Savings Bond Program
www.savingsbonds.gov

ORGANIZATIONS BY TYPE OF ASSISTANCE

Banking

Association of Military Banks of America (AMBA)
Financial education materials, resources and links.
www.ambahq.org/resources.htm
540-347-3305

Defense Credit Union Council
Directory of local credit union branches, financial resources, links, and financial policy information.
www.dcuc.org
202-638-3950

Charitable Organizations

American Legion
Heroes to Hometowns program, veteran affairs services, family support centers, general assistance, reunions and awards.
www.legion.org/homepage.php
www.legion.org/national/contact

American Supports You (Website)
Connects military servicemembers and families to organizations that provide a wide range of support, assistance, adaptive equipment, scholarships and other helpful resources.
www.americasupportsyou.mil

Angels of Mercy Program
Clothing and supplies for wounded servicemembers.
www.supportourwounded.org
703-938-8930

Children of Fallen Heroes
Housing, college grants, and scholarships for children and spouses of fallen heroes.
www.cfsrf.org
301-865-6327

United Services Organizations (USO)
USO Centers, Internet and email access, libraries, reading rooms, recreational activities, regional veterans services, and family services.
www.uso.org
703-908-6400

Yellow Ribbon Program
Food, clothing, shelter, medical assistance, and education for veterans.
www.yellowribbonfoundation.com
1-888-99-4VETS

Children and Youth Services

Armed Services YMCA (ASYMCA)
Child care, hospital assistance, military spouse support, food services, computer training, health and wellness support and holiday meals.
www.asymca.org
1-800-597-1260
703-313-9600

Boys & Girls Clubs of America
Youth centers provide educational, recreational, cultural, and social activities for military youth.
www.bgca.org

Junior Achievement
Financial education and resources that encourage young people on such concepts as work readiness, entrepreneurship and financial literacy.
www.ja.org

Jump$tart Coalition for Financial Literacy
Financial literacy publications, websites and links to improve the personal financial education of children, teens and young adults.
http://www.jumpstart.org/states.cfm

Consumer Information

Consumer Federation of America (CFA)
Support provided through CFA website includes a newsletter, publications, resource center and promotion of special events.
www.consumerfed.gov
202-387-6121

Council of Better Business Bureaus (BBB)
Information that protects servicemembers from unscrupulous businesses, BBB reliability reports, BBB Auto Line, BBB MilitaryLine, and dispute resolution services.
703-276-0100
www.bbb.org

Military Sentinel (FTC)
Identifies and reports on consumer protection issues.
http://www.consumer.gov/military/

Consumer Credit Counseling

Center for Responsible Lending
Credit counselor locator service, home foreclosure and legal assistance, payday loan calculator, policy and technical assistance, coalition building and research
www.responsiblelending.org
202-349-1850

InCharge Institute of America
Military Money Magazine, no-cost/ reduced-fee debt elimination programs, and "Military Money Minute" radio broadcasts.
www.inchargefoundation.org
www.militarymoney.com
1-800-565-8953

National Foundation for Credit Counseling (NFCC)
Consumer credit counseling services including homeowner, money and credit, bankruptcy education and counseling, debt management planning assistance, and free and low cost general assistance.
www.nfcc.org
1-800-388-2227

Financial Education

American Financial Services Association (AFSA) Education Foundation
Responsible money management tools, advice for understanding credit, credit management support, free MoneySkill online course.
www.afsaef.org
www.moneyskill.org

American Institute of Certified Public Accountants (AICPA)
Financial calculators, tips, recommendations and personal finance referrals.
www.feedthepig.org

Employee Benefit Research Institute/ American Savings Education Council (EBRI/ASEC)
National Educational Savings Resource Center, calculators, educational materials, Choose To Save Public Service Campaign and retirement planning resources.
www.ebri.org
www.choosetosave.org
202-659-0670

Freddie Mac
Works with mortgage lenders to help people get lower housing costs and better access to home financing. CreditSmart curriculum materials help consumers build and maintain better credit, make sound financial decisions, and understand homeownership.
www.freddiemac.com/creditsmart

Institute of Consumer Financial Education
Online educational programs and printed materials that promote savings, provide tips for better spending, and advice for credit use.
www.financial-education-icfe.org
619-239-1401

National Endowment for Financial Education
Military Family, Money and Mobility Pamphlet, web-based training for DoD financial educators, Project Financial Independence for mobilized members of the National Guard and Reserve and enlisted members of active duty forces, and free financial counseling from certified professionals.
www.nefe.org
www.smartaboutmoney.org
303-741-NEFE

Women's Institute of Financial Education
Money Club tools and resources, personal finance calculators, and publications.
www.wife.org
760-736-1660

Financial Planning

Certified Financial Planner Board of Standards (CFP Board)
Recommends how to choose a financial planner, set financial goals and get started on a financial plan. CFP maintains a financial planner database.
http://www.cfp.net/learn
http://www.cfp.net/search

Financial Planning Association (FPA)
Helps consumers find a financial planner and financial educational materials.
www.fpaforfinancialplanning.org
www.plannersearch.org

National Association of Personal Financial Advisors (NAPFA)
Maintains a financial planner search service for "Fee-Only" comprehensive financial advisors nearest you.
http://www.napfa.org/consumer/index.asp
http://www.napfa.org/consumer/planners/index.asp

Employment Assistance

Association for Financial Counseling & Planning Education (AFCPE)
Offers fellowships for military spouses to attain the Accredited Financial Counselor (AFC) certification.
www.afcpe.org
(614) 485-9650

Career One-Stop Centers (Dept of Labor)
Local Veterans' Employment Representatives (LVER) and Disabled Veterans Outreach Program (DVOP) counselors provide career and employment support for military service and family members at state employment offices.
www.careeronestop.org
1-877-348-0502

MILSpouse (Department of Defense)
Comprehensive resources that provide support, information and referrals for Military spouses seeking portable careers and employment opportunities.
www.MILSpouse.org

REALifelines (Department of Labor)
Offers support for wounded, ill, injured and disabled servicemembers, search engine for civilian careers, an online resume-writer, and a military-to-civilian skills translator.
www.hirevetsfirst.gov/REALifelines
202-693-4700
1-800-USA-JOBS

TurboTAP.org (Department of Defense)
Employment hub, military friendly employers, transition assistance guides, checklists, decision support planning tools and benefit email alerts.
www.TurboTAP.org

Military Spouse Career Advancement Accounts (CAA) (Department of Defense)
Provides funding for licensing and credentialing training programs that provide portable careers for military spouses.
www.CAA.MILSpouse.org

Warriors to Work Program
Job search assistance for wounded warriors transitioning to civilian jobs.
https://wtow.woundedwarriorproject.org
1-877-TEAM-WWP

Wallstreet Warfighters Foundation
Paid training for Wall Street Careers.
info@wallstreetwarfighters.org
1-888-439-3935

Healthcare

Army Wounded Warrior Program
Support programs for wounded soldiers who incurred an injury or illness after 10 September 2001 or in support of the Global War on Terror (GWOT)
http://aw2portal.com/Default.aspx

Blinded Veterans Association
Field Service Program, Volunteer Service Program and Scholarship Program.
www.bva.org
1-800-669-7079

Caring Bridge
Free online service that allows military families to remain updated on their service-member's medical condition while in a military hospital or major medical center.
www.fisherhouse.org/caring/aboutCaring.shtmll

Veterans Affairs Health Care Program
Primary care, specialized care and related medical and social support services.
http://www1.va.gov/HEALTH/index.asp

Wounded Warrior Project (WWP)
WWP Solider Ride Program, TRACK Operation Outreach, Warriors to Work, WWP Outdoors, Patient and Family Support WWP Packs, and WWP Peer Mentoring.
www.woundedwarriorproject.org

Yellow Ribbon Fund
Volunteers of Walter Reed and Bethesda Medical Centers help injured servicemembers enjoy their community through outreach activities and services.
www.yellowribbonfund.com
240-223-1180

Housing Assistance

Fisher Houses and Programs
Temporary housing on the grounds of major military or VA medical centers for families and caregivers of individuals admitted to the hospital, Caring Bridge Program status updates, scholarships for children and spouses, Hero Miles (free airline tickets for family members of an OIF/OEF ill or injured servicemember), and Newman's Own organizational grants.
www.fisherhouses.org

Homes for Our Troops
Builds or adapts homes for handicapped accessibility at no cost to veterans.
www.homesforourtroops.org
508-823-3300
1-866-7 TROOPS

Hope NOW
Hope NOW is an alliance between HUD approved counseling agents, servicers, investors and other mortgage market participants that provide free foreclosure prevention assistance.
www.hopenow.com
1-800-995-HOPE

HUD (Housing and Urban Development)
Hope for Homeowners Assistance Program
Provides help for homeowners at risk for foreclosure and housing educational materials.
www.hud.gov
1-800-225-5342

Insurance

National Association of Insurance Commissioners
Military Sales Online Reporting System, oversight for state and local insurance companies, and insurance company rankings.
www.naic.org/government_relations.htm
1-866-470-NAIC

Department of Veterns Affairs (VA)
Insurance programs that specifically provide insurance benefits for veterans and service members who may not be able to get insurance from private companies because of the extra risks involved in military service or a service connected disability.
www.insurance.va.gov

Investments

Financial Industry Regulatory Authority (FINRA)
The largest independent regulatory authority in the US. Provides information on investing and how to build financial knowledge. Offers articles, interactive tools, alerts and other resources that can help you protect yourself.
www.finra.org
Call Center: 301-590-6500

Investor Education Foundation
Information that increases investor literacy and promotes savings and investing.
www.saveandinvest.org

North American Securities Administrators Association (NASAA)
Investor Awareness Quiz, NASAA Fraud Center, Investor Bill of Rights, Investing Online Resource Center, and investor alerts and tips.
www.nasaa.org
202-737-0900

Legal Assistance

Services On Military Installations
Trained legal professionals provide wills, powers of attorney, advanced medical directives and legal assistance services to military servicemembers and their families free of charge. For the office nearest you: call Military OneSource 1-800-342-9647 or visit DoD's locator service:
www.MilitaryINSTALLATIONS.dod.mil

Savings

Military Saves & America Saves
A social marketing campaign aimed at persuading, motivating, and encouraging military families to save money every month, and to convince leaders and organizations to be aggressive in promoting automatic savings.
http://www.militarysaves.org
http://www.americasaves.org

Servicemember Organizations

Navy League of the United States
Scholarships, youth mentoring programs, awards, Navy League Hiring Center for veterans, employment opportunities, educational programs, and outreach.
www.navyleague.org
703-528-1775
1-800-356-1560

Marine Corp League
Help for wounded Marines, scholarships, awards, health and comfort items, youth programs, and veterans medical center activities .
www.mcleague.org
703-207-9588
1-800-625-1775

Scholarships

Financial Aid for Military Spouse Education
Scholarships, grants and assistance programs for higher education for spouses of servicemembers.
http://www.dantes.doded.mil/Dantes_web/library/docs/counselorsupport/FOSSM.pdf

National Military Family Association (NMFA)
Scholarships, rights and benefits education, deployment and family support, camps, retreats.
www.nmfa.org

Scholarships for Military Children
Scholarships for military children regardless of servicemember's status.
www.militaryscholar.org

Tax Services

Military One Source
Free income tax filing, tax calculators, tax advisor and counseling services, and income tax preparation course.
www.militaryonesource.com
1-800-342-9647

Internal Revenue Service (IRS)
Tax information for military members and their families.
http://www.irs.gov/newsroom/article/0,,id=97273,00.html

Travel

Operation Hero Miles
Allows troops and servicemembers stationed in Iraq or Afghanistan to visit their loved ones on leave at no cost; allows family members and spouses to visit their wounded servicemembers in military hospitals across the country at no cost.
www.heromiles.org

MY COMMAND RESOURCES

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