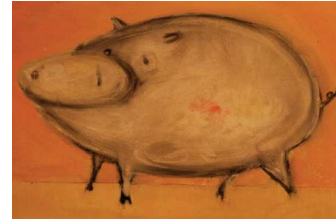


MyHELPList



**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/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 (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.freddie.mac.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.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 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 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



