

MyHELPList

Information and Assistance for Military Service Members
And Their Families 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)

No-cost, on-demand, confidential counseling and referral services, educational programs and materials to support command sponsored deployment, personal finance and transition programs. 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 or 240-370-4327
www.GuardFamily.org
www.DefenseLink.mil/ra

Transition Assistance Advisers (TAAs) TurboTAP.org

Personal finance, transition assistance and benefits information. Veterans benefits counseling, information, assistance and community referrals. www.TurboTAP.org

Deployment Health & Family Readiness Library

Online deployment cycle support resources written in "plain English."
<http://DeploymentHealthLibrary.fhp.osd.mil>

Wounded Warrior Resources

Ensures wounded, ill or injured receive support throughout all phases of recovery.
www.WarriorCare.mil

National Resource Directory

www.NationalResourceDirectory.org

Army Wounded Warrior Program (AW2)

1-800-237-1336

Marine Corps Wounded Warrior Regiment

1-877-4USMCWW / 1-877-487-6299

Navy Safe Harbor (via Military OneSource)

1-877-746-8563

Air Force Wounded Warrior (AFW2) /

1-800-581-9437

Wounded Warrior Resource Center:

www.WoundedWarriorResourceCenter.com
1-800-342-9647



ADDITIONAL MILITARY RESOURCES

Military Relief Organizations

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

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

Army Emergency Relief (AER)
www.aerhq.org
1-866-878-6378

Air Force Aide Society (AFAC)
www.afas.org
1-800-769-8951

Navy/Marine Corps Relief Society (NMCRS)
www.nmcrs.org
1-800-654-8364 or 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.

Military OneSource
For 24/7 service member and family support, assistance, community referrals, and educational programs.
www.MilitaryOneSource.com
1-800-342-9647

Installation Family Centers
For the office nearest you visit:
www.MilitaryInstallations.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

National Guard Family Program
Supporting the National Guard and Reserve National Guard.
www.GuardFamily.org
Reserve Components
www.DefenseLink.mil/ra
1-888-777-7731 or 703-607-5414

Coast Guard Work Life Program
www.uscg.mil/worklife
1-800-872-4957 or 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

Military Pay Calculator

www.MyPay.gov

MyArmyBenefits - Benefits & Calculators

<http://MyArmyBenefits.us.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
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 federal information and resources.

www.MyMoney.gov

1-888-MYMONEY or 202-622-2000

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 offering tax-free investments prior to withdrawal of funds.

www.tsp.gov

1-TSP-YOU-FRST

U.S. 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

U.S. 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 (Web site)

Connects military service members 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 service members.

www.SupportOurWounded.org

703-938-3572

Children of Fallen Heroes

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

www.cfsrf.org

1-888-805-7383 or 301-685-3421

United Services Organizations (USO)

USO Centers, Internet and email access, libraries, reading rooms, recreational activities, regional veterans services and family services.

www.uso.org

1-888-484-3876 or 703-908-6400

Yellow Ribbon Foundation

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

JumpStart Coalition for Financial Literacy

Financial literacy publications, web sites 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 web site includes a newsletter, publications, resource center and promotion of special events.

www.ConsumerFed.org

202-387-6121

Council of Better Business Bureaus (BBB)

Information that protects service members from unscrupulous businesses, BBB reliability reports, BBB Auto Line, BBB MilitaryLine and dispute resolution services.

703-276-0100

www.bbb.org

Military Sentinel

(Federal Trade Commission Site)

Identifies and reports on consumer protection issues.

www.ftc.gov/sentinel/military

Financial 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 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 (NEFE)**

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



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 Advisers (NAPFA)

Maintains a financial planner search service for "Fee-Only" comprehensive financial advisers 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
1-877-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

Wall Street Warfighters Foundation

Paid training for Wall Street Careers.

info@wallstreetwarfighters.org
1-888-439-3935



Health Care

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.CaringBridge.org

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 service members 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 service member) and Newman's Own organizational grants.

www.FisherHouse.org

DoD's Homeowner Assistance Program

To assist eligible Service member & federal citizen homeowners who face financial loss when selling their primary residence homes in areas where real estate values have declined because of a base closure or realignment announcement.

<http://hap.usace.army.mil/>

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 for Homeowners

Provides FHA insurance to certain approved lenders who agree to refinance into FHA loans.

www.hud.gov/hopeforhomeowners

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

1-888-995-HOPE

**HUD (Housing and Urban Development)
Hope for Homeowners Assistance Program**

Provides housing, educational materials and help for homeowners at risk for foreclosure.

www.hud.gov

1-800-225-5342



Insurance

**National Association of Insurance
Commissioners (NAIC)**

Military Sales Online Reporting System, oversight for state and local insurance companies and insurance company rankings.

<https://eapps.naic.org/msors/Disclaimer.do>

1-866-470-NAIC

Department of Veterans 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 U.S. 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

Legal Services On Military Bases

Legal professionals provide no-cost legal assistance services, including confidential help with housing and foreclosure issues, wills, powers of attorney, advanced medical directives and advice regarding policies and laws that help and protect service members (e.g. Relocation Policies, EESA, SCRA, HERA). For the office nearest you, visit DoD's Locator Service:

www.MilitaryInstallations.dod.mil

or call **Military OneSource:**

1-800-342-9647

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>

Service Member 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

1-800-356-5760 or 703-528-1775



Marine Corps 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

American Red Cross

600 Chapters nationwide provide financial applications for the Military Relief Societies that may be hours away from those who need assistance. Tragedy Assistance Program Support (TAPS) services are also provided.

www.RedCross.org

1-800-REDCROSS

1-800-733-2767

1-800-257-7575 (Español)

Scholarships

Financial Aid for Military Spouse Education

Scholarships, grants and educational assistance programs for military spouses.

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, news, updates and excellent fact sheets.

www.nmfa.org

Scholarships for Military Children

Scholarships for military children regardless of service member's status.

www.MilitaryScholar.org

Tax Services

Family Service Centers

On-installation tax help at no cost at your local family service center.

<http://www.MilitaryInstallations.dod.mil/>

Military OneSource

Free income tax filing, tax calculators, counseling services and 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 service members stationed in Iraq or Afghanistan to visit their loved ones on leave at no cost; allows family members and spouses to visit their wounded service members in military hospitals across the country at no cost.

www.HeroMiles.org

