



**The South Carolina Military Family Care Association** is established as a means to assist qualifying SC Service Members, and or their dependents, during times of extraordinary financial hardship. This fund does not compete with nor replace any formal governmental or non-profit organization. The intent is to aid qualifying members of the South Carolina military with one-time assistance to help enable the Service Member to regain financial stability.

**Eligibility:** Grants are approved for financial hardships related to events such as mobilization, natural disasters, fires and other catastrophic financial losses. *The hardship cannot be caused by financial mismanagement by self or others.*

**What Requests are eligible:**

Any bill PAST DUE (not current month) that is a basic need for survival and the amount of the bill will be considered. *(Other expenses, not listed here, may be deemed appropriate and approved).*

- Car insurance or registration payments
- Childcare during illness, surgery or recovery
- Diapers, formula
- Rent or mortgage
- Utilities - electric, gas, water
- Vehicle expenses – payments, insurance, repairs

**What Requests are NOT eligible:**

- Cable, Internet, or cell phones
- Child support, alimony, or legal expenses
- Credit cards
- Funeral Expenses
- Furniture, electronic equipment or vehicle rentals
- Loans of any kind
- Military debt, or debt owed to a friend/family member/vendor
- Taxes

**Making a Request**

This is a civilian, all-volunteer (there are no staff) program. Although some volunteers wear the uniform, this is not a National Guard program. Every dollar raised assists Soldiers and Families and requests are responded to quickly. Accordingly, the following standards are necessary.

1. Only Commanders can make a request on behalf of their Soldier. It is imperative the Unit Commander complete the Request Form for the Service Member for whom a request is made.
2. The Service Members' need must be apparent to the Unit-level Commander and it should be clear the Service Member has taken all reasonable steps to remedy their own financial need. *A Service Member having financial difficulty is insufficient cause to initiate a request.*
3. Unit-level Commanders or equivalents are the first person in the approval consideration.
4. Unit-level Commanders are expected to review and be fully knowledgeable of their Service Members' situation to determine merit and to ensure the Request consideration meets the minimum criteria.
5. Confidentiality is the SCMFCFA's highest standard. Requests should not be copied to third parties outside the military chain of command. Soldiers' names should not be used in the subject box.
6. The Request Form must be legible and be accompanied with supporting bills, past-due notes or other requested documents.
7. The Authorizers require financial counseling be completed before any teleconferences can be scheduled for financial requests. Here are the steps:

- Commanders have their Soldier call financial counselor Mr. Densel Fleming immediately at 803.602.8526 to coordinate financial counseling. His office is in the Bluff Rd armory, though the counseling happens on the phone.
- The counselor will ask the Soldier to complete the Comprehensive Spending Plan (attached with this SOP). It will speed things up if the Soldier has it ready before the call to send during the call.
- Once the counselor reviews the plan and completes counseling, he will send the Soldier a summary email. Commanders have their Soldier send it to them (the CDR) so the CDR can forward it on to this program.
- Sounds complicated, though it really isn't. Soldiers benefit greatly in solving financial problems before they happen again.

**A request packet looks like this: Request Form, bills, financial summary.**

1. The packet should be scanned, saved in a .pdf format ( each .pdf titled as to what it is), and then emailed to the South Carolina Military Family Care Association (SCMFCA). *Do not directly communicate with Authorizers.* Respectfully include a message the Authorizer will see (such as, "I am requesting forms for my Soldier who is having financial challenges.")
  2. *Do not* include comprehensive checklists that are meant for the financial counselor and Soldier.
  3. A teleconference will be arranged between the Commander and a SCMFCA Authorizer.
- The Unit-level Commander or his/her direct subordinate must be willing to personally pick up approved checks and deliver to the Service Member. Checks cannot be picked up by the Service Member.
  - If / when funds are approved, the check will be written directly to the vender, never to the Service or Family Member.
  - The amount of bill(s) owed and whether funding will make a difference are a significant factor.
  - Request forms can be located by contacting the SCMFCA or at the SCARNG Family Programs office and must be completed in detail and signed by both the Unit-level Commander and the Service Member.

Fund Authorizers may make exceptions to policy if circumstances are so dyer that lack of approval could significantly worsen the situation. In this case, a second Authorizer may be asked to review the case to concur / non-concur.

**Common questions during authorization interview with Unit Commander:**

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| <ul style="list-style-type: none"> <li>● Has SM ever received assistance from the SCMFCA?</li> <li>● How did the SM get to this point? What caused the financial hardship?</li> <li>● Has the Commander called billing companies and verified amount owed?</li> <li>● How will one-time assistance fit in recovery strategy? What is the plan for next month?</li> <li>● Has SM received financial counseling?</li> </ul> | <ul style="list-style-type: none"> <li>● How did Unit Commander become aware of need?</li> <li>● Are utilities threatened for termination?</li> <li>● Is SM still living in home?</li> <li>● Is SM in good standing with unit?</li> <li>● If unemployed, what is SM doing to secure employment? Is SM working with the J.1.1?</li> </ul> |
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**What can go right?** Commanders' request go smoothly when complete request packets are sent timely, which include Request Form, Bills, and Financial Counseling Summary AND the Commander is actively involved in the request and his/her Soldier's care.

**What can go wrong?** Packets sent forward without Financial Counseling completed, or without bills, or without the completed Request Form; packets sent forward without the CDR's signature and or missing requested information (e.g., leadership email addresses); and especially when Commanders are not actively involved.