

MyHELPList

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

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

www.militaryonesource.mil

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:

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/survivor

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 complaints 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 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.d cuc.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

American Red Cross

The American Red Cross offers confidential services to all veterans and their families by connecting them with local, state and national resources through our network of chapters in communities across the United States and offices on military installations worldwide.

<http://www.redcross.org/what-we-do/support-military-families>

Angels of Mercy Program

Clothing and supplies for wounded servicemembers.

www.supportourwounded.org

703-938-8930

Crisis Assistance Ministries

Our goal is to give our neighbors in need the tools they need to move toward financial stability. The services and support we offer may include,

- Emergency financial assistance
 - Referrals to other community agencies and programs
 - Screening for available public benefits
 - Extended support programs
 - Clothing, shoes and household goods
 - Furniture and appliances
- <http://www.crisisassistance.org>

Children of Fallen Heroes

Housing, college grants and scholarships for children and spouses of fallen heroes.

www.cfsrf.org

301-865-6327

Christmas Help

Many people and organizations offer Christmas help for low income families. If you need help or you know people that need help this Christmas, help them sign up for help with Christmas at local Christmas help organizations in advance. Charities have less funds as Christmas approaches. If you want to donate either money or goods to help people, Christmas is also a good time to do so. www.christmashelp.org

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 - Extended support programs
 - Clothing, shoes and household goods
 - Furniture and appliances
- <http://www.crisisassistance.org>

Family Relief Services

Discover a large variety of resource possibilities, benefit program information, monetary tools, low income benefits, grant program information, and also a few life-changing help organizations you may not know exist!
www.familyreliefservices.org

Salvation Army

The Salvation Army helps Families in need with a number of resources:
<https://www.salvationarmyusa.org/usn/equip-families/>

Toys for Tots

Local Toys for Tots Campaigns are the heart and soul of the Marine Toys for Tots Program managed by dedicated United States Marines and local volunteers. Your Local Campaign is the best source of Toys for Tots information on how to give and receive support in your community.
www.Toysfortots.org

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

USA Cares

Providing assistance to post-9/11 veterans and military families from all branches of service. www.usacares.org

USA Grant Connect

- Find Grant Information & Assistance Programs. Learn Where To Look For: Grants & Help Programs
 - Education & Cash Grant Information
 - Learn About Grants For Women, Minorities & Veterans
- All Kinds of Grant Info, All In One Place
www.usagrantconnect.com

VFW Unmet Needs

Unmet Needs is there to help America's military families who have run into unexpected financial difficulties as a result of deployment or other military-related activity or injury. The program provides financial aid grants of up to \$1,500 to assist with basic life needs in the form of a grant - not a loan - so no repayment is required. To further ease the burden, we pay the creditor directly. <https://www.vfw.org/UnmetNeeds/>

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 servicemember's medical condition while in a military hospital or major medical center.
www.fisherhouse.org/caring/aboutCaring.shtml

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 Veteran's 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 veteran's medical center activities.

www.mcleague.org

703-207-9588

1-800-625-1775

Operation Homefront

Occasionally, military families struggle and need help with rent or mortgage payments, major repairs, utility bills, or groceries. Operation Homefront has fulfilled over 38,000 requests from military families across the U.S., providing more than \$22.5 million in relief through our Critical Financial Assistance program. At Operation Homefront, 92 percent of expenditures go toward delivering our programs and services.

<https://www.operationhomefront.org/>

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 advisors 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.

<https://www.irs.gov/individuals/military>

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

Miscellaneous Organizations

211

2-1-1 is a free and confidential service that helps people across the U.S. and in many parts of Canada find the local resources they need. We're here for you 24 hours a day, seven days a week.

Single Parents Alliance of America

The Single Parents Alliance of America (SPAOA) is an organization that aims to empower Single Parents and their growing families to connect with other Single Parents in a completely refreshing & unique way socially. They may also find opportunities and information on how to increase their

household incomes, receive Third Party Programs for their children and themselves, along with many other Third Party Programs exclusive to our members. SPAOA is available for all Single Parents, male or female.

<https://www.spaoa.org/>

Local National Guard Family Programs

<http://www.nationalguard.mil/Resources/State-Websites/>

Free Financial Help Paying Bills and more!

<https://freefinancialhelp.net/>

Need Help Paying Bills

<http://www.needhelppayingbills.com/>

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