

# MyHELPList



## Information and Assistance for Military Service (Part I) and Family Members During Tough Economic Times

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### **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](http://www.MilitaryOneSource.com)

#### **MilitaryHOMEFRONT**

DoD programs, policies, news and events.

[www.MilitaryHOMEFRONT.dod.mil](http://www.MilitaryHOMEFRONT.dod.mil)

[www.MilitaryINSTALLATIONS.dod.mil](http://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](http://www.GuardFamily.org)

[www.defenselink/ra](http://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](http://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](http://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](http://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](http://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](http://www.MilitaryINSTALLATIONS.dod.mil)

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## **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](http://www.MilitaryINSTALLATION.dod.mil)  
or call **Military OneSource:**  
1-800-342-9647

**Army Emergency Relief (AER)**  
[www.aerhq.org](http://www.aerhq.org)  
1-800-769-8951 or 1-866-878-6378

**Air Force Aide Society (AFSC)**  
[www.afas.org](http://www.afas.org)

**Navy/Marine Corps Relief Society (NMCRS)**  
[www.nmcrs.org](http://www.nmcrs.org)  
703-696-1481

**Coast Guard Mutual Assistance**  
[www.cgmahq.org](http://www.cgmahq.org)  
1-800-881-2462

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### **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](http://www.MilitaryINSTALLATION.dod.mil)

**Army Community Services (ACS)**  
[www.MyArmyLifeToo.org](http://www.MyArmyLifeToo.org)

**Airman and Family Readiness Flights**  
[www.AFCrossroads.com](http://www.AFCrossroads.com)

**Navy Fleet and Family Services (FFSC)**  
[www.nffsp.org](http://www.nffsp.org)  
[www.LIFELines.navy.mil](http://www.LIFELines.navy.mil)

**Marine Corps Community Service (MCCS)**  
[www.usmc-mccs.org/installation](http://www.usmc-mccs.org/installation)

**Joint Family Support Assistance Program**  
supporting the National Guard and Reserve

National Guard  
[www.GuardFamily.org](http://www.GuardFamily.org)  
Reserve Components  
[www.Defenselink/ra](http://www.Defenselink/ra)  
1-888-777-7731

**Coast Guard Work Life Program**  
[www.uscg.mil/worklife](http://www.uscg.mil/worklife)  
202-475-3654

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

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## **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](http://www.TurboTAP.org)

### **Defense Finance and Accounting Service (DFAS)**

[www.defenselink.mil/militarypay/pay/calc/index.html](http://www.defenselink.mil/militarypay/pay/calc/index.html)

### **DoD Pay and Compensation**

[www.defenselink.mil/militarypay/index](http://www.defenselink.mil/militarypay/index)

### **Military Pay Calculator**

[www.MyPay.gov](http://www.MyPay.gov)

### **MyArmyBenefits Calculators**

<http://MyArmyBenefits.army.mil>

### **Retirement Calculator**

[www.defenselink.mil/militarypay/retirement/calc/index.html](http://www.defenselink.mil/militarypay/retirement/calc/index.html)

### **Survivors Benefit Plan**

[www.defenselink.mil/militarypay/survivor](http://www.defenselink.mil/militarypay/survivor)

### **WarriorCare/National Resource Directory**

[www.WarriorCare.mil](http://www.WarriorCare.mil)  
<https://www.nationalresourcedirectory.org>

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## **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](http://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](http://www.fdic.gov/consumers/consumer/moneysmart)

1-877- ASK-FDIC

### **Federal Reserve Board**

Savings, home foreclosure and related educational resources.

[www.federalreserve.gov/consumerinfo](http://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.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](http://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](http://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](http://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](http://www.csrees.usda.gov/financialsecurity)

### **US Savings Bond Program**

[www.savingsbonds.gov](http://www.savingsbonds.gov)

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## **ORGANIZATIONS BY TYPE OF ASSISTANCE**

### **Banking**

#### **Association of Military Banks of America (AMBA)**

Financial education materials, resources and links.

[www.ambahq.org/resources.htm](http://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](http://www.dcuc.org)

202-638-3950

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## **Charitable Organizations**

### **American Legion**

Heroes to Hometowns program, veteran affairs services, family support centers, general assistance, reunions and awards.

[www.legion.org/homepage.php](http://www.legion.org/homepage.php)

[www.legion.org/national/contact](http://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.americasupportsyoudo.com](http://www.americasupportsyoudo.com)

### **Angels of Mercy Program**

Clothing and supplies for wounded servicemembers.

[www.supportourwounded.org](http://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](http://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](http://www.uso.org)

703-908-6400

### **Yellow Ribbon Program**

Food, clothing, shelter, medical assistance and education for veterans.

[www.yellowribbonfoundation.com](http://www.yellowribbonfoundation.com)

1-888-99-4VETS

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### 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](http://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](http://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](http://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>

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### 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](http://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](http://www.bbb.org)

#### **Military Sentinel (FTC)**

Identifies and reports on consumer protection issues.

<http://www.consumer.gov/military/>

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### 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](http://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](http://www.inchargefoundation.org)

[www.militarymoney.com](http://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](http://www.nfcc.org)  
1-800-388-2227

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**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](http://www.afsaef.org)  
[www.moneyskill.org](http://www.moneyskill.org)

**American Institute of Certified Public Accountants (AICPA)**

Financial calculators, tips, recommendations and personal finance referrals.

[www.feedthepig.org](http://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](http://www.ebri.org)  
[www.choosetosave.org](http://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](http://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](http://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](http://www.nefe.org)  
[www.smartaboutmoney.org](http://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](http://www.wife.org)  
760-736-1660

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## 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](http://www.fpaforfinancialplanning.org)  
[www.plannersearch.org](http://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>

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## 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](http://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](http://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](http://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](http://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](http://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](http://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](mailto:info@wallstreetwarfighters.org)  
1-888-439-3935

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## **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](http://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.shtml](http://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](http://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](http://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](http://www.fisherhouses.org)

### **Homes for Our Troops**

Builds or adapts homes for handicapped accessibility at no cost to veterans.

[www.homesforourtroops.org](http://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](http://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](http://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](http://www.naic.org/government_relations.htm)  
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](http://www.insurance.va.gov)

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## 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](http://www.finra.org)

*Call Center:* 301-590-6500

### **Investor Education Foundation**

Information that increases investor literacy and promotes savings and investing.

[www.saveandinvest.org](http://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](http://www.nasaa.org)

202-737-0900

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## 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](http://www.MilitaryINSTALLATIONS.dod.mil)

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## 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>

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## 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](http://www.navyleague.org)

703-528-1775

1-800-356-1560



