

ARMY EMERGENCY RELIEF 2013 ANNUAL REPORT



3rd BCT, 25th ID Soldiers
at Memorial Service

FORWARD

Charter

Army Emergency Relief (AER) was incorporated as a private nonprofit organization on 5 February 1942 under the laws of the District of Columbia for the purpose of collecting and holding funds to relieve distress of members of the U.S. Army and their dependents.

AER assumed the Army Relief Society (ARS) mission of providing financial assistance to widows/widowers and orphans of deceased Regular Army personnel upon the merger of ARS with AER on 2 July 1976.

Mission

The primary mission of Army Emergency Relief is to provide financial assistance to Soldiers - active and retired - and their Families.

Army Emergency Relief Principles

- Dedicated to "Helping the Army Take Care of its Own."
- A valuable asset in helping to enhance the morale and welfare of Soldiers and their Families.
- Available to Commanders based on valid need to Soldiers - active and retired - and their dependents.
- Conducted within the Army structure through the 82 AER Sections located at U.S. Army installations worldwide.
- Authority under Army Regulation 930-4 for Garrison Commanders to operate and manage each AER Section.
- Access through installation AER Sections or through the Air Force Aid Society, Coast Guard Mutual Assistance, the Navy-Marine Corps Relief Society and the American Red Cross.

FORWARD

Eligibility

- Active duty Soldiers - single or married - their Spouses and dependent children.
- Army National Guard and Army Reserve Soldiers on continuous active duty under Title 10, U.S.C. for more than 30 consecutive days, and their dependents.
- Soldiers retired from active duty and their dependents.
- Surviving Spouses and orphans.
- Retired Army National Guard and Army Reserve Soldiers and their dependents.

Assistance Programs

AER emergency financial assistance may be provided as a no-interest loan, a grant or a combination loan and grant, based on a valid need. Broad categories of assistance include emergency travel, vehicle repair, rent, utilities, medical/dental expenses, funerals, relocation funds, HVAC repair, repair or replacement of stoves and refrigerators, car seats, cranial helmets, dependent dental care, basic furniture needs, rental cars and replacement vehicles.

The Major General James Ursano scholarship program is provided to unmarried dependent children of Soldiers - active, retired and deceased - for undergraduate degrees or occupational opportunity training. The Spouse Education Assistance Program provides scholarships to dependent Spouses and widows of active duty or retired Soldiers for undergraduate degrees or for occupational opportunity training.

Contributions

AER is supported by voluntary contributions from active and retired Soldiers during the Army's annual AER campaign. Unsolicited contributions are accepted at any time from individuals or organizations. Contributions can also be made in the form of memorials honoring deceased Soldiers or Family members, as individual bequests or estates.

Contributions to AER are deductible under section 170(b)(1)(a) of the Internal Revenue Code. AER is tax exempt under section 501(c)(3) of the Code.

Contributions can be sent to Army Emergency Relief, 200 Stovall Street, Alexandria, Virginia 22332-0600, or made on-line at www.aerhq.org.

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AS OF 31 DECEMBER 2013

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AS OF 31 DECEMBER 2013

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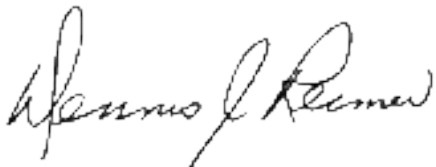
MG THOMAS J. RICHARDSON, COMMANDING GENERAL, MILITARY SURFACE DEPLOYMENT AND DISTRIBUTION COMMAND

MESSAGE FROM THE PRESIDENT

After more than a decade of multiple deployments to Iraq and Afghanistan, the US Army is transitioning to a force capable of rapid power projection and joint operations anywhere in the world. This transitory condition provides us with an opportunity to shape the Army Emergency Relief mission in order to better meet the changing financial needs of Soldiers and their Families.

In the near term our charter, vision and strategic plan will be analyzed in conjunction with the world wide AER assessment study completed last year that reflects the sensing of Soldiers, spouses and retirees regarding the value of AER in meeting Soldier financial needs. Our intent is to combine this knowledge with advances in social networking, and increased cyber security requirements thus providing reliable user friendly systems dedicated to continuing the high standards of responsive financial support that has been the hallmark of Army Emergency Relief since its inception during World War II.

AER has distributed an average of \$80M each year for the past five years and over \$800M since 9/11, and the key component to success has been the 300 professional AER Officers who are on the front lines everyday resolving Soldier financial issues with understanding and concern. When faced with financial hardship, Soldiers and Family members can always place their trust and confidence in Army Emergency Relief to provide the kind of compassionate support and peace of mind that clearly makes a difference. We are proud to serve those who have given so much.



Dennis J. Reimer

General, U.S. Army Retired

President, Army Emergency Relief

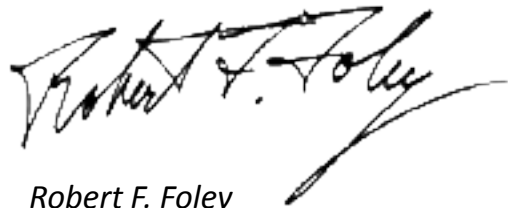


VIEW FROM THE DIRECTOR

In 2013, Army Emergency Relief distributed \$74M in total assistance to 54,000 Soldiers and their Families. In addition, we received a total of \$12.2M in donations - \$8.9M from active duty and retired Soldiers and \$3.3M from organizations and foundations. The combination of donations, loan repayments and investment income gives us the flexibility, on an annual basis, to provide a full range of financial aid in supporting multiple categories of assistance such as interest free loans for vehicle repair, emergency travel and initial rent deposits as well as grants to widows and Wounded Warriors.

The Command Referral program which provides the authority for Company Commanders and First Sergeants to approve up to \$1,500 in interest free loans for their Soldiers has continued to be immensely successful with 42% of all interest free loans attributed to Command Referral. In addition, the Wounded Warrior Special Access Program has distributed \$2.2M to medically retired Soldiers since inception in March 2012. In 2013, we were also able to provide \$10M in college scholarships with 3,481 children receiving an average award of \$2,166 and 1,148 Spouses receiving an average award of \$2,236.

As we continue to assess the financial needs of Soldiers and their Families, our intent is to create greater awareness of AER benefits, leverage the advances in information technology, develop further utilization of social media, enhance user friendly/on line access, and promote the safeguard of personal information. Our bedrock commitment will always be to relieve the stress on Soldiers and their Families by reaching out everyday to ensure Army Emergency Relief continues to uphold the legacy established during World War II of "Soldiers Helping Soldiers."



Robert F. Foley
Lieutenant General, U.S. Army, Retired
Director, Army Emergency Relief

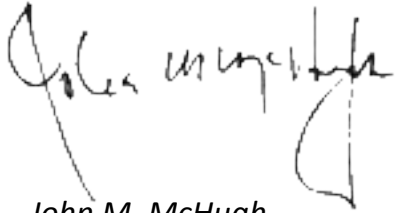


SECRETARY OF THE ARMY

Over the past 72 years, Army Emergency Relief has provided \$1.6 billion in interest free loans and grants to 3.6 million Soldiers and their Families. While we are grateful for this tremendous support, our appreciation is best measured in the goodness that comes from relieving financial hardship, enhancing Soldier welfare and strengthening Family readiness.

Army Emergency Relief has been reaching out every day with care, compassion and commitment. It provides interest free loans and grants to Soldiers and their Families - both active and retired - accommodating emergency needs, awarding children and spouse scholarships and providing financial support to Wounded Warriors and surviving spouses.

While the US Army will begin an important transition after well over a decade of multiple deployments, there is comfort in knowing that Soldiers and Families can continue to count on Army Emergency Relief to provide the kind of attentive, charitable relief that makes a difference. Their work and commitment is a reflection of the enduring values of the US Army as an institution.



John M. McHugh
Secretary of the Army



“Army Emergency Relief has been reaching out every day with care, compassion and commitment ...”

CHIEF OF STAFF

After more than a decade of Soldier resolve in combating terrorism, the US Army is shifting from major unit deployments focused solely on a remote theater of combat to worldwide contingencies involving smaller but more lethal and adaptable force projection. As in the past, the readiness of the US Army is a direct function of our Soldier and Family strength. We owe an enormous debt of gratitude to the courage and dedication of the American Soldier in securing the blessings of liberty for our Nation. As Army leaders, we have a moral obligation to care for these magnificent men and women. Army Emergency Relief clearly makes a difference in enhancing the morale and welfare of our Soldiers as well as in sustaining the strength of their Families.

Since 9/11, Army Emergency Relief has provided more than \$800 million in interest-free loans and grants to meet Soldier financial needs. AER provides a safety valve for mitigating short term financial concerns caused by unprogrammed expenses and emergencies. AER also offers basic underpinnings for better personal and Family fiscal management.

AER can always be counted on to enrich the special trust and confidence reposed in Army leaders to care for Soldiers and their Families. My sincere thanks and appreciation to the Army Emergency Relief Board of Managers for establishing financial need policies; to Installation Management Command for integrating AER into the Army Family Covenant; and to AER Officers across the Army who work tirelessly to relieve the economic distress of both active duty and retired Soldiers and their Families.



*Raymond T. Odierno
General, United States Army
Chief of Staff*



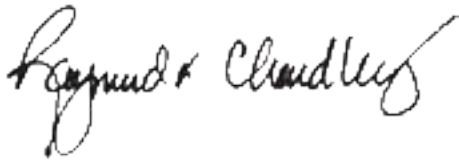
*“Since 9/11, Army
Emergency Relief has
provided more than
\$800 million in
interest-free loans
and grants to meet
Soldier financial
needs.”*

SERGEANT MAJOR OF THE ARMY

Since its inception during WWII, Army Emergency Relief has consistently provided caring, responsive financial assistance to Soldiers and their Families. As a member of the AER Board of Managers, I have personally observed an increase in the availability of funds, an upgrade in categories of assistance and timely changes in policies and programs consistent with realized financial needs.

Army Emergency Relief truly is Soldiers helping Soldiers and has proven to enhance Soldier morale and welfare, as well as sustain the strength of their Families. As I visit posts, camps and stations worldwide, I receive feedback on the positive, proactive and professional processes in place to ensure AER benefits are readily available to Soldiers and their Families. The continued focus of AER on user-friendly systems and best practices ensures the latitude and flexibility needed to provide support to qualified recipients. Army Emergency Relief continues to meet a variety of needs including emergency assistance, children and spouse scholarships and grants to widows and Wounded Warriors.

After more than a decade of multiple deployments and during this period of uncertainty associated with an Army in transition, there is an inherent and compelling obligation to continue encouraging Soldiers and their Families to think of AER as "A Soldier's First Choice."



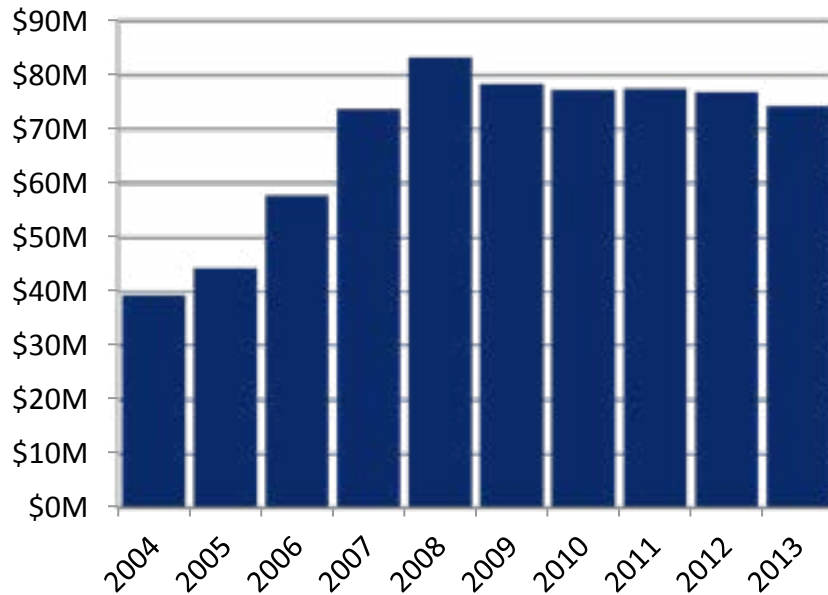
SMA Raymond F. Chandler III
Sergeant Major of the Army



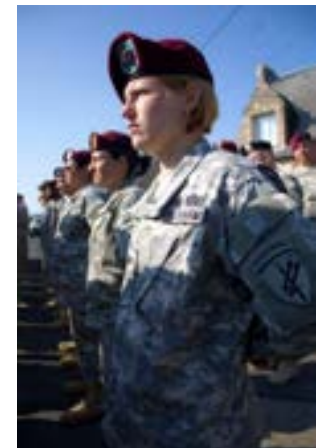
"... Army Emergency Relief has proven to enhance Soldier morale and welfare, as well as sustain the strength of their Families."

SOLDIERS HELPING SOLDIERS

AER Total Annual Assistance



Since its beginning in 1942, AER has provided more than \$1.6 billion to 3.6 million Soldiers and their Families. In 2013, we provided \$64.8 million in no-interest loans and grants for nearly 49,307 Soldiers and their Families. This includes \$1.3 million in assistance to 841 Army Reserve Soldiers, \$947 thousand in assistance to 662 Army National Guard Soldiers and \$13.3 million in assistance to 8,300 Retirees and their Families. AER also provided 1,565 surviving Spouses and Orphans with \$2.1 million in grants. With scholarships, total assistance came to \$74.3 million.



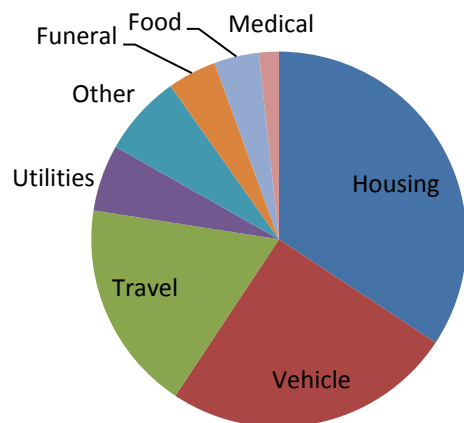
Dollar amounts have been rounded and may not add up to 100%.

CATEGORIES OF ASSISTANCE

In 2013, AER provided nearly \$64.8 million in no-interest loans and grants to 49,307 Soldiers and Families.

The most used category continues to be “Housing” at \$22 million in loans and grants. Included within this category are mortgage and rent assistance, as well as rent deposits.

Ways We Help



Housing	\$22.0
Vehicles	\$16.4
Travel Expenses	\$11.7
Other*	\$4.5
Utilities	\$3.7
Funeral Expenses	\$2.7
Food	\$2.5
Medical/Dental	\$1.1
Wounded Warrior	\$.1
Gift Cards	

Amounts are in millions
*includes appliance repair or replacement, HVAC repair or replacement, cranial helmets, car seats, initial or replacement furniture, and miscellaneous.

The next most used categories were “Vehicles” (\$16.4 million) and “Travel Expenses” (\$11.7 million). Included under “Vehicles” are auto repair, rental vehicles as well as initial down payment for a replacement vehicle if the cost of repair is greater than the value of the vehicle.

Travel expenses include both funds needed during emergency travel and re-location funds that may be needed during a move. In some cases, a “bridge loan” may be needed to cover immediate expenses while the Soldier waits for the travel claim to be processed.

Although some of the remaining categories do not represent large expenditures of funds, they can make a significant impact for those Families in need. AER continually solicits feedback from the field to identify potential new categories of assistance to proactively meet the needs of Soldiers and Families.



SPECIAL PROGRAMS

Commander's Referral Program

AER's Commander's Referral Program was established in 2005. This highly successful program streamlines the assistance process, allowing the Company Commander or First Sergeant to quickly approve a no-interest loan of up to \$1,500.

The Commander's Referral Program quickly became a highly valued tool in the commander's "tool kit" for taking care of Soldiers and their Families, accounting for nearly 42% of the assistance loans provided to active duty Soldiers.

In 2013, \$16 million in emergency assistance was provided to 15,127 Soldiers through this program.



Wounded Warrior Special Access Program

Recognizing a serious need, AER established the "AW2 Special Access Program" in 2012. Army Wounded Warriors (AW2) are Soldiers who have suffered severe wounds or injuries that normally result in their being medically retired. A key focus of this program is to ensure that they are financially secure as they transition between the Army pay system and their VA benefits.

A significant number of these Soldiers retire to geographic areas which are not close to any military installation. In many cases, these Soldiers have serious disabilities which restrict their mobility. AER's Special Access Program enables medically retired AW2 Soldiers to request assistance directly through a team established at AER Headquarters.

In only its second year in existence, AER provided \$1.4 million in assistance to 716 AW2 Soldiers. This was more than a 200% increase from 2012, in both dollars and Soldiers helped.

HELPING OUR WOUNDED WARRIORS



In 2003, AER identified a critical need for our Wounded Warriors. When our Soldiers were medically evacuated from theater, many were transported out of the theater of operations with just the clothes on their back, without cash or credit cards.

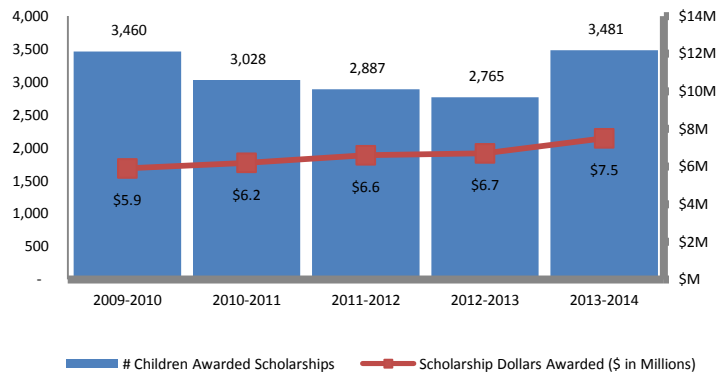
AER stepped in and developed a system which provides our Wounded Warriors immediate assistance. Today, every Soldier medically evacuated from a theater of combat, for inpatient care, is provided a \$500 comfort grant. This grant has no restrictions. It is intended for the purchase of toiletries, magazines, warm-up suits, or anything else that could make a Soldier's recovery more comfortable, while minimizing the concern for immediate cash needs.

In 2013, AER provided Wounded Warrior Comfort Grants to 465 Soldiers totaling more than \$232,000. Since the program began, AER has provided more than \$3.5 million to 17,113 Wounded Warriors.



SCHOLARSHIPS

Ursano Scholarship Program



In 2013, Army Emergency Relief awarded 3,481 scholarships, totaling \$7.5 million, to dependent children under the MG James Ursano Scholarship Program. This program provides scholarships for up to four years of full-time study for children of Soldiers on active duty, deceased active, retired, or deceased retired.

Scholarships were awarded based on three criteria: financial need, grade point average and leadership. In 2013, the average Ursano Scholarship award was \$2,166. The children of Soldiers who died while on active duty are automatically granted the maximum award which was \$3,900 in 2013.

In calendar year 2013, AER awarded 1,148 full-time and part-time scholarships under the Spouse Education Assistance Program. These scholarships totaling \$2.5 million were awarded to Spouses located both in the U.S. and overseas. The average Spouse Scholarship award was \$2,236.

AER also awarded two scholarships totaling \$97.2K under the Pentagon Victims' Scholarship Fund which was established to provide undergraduate education assistance for children of Soldiers killed or severely wounded in the terrorist attack on the Pentagon on September 11, 2001.

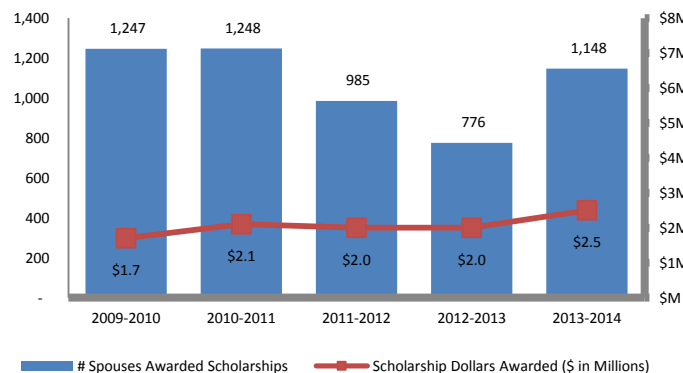
*Numbers may vary based on academic year vs calendar year and scholarships awarded vs scholarships disbursed.

"We are truly blessed and grateful for the Ursano Scholarship and all your help throughout her college years. I am proud to announce that she has maintained a consistent honor status and because of your assistance she has been able to continue her education with excellence."

Mother of Ursano Scholarship Recipient



Spouse Scholarship Program



"Thanks to your generosity I will be able to attend classes this year without feeling financially burdened....I am committed to completing my education so that I can fully contribute to the community I love and so that I set that example for my son."

Spouse Scholarship Recipient

FINANCIAL HIGHLIGHTS

SOURCE OF FUNDS:

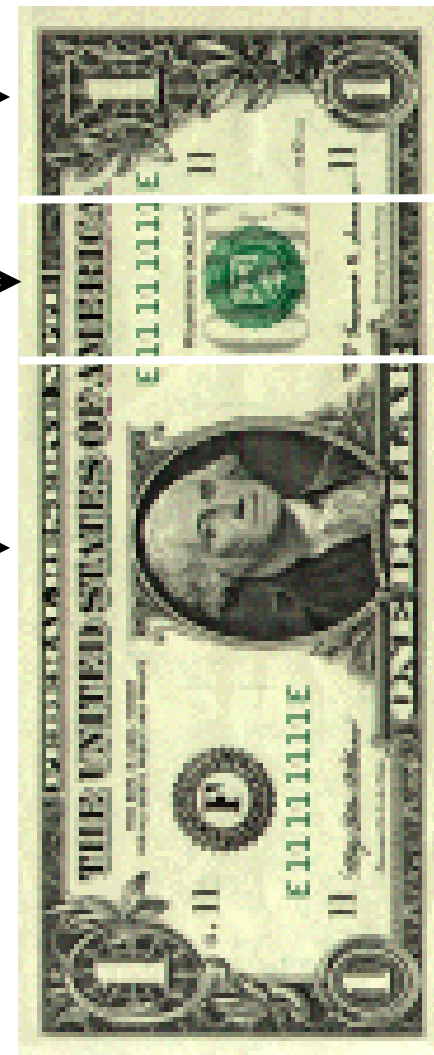
Army Emergency Relief is all about “*Soldiers Helping Soldiers*,” so it is not a surprise that the major source of AER funds is the repayment of loans. In 2013 AER received \$56.3 million in loan payments. As Soldiers make payments, other Soldiers receive benefits.

The annual AER campaign is another significant source of funds for AER. Although the primary focus of the campaign is to ensure that every eligible Soldier, Retiree and Family member is aware of the benefits of AER, the campaign provides the major venue for Soldiers to contribute to their assistance fund. In 2013, total donations, both from the campaign and unsolicited from private sources, totaled \$12.2 million.

Finally, AER used \$12.7 million in income from its investment portfolio to supplement its donation revenue. These additional funds enabled AER to provide significantly more assistance than could have been provided by relying solely on donations.

INVESTMENTS
DONATIONS
LOAN PAYMENTS

15%
15%
70%
100%



Sources of Funds to provide assistance include revenues from donations and investment income plus loan repayments on existing assistance loans.

FINANCIAL HIGHLIGHTS

USE OF FUNDS



- 1% FUNDRAISING
- 3% MANAGEMENT EXPENSES
- 8% OTHER PROGRAM EXPENSES
- 11% SCHOLARSHIPS
- 8% ASSISTANCE GRANTS
- 69% ASSISTANCE LOANS



Army Emergency Relief takes pride in the compassionate and effective manner in which the more than 300 AER Officers provided assistance to over 49,307 individual cases in 2013. Each request for assistance is judged on a case-by-case basis by highly qualified professionals who focus on the individual needs of the Soldier or Family member.

In 2013, \$58.2 million dollars representing 69 cents of each dollar disbursed went to providing no-interest loans and \$6.7 million, or 8 cents, went to financial assistance grants. These no-interest loans allowed Soldiers and their Families to avoid more than an estimated \$21 million in interest and other loan fees had they been required to use a commercial lender.

Another 11 cents of every dollar or \$9.5 million was provided to children and Spouses of Soldiers in the form of 4,303 scholarships.

“Other Program Expenses,” including assistance team salaries, section training, IT upgrades, bank fees and conversions of loans to grants, accounted for 8 cents per dollar.

General management and fundraising expenses represented 3 cents and 1 cent on the dollar at \$2.5 million and \$690 thousand dollars respectively.

Note: Uses of Funds includes operational expenses and disbursements for financial assistance loans.

2013 ANNUAL CAMPAIGN



Army Emergency Relief Annual Campaign

1 March 2013

Since 1942 Army Emergency Relief has been an integral part of Army life, providing no-interest loans and grants to Soldiers and their Families for many different categories of financial assistance, including emergency needs, children and spouse scholarships, and grants to widows and Wounded Warriors.

This year's campaign theme, **"Supporting Soldiers and their Families; Yesterday, Today, and Tomorrow"** recognizes the vital role Army Emergency Relief plays in enabling Soldiers to better focus on accomplishing their mission. Since its founding, Army Emergency Relief has consistently demonstrated extraordinary care, compassion and consideration in meeting Soldiers' financial needs and has earned the enduring trust of the U.S. Army as an institution.

Each year the Army Emergency Relief Campaign provides a venue for leaders at all levels to create a greater awareness of available benefits and affords Soldiers the opportunity to make a contribution to their fellow Soldiers. Every donation made today helps provide funds for Soldiers and their Families tomorrow and ensures that we can continue enhancing our ability to remain "Army Strong."

Raymond F. Chandler III

Raymond F. Chandler III
Sergeant Major of the Army

Raymond T. Odle

Raymond T. Odlemo
General, United States Army
Chief of Staff

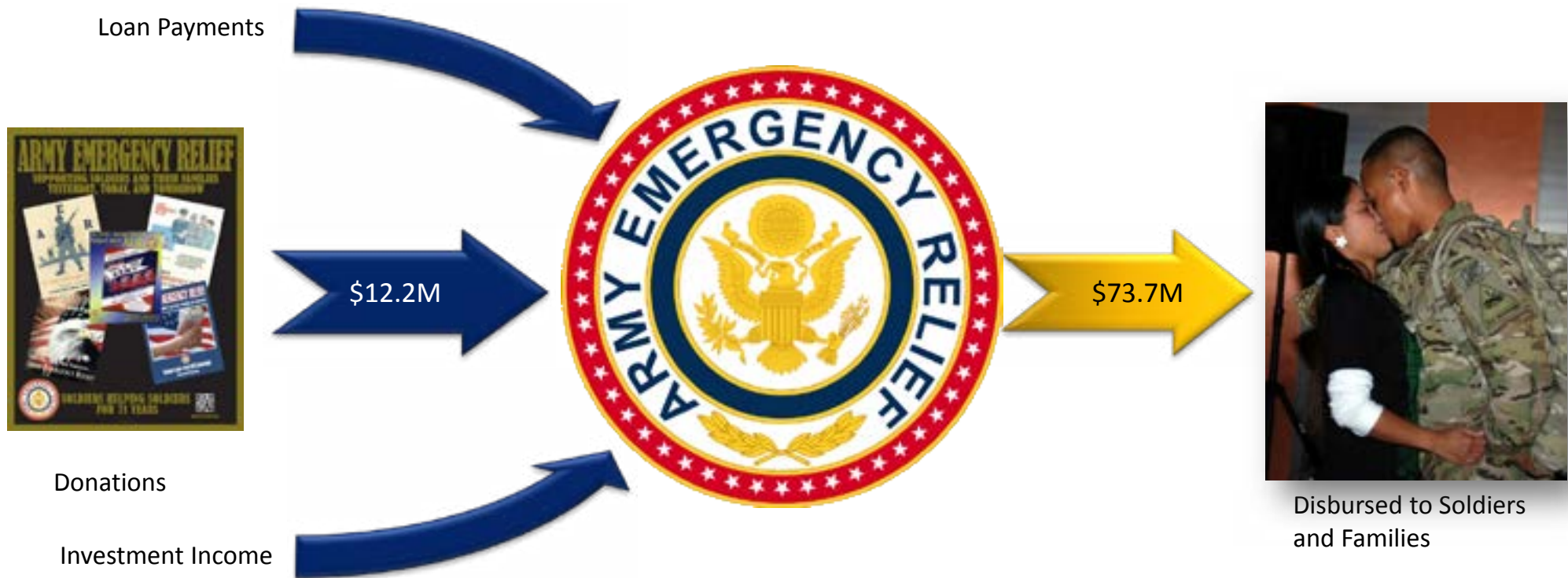
John M. McHugh

John M. McHugh
Secretary of the Army



MEASURES OF EFFICIENCY

The litmus test for non-profit efficiency has traditionally centered around the donor question “How much of my donation actually goes to those you help?” Due to AER’s unique assistance model the answer is “every penny donated and then some” goes to Soldiers and Families. In 2013 AER received \$12.2 million in donations. With those donations, supplemented by loan repayments and investment income, AER distributed \$73.7 million in total assistance. *This measurement of return on donations means that for every dollar donated, AER provided \$6.04 in direct assistance.*



Another relevant measure of efficiency is the percent of AER expenses that actually go to program expenses. In 2013, \$25.7 million of total expenses covered three functional categories - program, general management and fundraising. Program expenses accounted for \$22.5 million or 87.6%, general management and fundraising accounted for 9.9% and 2.5%, respectively. *This measurement of return on donations means that AER provided \$1.84 in program services for every dollar donated.*

STATEMENT OF FINANCIAL POSITION

(AS OF 31 DECEMBER 2013) (\$000)

ASSETS:

CASH AND CASH EQUIVALENTS	\$ 16,265
PLEDGES RECEIVABLE LESS ALLOWANCE	2,310
RECEIVABLE FROM SALE OF INVESTMENTS	1,007
INVESTMENTS AND ACCRUED INTEREST:	
CORPORATE BONDS AND NOTES	39,248
US TREASURY & FEDERAL AGENCIES	32,926
PRIVATE EQUITY	23,824
EQUITIES	171,005
REAL ESTATE	3,886
ACCRUED INVESTMENT INCOME	845
TOTAL INVESTMENTS AND ACCRUED INCOME	271,734
LOANS RECEIVABLE	48,313
LESS: ALLOWANCE FOR UNCOLLECTIBLES	(2,815)
NET LOANS RECEIVABLE	45,498
PREPAID CHARGES AND OTHER ASSETS	290
OFFICE AND COMPUTER EQUIPMENT	7,133
LESS ACCUMULATED DEPRECIATION	(726)
NET O & E EQUIPMENT	6,406
TOTAL ASSETS	<u>\$ 343,511</u>

LIABILITIES AND NET ASSETS:

ACCOUNTS PAYABLE AND ACCRUED LIABILITIES	\$ 1,640
PAYABLE FOR PURCHASE OF INVESTMENTS	989
TOTAL LIABILITIES	2,630
NET ASSETS:	
UNRESTRICTED:	
NET UNRESTRICTED	328,719
TEMPORARILY RESTRICTED:	
ANNUAL CAMPAIGN CONTRIBUTIONS PLEDGED	2,310
MAJ HUGH BOYD CASEY MEMORIAL AWARD	21
PENTAGON SCHOLARSHIP FUND	8,030
PERMANENTLY RESTRICTED:	
ANNE A. FOSTER FUND	74
EMMA HARBORD MEMORIAL FUND	19
GEN JOHN WILLIAMS MORGAN MEMORIAL FUND	12
2LT. CHADWILL COLT ROBINSON MEMORIAL FUND	12
MILITARY SERVICE INSTITUTION SCHOLARSHIP FUND	8
BG JOSEPH J. O'HARE MEMORIAL SCHOLARSHIP FUND	41
BEATRICE PATTON WATERS MEMORIAL SCHOLARSHIP FUND	50
MG JOSEPH D. PATCH, RICHARD KING PATCH, JOSEPH D. PATCH, JR., AND JOSEPH D. PATCH, III MEMORIAL SCHOLARSHIP FUND	89
MSG ALFRED H. CARNOT MEMORIAL SCHOLARSHIP FUND	7
COL JOSEPH J. IMHOFF MEMORIAL FUND	1,206
COL ANTHONY DILORENZO MEMORIAL FUND	22
SCHOLARSHIP FOR CHILDREN OF ARMY PERSONNEL FUND	261
TOTAL NET ASSETS	<u>340,882</u>
TOTAL LIABILITIES AND NET ASSETS	<u>\$ 343,511</u>

Independent Audit: Army Emergency Relief 's Financial Statements for the year ended 31 December 2013 were audited by independent audits from the firm Deloitte & Touche L.L.P. Copies of the audit report are available on Army Emergency Relief 's website www.aerhq.org or upon request by contacting the Deputy Director for Finance and Treasurer at 200 Stovall St, Suite 5S33, Alexandria, VA 22332.

SUMMARY OF OPERATIONS

(FOR THE YEAR ENDING 31 DECEMBER 2013)
(\$000)

BEGINNING NET ASSETS	\$ 305,661
REVENUE AND LOSSES	
CONTRIBUTIONS	12,525
INVESTMENT INCOME	22,037
UNREALIZED LOSSES	26,038
MISCELLANEOUS	<u>578</u>
TOTAL REVENUES	61,177
EXPENSES	
PROGRAM	22,730
ADMINISTRATIVE	2,536
FUNDRAISING	<u>691</u>
TOTAL EXPENSES	25,957
REVENUE LESS EXPENSES	35,220
	-
CHANGE IN NET ASSETS	35,220
ENDING NET ASSETS	<u>\$ 340,881</u>

Independent Audit: Army Emergency Relief 's Financial Statements for the year ended 31 December 2013 were audited by independent auditors from the firm Deloitte & Touche L.L.P. Copies of the audit report are available on Army Emergency Relief 's website www.aerhq.org or upon request by contacting the Deputy Director for Finance and Treasurer at 200 Stovall St, Suite 5S33, Alexandria, VA 22332.

STATEMENT OF CASH FLOWS

(AS OF 31 DECEMBER 2013)
(\$000)

CASH FLOW FROM OPERATING ACTIVITIES	
CASH RECEIPTS FROM:	
LOAN REPAYMENTS	\$ 56,326
DONATIONS	12,221
INTEREST INCOME	3,184
DIVIDENDS	<u>2,890</u>
TOTAL CASH RECEIPTS	74,622
CASH DISBURSEMENTS FOR:	
LOANS	(58,242)
GRANTS AND SCHOLARSHIPS	(16,118)
PENTAGON VICTIM GRANTS	(81)
PERSONAL FINANCIAL MGMT CLASS	0
ADMINISTRATIVE EXPENSES	(4,297)
INTEREST EXPENSE	0
INVESTMENT EXPENSES	<u>(1,095)</u>
TOTAL CASH DISBURSEMENTS	(79,833)
NET CASH PROVIDED (USED) BY OPERATING ACTIVITIES	(5,211)
CASH FLOWS FROM INVESTING ACTIVITIES:	
NET CASH PROVIDED (USED) IN INVESTING ACTIVITIES	11,819
CASH FLOWS FROM FINANCING ACTIVITIES:	
NET CASH (USED) IN FINANCING ACTIVITIES	<u>(4,998)</u>
NET INCREASE (DECREASE) IN CASH	<u>\$ 1,610</u>

ASSISTANCE BY LOCATION

AER assistance is available to every eligible Soldier...24/7.

<u>AER Section</u>	<u>Dollars</u>	<u>Cases</u>
Aberdeen Prv Grd	\$264,590	201
American Red Cross	\$4,340,687	3,261
Anniston AD	\$40,085	27
Carlisle Barracks	\$51,070	30
Dugway Prv Grd	\$34,533	21
Fort A.P. Hill	\$6,508	5
Fort Belvoir	\$733,645	444
Fort Benning	\$2,790,739	1,830
Fort Bliss	\$3,277,547	2,797
Fort Bragg	\$4,702,804	3,606
Fort Buchanan	\$110,685	63
Fort Campbell	\$3,649,160	3,039
Fort Carson	\$1,871,531	1,464
Fort Detrick	\$152,054	109
Fort Devens	\$95,315	57
Fort Dix	\$335,393	214
Fort Drum	\$2,470,987	1,991
Fort Eustis	\$633,545	443
Fort Gordon	\$796,281	709
Fort Hamilton	\$520,801	210
Fort Hood	\$5,554,583	4,588
Fort Huachuca	\$416,142	322
Fort Hunter Liggett	\$50,741	30
Fort Irwin	\$854,959	620
Fort Jackson	\$932,633	689
Fort Knox	\$769,251	638
Fort Leavenworth	\$339,845	232
Fort Lee	\$1,120,543	847
Fort Leonard Wood	\$626,706	517
Joint Base Lewis-McChord	\$3,592,944	2,963
Fort McCoy	\$115,098	59
Fort Meade	\$814,619	467
Fort Myer	\$231,315	139
Fort Polk	\$638,524	588
Fort Richardson	\$338,905	237
Fort Riley	\$1,707,250	1,443
Fort Rucker	\$272,448	203

<u>AER Section</u>	<u>Dollars</u>	<u>Cases</u>
Fort Sam Houston	\$1,404,478	976
Fort Sill	\$675,012	600
Ft. Stewart	\$2,971,681	2,295
Fort Wainright	\$367,143	269
HQ AER	\$4,296,208	3,329
HQ AER (AW2)	\$1,430,740	701
Hunter AAF	\$515,392	442
Natick Labs	\$34,058	18
New Cumberland AD	\$10,312	9
Picatinney Arsenal	\$41,493	19
Pine Bluff Arsenal	\$106,584	69
Pres of Monterey	\$284,503	210
Red River AD	\$10,485	9
Redstone Arsenal	\$214,808	126
Rock Island Arsenal	\$116,816	74
Schofield Barracks	\$2,195,050	1,589
SOUTHCOM Miami	\$149,799	86
Tobyhanna AD	\$99,066	47
USAG Detroit	\$82,213	52
USMA	\$109,136	73
White Sands Msl Rng	\$146,727	101
WRNMMC Bethesda	\$211,279	158
Yuma Prv Grd	\$24,867	15

<u>Pacific</u>		
Camp Carroll	\$41,271	38
Camp Casey	\$229,308	217
Camp Humphreys	\$260,147	202
Camp Zama	\$31,415	21
Okinawa	\$70,367	44
Taegu	\$159,777	128
Yongsan	\$255,687	189

<u>AER Section</u>	<u>Dollars</u>	<u>Cases</u>
Europe		
Ansbach	\$294,837	211
Bamberg	\$110,932	77
Baumholder	\$159,846	132
Grafenwohr	\$76,526	66
Heidelberg	\$29,171	25
Hohenfels	\$92,531	59
Kaiserslautern	\$556,806	454
Livorno	\$7,050	8
Menwith Hill	\$22,170	6
NATO/SHAPE	\$51,354	31
Schinnen	\$19,893	13
Schweinfurt	\$167,960	105
Stuttgart	\$63,843	39
USAG Benelux	\$5,300	4
Vicenza	\$151,599	95
Vilseck	\$403,643	323
Wiesbaden	\$305,291	171

Each of the 49,307 cases was individually considered by a trained, thoughtful and experienced professional.

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"I want to thank you for helping my family. I always gave to AER, but I never thought I would need it. I got behind when I got out of the Army...and didn't want to ask for help. Thank you again!"

Retired SSG, AW2 Soldier

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“Thank you so much. I’m am so grateful for this and cannot explain how much stress this has taken off my shoulders. “
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"I have over the years utilized the benefits of AER. One in particular is the grant given to my family in 1963... That assistance given by AER and the Red Cross is why I always try to give back. AER is an organization that will always be in my thoughts. It is an organization that looks to assist the troops in service, always. My utmost respect for this organization."

Retired MSG



**72 Years of
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