Army Emergency Relief was founded in 1942 by Secretary of War Henry Stimson and Army Chief of Staff Gen. George Marshall. Charged then with relieving undue financial stress on the force, AER continues to serve the enduring priorities of the Secretary and Chief of Staff of the U.S. Army.

Since 1942, AER has provided $2 billion to nearly 4 million Soldiers, including $1 billion since 9/11 through zero-interest loans, grants and educational scholarships.

Almost all active-duty Soldiers and their dependents qualify for AER assistance, as well as military retirees; widows and orphans of Soldiers who died on active duty or after retirement; medical retirees and their Families; and members of the Guard and Reserve who have been activated on Title 10 orders for more than 30 days.

In celebration of AER’s 80th year, the cover of the 2021 Annual Report pays homage to AER’s first annual report from 1942.

**MISSION:** To provide grants, interest-free loans and scholarships in coordination with U.S. Army Installation Management Command to promote readiness and help relieve financial distress of Soldiers and their Families.

Front cover designed by Sgt. 1st Class Daniel Carter and Staff Sgt. Effie McHugh.
Back cover photo by Sgt. Rachel Christensen.
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AER remains committed to the Army’s No. 1 priority: ITS PEOPLE

**25,000**

**SOLDIERS & FAMILIES**

**$56.8 M**

IN ASSISTANCE

- **BASIC LIVING**
  - Housing, utilities, food and home repairs
  - Soldiers and Families received $18 million

- **EDUCATIONAL SCHOLARSHIPS**
  - Spouses and Children received $12 million

- **PERSONAL TRANSPORTATION**
  - Repairs, fuel and monthly payments
  - Soldiers and Families received $11.5 million

- **OTHER CATEGORIES**
  - COVID relief, CSP, PCS and more
  - Soldiers and Families received $10.4 million

- **DISASTER & EMERGENCY TRAVEL**
  - Soldiers and Families received $4.9 million

- **SOLDIERS & FAMILIES IN ASSISTANCE**
  - $44.8 million in loans and grants
  - $12 million in scholarships
**STATEMENT OF FINANCIAL POSITION**
(As at Dec. 31, 2021)

**ASSETS**
- Cash $36,853,453
- Pledge receivables 1,324,766
- Investments 349,112,657
- Loans receivable net allowance for doubtful accounts 27,520,182
- Prepaid charges and other assets 702,540
- Accrued income receivable 204,254
- Office and computer equipment 1,173,889

**Total Assets** 416,891,741

**LIABILITIES**
- Accounts payable and accrued liabilities $1,621,560
- Line of credit loan payable 7,000,000

**Total Liabilities** 8,621,560

**Net Assets** $408,270,181

**Total Assets and Net Liabilities** $416,891,741

---

**STATEMENT OF ACTIVITIES**
(For the year ending Dec. 31, 2021)

**REVENUES**
- Annual fund campaign $9,543,441
- Other contributions 650,091
- Investment return 57,132,485

**Total Revenue** 67,326,017

**EXPENSES**
- Program expenses $30,640,250
- Supporting services Management and general fundraising 1,779,930 1,235,280

**Total Expenses** 33,655,460

**Change in net assets** $33,670,557
- **Beginning net assets** 374,599,624
- **Ending Net Assets** 408,270,181
AER at a Glance

90 cents of every dollar donated goes directly to assisting Soldiers and Army Families

4 million Soldiers assisted with more than $2 billion since 1942

24/7 assistance available worldwide

Donations are tax-deductible

Photos by (from top, going clockwise) Sgt. Amanda Fry, Spc. Pierre Osias, Osias and Pvt. Traquez
“Whether it is defending the country at home or overseas, our nation counts on the United States Army to be the first line of defense. We stand ready to deter and defend around the globe, as the tip of the spear in Europe and the backbone of joint operations in the Indo-Pacific. The Army surges in times of crisis and is ready when called upon to fight and win the nation’s wars. We are navigating an unpredictable future, and our nation and our Army are at an inflection point. Building on our strong foundational priorities of people, modernization, and readiness.”

“Winning Matters. We win with our People doing the right things the right way. When we send the U.S. Army somewhere, we don’t go to participate, we don’t go to try hard, we go to win. There is no second place or honorable mention in combat.”
John F. Campbell
General, U.S. Army, Retired

“The last year has undoubtedly been difficult for our Army and their Families as we continue dealing with a pandemic and ended a 20-year war in Afghanistan. Our Soldiers have shown extraordinary skill and bravery in the face of adversity. As Chairman of the Board of Managers, I applaud their efforts as well as the sacrifices of their Families. Since 1942, AER has provided needed financial assistance and stands ready to support the Soldiers and Families of today, and for many years to come. In 2021, AER helped over 25,000 Soldiers and Families with nearly $58 million in grants, interest-free loans and $12 million was in scholarships for Spouses and Children. This incredible amount of assistance was possible due to the support of our generous donors. Since 1942, AER has continued to evolve just like the modern Soldier of today and we will continue to meet the needs of Soldiers and their Families.”

Raymond V. Mason
Lieutenant General, U.S. Army, Retired

“I’ve had the privilege of serving as the Director of AER since 2017 and I’m honored to assist our Soldiers, Retirees and Families, especially through the difficult times of a pandemic and uncertainty around the world. I am proud AER is well prepared to maintain our legacy of financial assistance and continue our motto of ‘Soldiers Helping Soldiers’ for years to come. We will continue to develop strategic plans to ensure the needs of Soldiers are met and they are able to maintain both Family and financial readiness to meet the demands of today’s dynamic missions.”
Joseph M. Martin
General, Vice Chief of Staff

“Strengthening the Army’s readiness is paramount to our success on the battlefield during these challenging times. Aligned with our frontline preparation is financial and mental readiness. The Army understands unexpected Soldier and Family financial challenges occur. To help alleviate this stress, the Army depends on our only nonprofit, Army Emergency Relief, to address these issues rapidly to ensure continued Soldier readiness and lessen financial distress. AER has been helping Soldiers help Soldiers for 80 years.”

Michael A. Grinston
16th Sergeant Major of the Army

“Whether it was wildfires in the Pacific Northwest, helping thousands of Afghans find a better life in America or operations in Eastern Europe, our Soldiers have answered the Nation’s call in the face of incredible adversity. Even the best Soldiers need help — that’s why we have Army Emergency Relief. I’m incredibly proud to support AER as they continue to assist our Soldiers and Families, just as they have for 80 years.”
The Maj. Gen. James Ursano Scholarship Program for Military Children is based on applicants’ financial needs and was established to assist Children of Soldiers in obtaining their first undergraduate degrees. Applicants may receive assistance for up to four academic years but must meet eligibility criteria and re-apply each year. The application cycle runs from Jan. 1 through Apr. 1.

**Award amounts vary each year based on the:**

- Number of applicants
- Total approved scholarship budget
- Applicant’s Expected Family Contribution (per Free Application for Federal Student Aid)
- Average cost of attendance to attend a college or university in the United States (per College Board)

**AER awarded 2,298 Ursano scholarships to dependent Children in 2021.**

“*Our Family was blessed to watch our daughter, Taryn, receive her diploma from the University of Alabama. It is because of your assistance during her years there that this was even possible. We are forever grateful!*” —Taryn’s Family

scholarships@aerhq.org
The Mrs. Patty Shinseki Spouse Scholarship Program is based on applicants’ financial needs and was established to assist Spouses of Soldiers continuing their educations. Applicants may receive assistance for up to four academic years of full-time study or eight academic years of part-time study. Applicants must re-apply each year. Spouses may apply year-round.

Award amounts vary each year based on the:

- Number of applicants
- Total approved scholarship budget
- Applicant’s Expected Family Contribution (per Free Application for Federal Student Aid)
- Average cost of attendance to attend a college or University in the United States (per College Board)

“For the past five years I have been a recipient of the Army Spouse scholarship. I am humbled to say thank you so much for the big help for all these years and the stress you lifted off my financial needs.” — Jo

www.armyemergencyrelief.org/scholarships
AER provides several sources of financial support for the Families of Soldiers who were victims of 9/11.

The Pentagon Victims Scholarship Program is directed at the dependent Spouses and Children of the Soldiers killed or injured in the attack on the Pentagon on 9/11.

The scholarship aims to meet the immediate financial needs of Families and give dependent Children the opportunity to complete their college educations. AER has since extended this scholarship to provide funding for graduate degrees.

AER has awarded Children and Spouses with almost $3.9 million in support.

www.armyemergencyrelief.org/scholarships
Army Emergency Relief committed $3 million in grants to support Soldiers approved for the Army’s Career Skills Program. AER’s support of the program further expands its commitment to the Army’s No. 1 priority: its people.

CSP allows retiring and separating Soldiers to participate in skills training during their transition period to improve their civilian employment options.

Assistance may be provided as a grant up to $500 for participation in a local continental United States CSP, a grant up to $1,000 for participation in a non-local CONUS CSP; or a grant up to $1,500 for Soldiers traveling from outside continental United States to participate in a CONUS CSP.

AER Assistance may cover costs related to CSP as follows:

- Travel expenses (airfare or fuel)
- Uniforms or Business attire
- Tools or training supplies
- Lodging
- Utilities
- Food
AER offers over **30 categories of assistance** and every case is unique. Soldiers are encouraged to contact their local AER Officers or chains of command.

- Emergency travel
- Natural disaster preparation and evacuation
- Mortgage, rent and initial deposit
- Temporary lodging
- Food
- Healthcare not covered by TRICARE
- Vehicle costs
- Utilities
- Funeral expenses
- Basic essential furniture
- Appliance costs
- Cranial helmets
- PCS travel
- Child car seats
- Dental care for dependents
- Home repair
- Non-medical attendant travel
- Invitational travel order
- Clothing
- Immigration and passport fees for dependents
- Special needs medical equipment
- Spouse relicensing and recertification
- Childcare (Army Fee Assistance enrollment required)

“AER is a critical lifeline when Soldiers and Families are most in need. And obtaining assistance through AER can mean the difference between a short-term financial setback or a long-term and costly financial obligation.”

—Command Sgt. Maj. Joseph Harbour
Garrison Senior Noncommissioned Officer, Fort Campbell, Kentucky
# The Spouse Toolkit

## 6 Ways AER Supports Army Spouses

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<th>SCHOLARSHIPS</th>
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<td>AER provides need-based grants to help alleviate state relicensing and recertification fees.</td>
<td>AER offers the Shinseki Spouse Scholarship to provide assistance for up to four academic years of full-time study or eight years of part-time study.</td>
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<tr>
<th>PASSPORT &amp; VISA FEES</th>
<th>RENT &amp; LODGING</th>
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<tr>
<td>To promote family unity and reduce the financial burden of maintaining two separate households, AER provides assistance for Visa and Passport Application fees.</td>
<td>AER offers housing assistance to help with initial deposit, rent and temporary lodging. In 2021, AER gave more than $21 million in loans and grants to more than 7,500 Soldiers and Families.</td>
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<th>SURVIVOR SUPPORT</th>
<th>CHILDCARE ASSISTANCE</th>
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<td>AER provides surviving Spouses and Children of active-duty and retired Soldiers with monthly monetary support to ensure our own are always taken care of.</td>
<td>Assistance for Army Families to help alleviate the costs of off-post daycare and before- and after-school care.</td>
</tr>
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Whether it was $1 or $1 million, volunteer hours or extra hours, we couldn’t succeed without the generosity of our donors and supporters. You are part of the AER Team and we can’t thank you enough for helping us accomplish the important mission of taking care of Soldiers and their Families!

Above top: The Utility Helicopters Project Office presents a $22,000 donation to AER following a golf tournament at Redstone Arsenal, Alabama in May 2021.
Above bottom: Donors at Fort McCoy, Wisconsin, raised more than $1,200 during the 2021 Campaign Kickoff in February 2021.

Left top: Spc. Lawi Lalang, 2019 and 2021 Army Ten-Miler champion
Left middle: Sgt. Samantha Achterberg, pentathlete, 2021 Olympian
Left bottom: 1st Lt. Elkanah Kibet, elite Army runner, fourth in 2021 New York City Marathon
Above top: Soldiers from 1st Battalion, 13th Aviation Regiment participate in a kickball fundraiser in support of AER in April 2021 at Fort Rucker, Alabama.
Above bottom: The 88th Infantry Division Association presents a $15,000 donation to AER in October 2021.
Soldiers and their Families had immediate access to crucial financial assistance in 2021 thanks to generous donations from our corporate sponsors. The ten outstanding organizations below were Army Emergency Relief’s top corporate donors.

- Valued partner of AER and the Army, donating millions of dollars over decades.

**Corporate Sponsors**

- **EXCHANGE**
  - **DONATED**
  - $1.26M

- **LOCKHEED MARTIN**
  - **DONATED**
  - $104K

- **Raytheon Missiles & Defense**
  - **DONATED**
  - $39K

- **KHACHATURIAN FOUNDATION**
  - **DONATED**
  - $30K

- **Honeywell**
  - **DONATED**
  - $25K

- **Porter E. & Helenmae Thompson Foundation**
  - **DONATED**
  - $15K

- **38th Infantry Division Association**
  - **DONATED**
  - $15K

- **Radiance Technologies**
  - **DONATED**
  - $13K

- **USAA**
  - **DONATED**
  - $12K

- Donation to AER and the Army, donating millions of dollars over decades.

**donation@aerhq.org**
Staff Sgt. Kurtis Brown
U.S. Army Fires Center of Excellence, Fort Sill, Oklahoma
AER Assistance Recipient

“The second time I used the AER program, I went straight to an AER loan officer and acquired a grant, which I did not have to pay back. The first time I got an AER loan in 2013 it was kind of embarrassing, because I was going to get help. As a man, it’s a sense of pride. You feel like you should already have this stuff taken care of. The second time I went, I was glad that the help was there because I didn’t want to go get a loan off post which would give me a high interest rate to pay back. That’s the good thing about getting an AER loan in the military — it is zero interest.”

Cher Romuell
Army Community Service Division Chief, U.S. Army Garrison-Miami
Army Spouse, Mother and Scholarship Recipient

“AER scholarships have benefited my entire Family more than words could say. Pursuing my education as a military Spouse and a Department of Defense employee was challenging, but even more so while raising three young daughters and moving from the installations in the U.S. and abroad. This allowed me the opportunity to show my children that there are resources for military Families that are available yet go untapped and they merely need try and apply.”
Kathleen Riester
Retired AER Officer

“AER is all about putting the Soldier and their Families first. This is a given for AEROs worldwide. When a Soldier walks into your office, you drop everything and give them your undivided attention. That is essentially what we do on a daily basis. It is always about the Soldier, identifying the need and trying to find a way to resolve it, trying to find a way to say ‘yes.’”

Riester retired in March 2021 at Redstone Arsenal, Alabama, after 27 years of federal service.

Yesenia Ortiz
AER Legacy Donor Relations Specialist
Military Child, Army Veteran and Army Spouse

“I can’t remember a time I didn’t know about AER. It was something special for the Army. It was always there, and it was for us.” She considered AER a home and a familiar face, which she acknowledged was all a part of her journey to discovering her calling: “I had to ask myself, ‘What do I want to do?’ I wanted to be in nonprofits. I wanted to make a difference. Everything led me to this opportunity.”

Ortiz began working at AER in December 2021.
AER, for the first time ever, awarded installations with the highest levels of Soldier awareness for the 2021 Annual Campaign. Installations were recognized in three categories based on active-duty Soldier population — small, medium and large — for their participation numbers and money raised. Winners gathered during the Association of the U.S. Army’s 2021 Annual Meeting in Washington, D.C., to accept their awards.

**SMALL**
(1,000-2,000 active duty Soldiers)

**Presidio of Monterey, California**
23.1 percent participation rate
$20,408 raised

**MEDIUM**
(2,000-10,000)

**Fort Leonard Wood, Missouri**
51.8 percent participation rate
$154,323 raised

**LARGE**
(10,000+)

**Fort Jackson, South Carolina**
21.1 percent participation rate
$171,660 raised

Members of Fort Leonard Wood’s AER team receive the award for highest participation for a medium garrison.

Members of Fort Jackson’s AER team receive the award for highest participation for a large garrison.

NOT PICTURED: Presidio of Monterey’s AER team was unable to attend.
The Jack Ritchie Distinguished Service Award is awarded annually by the AER Board of Managers to an individual or organization that best exemplifies dedication to the Army Emergency Relief mission.

The award is in honor of Mr. Jack Ritchie, whose dedication to Army Emergency Relief lasted 43 years. He served as the Chairman of the AER Finance Committee, Vice President of Finance and helped deploy initiatives such as new categories of assistance, spouse education, a personal finance management course and grants for Wounded Warriors.

The 2021 recipient is the Army & Air Force Exchange Service for their outstanding marketing, advertising and donations that championed the mission of Army Emergency Relief. AAFES contributions were instrumental in providing awareness of AER programs and raised millions of dollars to assist Soldiers and their Families.

Retired Lt. Gen. Raymond V. Mason, Army Emergency Relief director, and Gen. Joseph M. Martin, the 37th Vice Chief of Staff of the Army, presented the Jack Ritchie Distinguished Service Award to Tom Shull, Army & Air Force Exchange Service CEO at the Pentagon.

Photo by Sgt. 1st Class Joseph Moore, Office of the Army Chief of Staff
Board of Advisors

Gen. James McConville
40th Army
Chief of Staff

Gen. Christopher Cavoli
U.S. Army Europe
and Africa

Gen. Edward Daly
U.S. Army Material
Command

Gen. Charles Flynn
U.S. Army Pacific

Gen. Paul Funk II
U.S. Army Training
and Doctrine Command

Gen. Michael Garrett
U.S. Army Forces
Command

Gen. Paul LaCamera
United Nations Command,
Combined Forces
Command and
U.S. Forces Korea

Lt. Gen. Scott Dingle
U.S. Army Medical
Command and 45th
Surgeon General
of the U.S. Army

Lt. Gen. Scott Spellmon
U.S. Army Corps of
Engineers and
Chief of Engineers

Maj. Gen. Michele
Bredenkamp
U.S. Army Intelligence
and Security Command

Maj. Gen. Heidi Hoyle
Military Surface
Deployment and Distribution
Command

Maj. Gen. Duane Miller
U.S. Army Corrections
Command and
Provost Marshal
General

Maj. Gen. Allan Pepin
U.S. Army Military District
of Washington and Joint
Forces Headquarters
National Capital Region
History of AER Leadership

PREVIOUS DIRECTORS

   U.S. Army Retired
   2005—2016

   U.S. Army Retired
   1986—2005

   U.S. Army Retired
   1976—1986

   U.S. Army Retired
   1966—1976

   U.S. Army Retired
   1951—1966

   U.S. Army Retired
   1944—1951

   U.S. Army Retired
   1942—1944

   U.S. Army Retired
   1942

PREVIOUS PRESIDENTS

Gen. Dennis J. Reimer
U.S. Army Retired
2009—2019

Gen. Edward C. Meyer
U.S. Army Retired
1984—2009

Gen. James H. Polk
U.S. Army Retired
1975—1984

Gen. G.H. Decker
U.S. Army Retired
1963—1975

Gen. Wade H. Haislip
U.S. Army Retired
1950—1963

Hon. Tracy S. Voorhees
Undersecretary of War
1948—1950

Hon. William H. Draper Jr.
Undersecretary of War
1947—1948

Hon. Kenneth C. Royall
Undersecretary of War
1945—1947

Hon. Robert P. Patterson
Undersecretary of War
1942—1945
“Do something everyday to better others and yourself. Don’t just have values — live by them...
The Medal of Honor is a symbol that reflects anyone of us is capable of great things even though not always recognized, the acts themselves positively impact someone or something and betters the communities in which we live.”

— Retired U.S. Army Master Sgt. Leroy Petry, Medal of Honor recipient, AER assistance recipient

Retired U.S. Army Master Sgt. Leroy Petry (left), Medal of Honor recipient and member of the Troops First Foundation, speaks with a Soldier assigned to the 2nd Cavalry Regiment on Jan. 16, 2020, in Vilseck, Germany. (U.S. Army photo by Sgt. Timothy Hamlin, 2nd Cavalry Regiment)

Congressional Medal of Honor Society | www.CMOHS.org

AER salutes the four new Medal of Honor recipients named in 2021

Sgt. 1st Class Alwyn Cashe (posthumously awarded)
Sgt. 1st Class Christopher Celiz (posthumously awarded)
Master Sgt. Earl Plumlee
Retired Col. Ralph Puckett Jr.
“Leadership is solving problems. The day Soldiers stop bringing you their problems is the day you have stopped leading them.”

Gen. Colin Powell was a Vietnam, Korean, and Gulf War veteran who rose to serve in the Department of Defense’s highest military position under two presidents and then as the U.S. Secretary of State.

Powell was injured during both his tours to Vietnam, first by a booby trap and the second time in a helicopter crash. During the former, he received a Purple Heart and Bronze Star and during the latter, he received the Soldier’s Medal after rescuing his comrades from the burning aircraft.

Powell became a household name during Operations Desert Shield and Desert Storm, a definitive figure in an era where the public had access to the front lines of war via live news broadcasts.

He retired from the Army in 1993 and continued a career of public service alongside his wife, Alma. Powell was a longtime donor to AER, ensuring generations of Soldiers benefitted well beyond his example of service to one’s nation.
Retired Gen. Raymond T. Odierno  
Sept. 8, 1954-Oct. 8, 2021

Gen. Raymond T. Odierno passed away on Friday, Oct. 8, 2021, following a lifetime of service to his country. Even after his death, Odierno’s legacy of a Soldiers’ Soldier held true — his Family requested in lieu of flowers, donations be made in his honor to Army Emergency Relief.

A 1976 graduate of the United States Military Academy, Odierno’s career began as a field artillery officer. He led Soldiers across the world, including deployments in support of Deserts Shield and Storm.

He later served as Assistant to the Chairman of the Joint Chiefs of Staff, acting as the primary military advisor to Secretary of State Colin Powell, and later, to Secretary of State Condoleezza Rice.

Between 2006 and 2010, Odierno deployed 39 months, first as Commander of Multi-National Corps-Iraq, followed by Multi-National Force-Iraq and United States Forces-Iraq. He was sworn in as the 38th Chief of Staff of the Army in September 2011.

Odierno and his high school sweetheart and wife of 45 years, Linda, were longtime members of the AER Board. We stand with Linda and the Odierno Family in ensuring the nation remembers and honors a great leader’s contribution.
When you support AER you’re giving directly to

SOLDIERS, RETIRED SOLDIERS & THEIR FAMILIES

Donate today at
www.armyemergencyrelief.org/donate

All donations to AER are tax deductible.

Army Emergency Relief is the official nonprofit of the U.S. Army and was incorporated on Feb. 5, 1942.