

AER PACKET CHECKLIST

For Commander's Referral

*****Make sure packet is signed appropriately by the Commander or First Sergeant!!**

For 63 years, AER programs have given Commander's and First Sergeant's an important tool in maintaining the morale and welfare of their soldiers and family members. AER desires to the Commander's and First Sergeant's another tool to affect an immediate and positive impact. By authorizing the immediate Commander or First Sergeant to authority to provide AER assistance. So the Soldier will have an additional option other than payday lenders.

Commander's and First Sergeant's will be required to operate within existing guidelines and procedures in AR 930-4. para 1-15 states that they should become familiar with this regulation's contents and counsel soldiers regarding AER assistance. (http://www.apd.army.mil/series_range_pubs.asp?range=930).

Ensure that they distinguish between WANTS and NEEDS. To provide AER assistance to all soldiers in a fair and equitable manner.

HOW IT WORKS

Each case must be considered on its own merits. No two people are exactly alike, and no two situations are identical.

ALL APPLICANTS MUST FURNISH THE FOLLOWING:

- _____ 1) **Signed** and Completed packet to include
 - _____ a) DA 1103 Request for Assistance (See attached)
 - _____ b) Completed Financial Assessment Sheet (see attached)
- _____ 2) **Copy** of Military ID Card **BOTH** front and back
- _____ 3) **Copy** of current End Of Month LES
- _____ 4) **Copy** of Spouse's Income (if applicable) (the whole month's pay stubs)
- _____ 5) **Copy** of appropriate supporting documentation. ie.. if an AER loan has anything to do with a vehicle, the supporting documents are: Driver's License, proof of insurance, registration, payment voucher.

Active duty soldiers lacking the funds to meet monthly obligations may request AER funds up to \$1000.00 (cumulative) by submitting a completed DA Form 1103 to their immediate Commander or First Sergeant. Lack of funds could be for a myriad of

complex reasons or as simple as over-extending themselves the previous month. Whatever the reason, The Commander or First Sergeant must be satisfied that the soldier's request is reasonable, justified, and needed. If the Commander or First Sergeant approves the soldiers' request, under this category, they complete item #19 of the DA Form 1103, and write in "**COMMANDER'S REFERRAL**" next to the approved box. Information from all sources of the soldier's and spouses income with an itemized statement of monthly and other expenses must be completed at the unit level. The amount of assistance needed versus what is wanted must be weighed at the unit level.

LIMITATIONS

1. No more than 2 Commander Referral cases in a 12 month period.
2. Requested amount and the soldiers' current loan balance with AER cannot exceed \$2000.00.
3. Previous Commander Referral cases must be repaid before additional assistance in this category is authorized.
4. **Is soldier pending elimination?** **If yes;** the Commander must determine to see how many months the soldier will still be in, and that will determine if we can assist. If he/she has 3 months left, loan will be paid off prior to ets or retirement. That's the minimum you can start an allotment for.
5. **Has soldier filed Bankruptcy?** **If yes;** This has a huge impact on whether we can assist. Chapter 13 requires court appointed trustee approval. If paid off need paperwork saying debt is paid off.

The request (DA Form 1103 and the AER Financial Analysis Worksheet) is then taken to the AER section along with a current LES, id card, spouses income (if applicable) and any supporting documentations, where a check will be issued and an allotment for repayment is prepared.

EXAMPLES OF AUTHORIZED COMMANDER REFERRALS:

1. Para 2-11 list the Categories of authorized emergency financial assistance, on page 10 when opened as a pdf.
2. Soldier states that his wallet was stolen and it had \$500.00 in it. Yes, this situation can be approved. However, assistance will not be based on the amount lost / stolen and a copy of the police report must be attached to this case file, when presented to the AERO section.
3. Etc. See para 2-11 for the complete list.

EXAMPLES OF NON-AUTHORIZED COMMANDER FERRALS:

1. Para 2-12 list the Categories of unauthorized emergency assistance, on page 11 when opened as a pdf.

2. UCMJ action was administered to the soldier.
3. Grants.
4. Rentals, lease, or purchase of POV's (no down payments).
5. Travel of non-command sponsored dependents from CONUS to overseas.
6. Chapter 13, unless court ordered Trustee provides paperwork stating the loan has been paid off or approves the loan. This must be in writing and be presented to the AERO, prior to the check being issued.
7. Abortion.
8. Civilian court fees, fines, judgments, liens, bail, etc.
9. ordinary leave or vacation.
10. Gambling loses.
11. etc. See Para 2-12 for the complete list.

AERO RESPONSIBILITY:

1. AERO confirms eligibility and provide assistance when authorized.
2. No more than 2 Commander Referral cases in a 12 month period.
3. Requested amount and the soldiers' current loan balance with AER cannot exceed \$2000.00.
4. Previous Commander Referral cases must be repaid before additional assistance in this category is authorized.
5. Repayment must be by allotment.
6. Go on line and check to see if soldier has existing loans or is on the restricted list; www.aerhq.org If soldier is on the **restricted list you must call AER HQ for approval** regardless of the amount.
7. Ensure you make 2 copies of the form 52, one for soldier and one for AER packet. Make sure you have signed the check and form 52, make sure soldier has signed form 52. Make sure you have the whole packet signed by yourself and soldier.

AER FINANCIAL ANALYSIS WORKSHEET

Name _____ Rank _____ Unit _____	
Home Address _____	
Home Phone _____ Work Phone _____	
Marital Status _____ Number of Children _____ Ages _____	
Arrival Date: _____ Do You Receive Any Of The Following:	
Food Stamps: Yes / No WIC: Yes / No Child Care Assistance: Yes / No	
A INCOME	OFFICE USE ONLY
BASE PAY	* Must provide most recent pay stub
BAS	
BAH	
HDP	
COLA	
SAVE PAY (FSSA)	
* SPOUSE INCOME (NET)	
FLIGHT PAY	
JUMP PAY	
OTHER INCOME	
A TOTAL	
B DEDUCTIONS & ALLOTMENTS	OFFICE USE ONLY
FEDERAL TAXES	
FICA TAXES	
MEDICARE	
STATE TAXES (If applicable)	
SGLI (Self & Family)	
DENTAL INSURANCE	
MGIB	
CHILD SUPPORT (Paid out)	
U.S. DEBT	
ADVANCE PAYS	
AFRH	
ALLOTMENT (POV Payment)	
ALLOTMENT (RENT)	
ALLOTMENT	
ALLOTMENT	
OTHER	
OTHER	
B TOTAL	
NET INCOME (A MINUS B)	

A MONTHLY FLEXIBLE EXPENSES		OFFICE USE ONLY
FOOD		
UTILITIES (ELECTRIC, ETC...)		
LONG DISTANCE PHONE		
CABLE TV / INTERNET		
GASOLINE		
HAIRCUTS		
ENTERTAINMENT		
ALLOWANCE		
CLOTHING		
DRY CLEANING		
PET EXPENSES		
SUBSCRIPTIONS		
HEATING FUEL OIL		
CELL PHONE		
TOBACCO PRODUCTS		
A TOTAL		
B MONTHLY FIXED EXPENSES		
RENT OR MORTGAGE		
HOUSE /RENTER INSURANCE		
CHILD CARE		
POV PAYMENT		
POV INSURANCE		
CHILD SUPPORT		
SAVINGS		
LOCAL PHONE SERVICE		
OTHER LOANS OR DEBTS		
B TOTAL		
C MONTHLY CREDIT CARD DEBT		
CREDITOR	PAYMENT	BALANCE OWED
DPP AND/OR UCDDP		
CREDIT CARD		
CREDIT CARD		
CREDIT CARD		
C TOTAL		
NET INCOME		
TOTAL EXPENSES (A+B+C)		AERO /AAERO INTIAL ____
SURPLUS OR DEFICEIT		CDR / 1SG INTIALS _____