

# COVID-19 and Military Service Member Finances

## Overview:

The COVID-19 pandemic has caused significant changes to our daily routines and environment. Navigate financial impacts of the coronavirus by keeping up with the latest policies and resources available to the military community.



### Stay informed, as events are constantly changing.

- Department of Defense COVID-19 resources and policies can be found on the coronavirus-specific landing page on Defense.gov.
  - <https://www.defense.gov/Explore/Spotlight/Coronavirus/>
- Military OneSource provides military community resources ranging from non-medical counseling options to child care assistance. Military OneSource is available 24 hours a day, seven days a week and includes access to personal financial counselors upon request.
  - <https://www.militaryonesource.mil/coronavirus>
- Permanent change of station impact policies are posted on Move.mil. Check here for the most up-to-date information pertaining to household goods and vehicle shipments impacted by the stop movement order.
  - <https://move.mil/>
- Installation legal services and JAG offices can help with questions regarding Servicemembers Civil Relief Act clauses and implementation. Those encountering issues with a lease agreement as a result of the stop movement order should contact their closest installation legal services or JAG office here: .
  - <https://installations.militaryonesource.mil/>
- The Office of Financial Readiness provides information, resources and links to financial policies and resources specific to the military community.
  - <https://finred.usalearning.gov>
  - <https://finred.usalearning.gov/News/COVID19-Resources>
- For service-specific information and policies, keep up with the service websites.
  - <https://www.army.mil>
  - <https://www.navy.mil>
  - <https://www.marines.mil>
  - <https://www.af.mil>
  - <https://www.uscg.mil>



### Information on pay and allowances associated with travel, PCS and the stop movement orders can be found on the Defense Travel Management Office website.

- [https://www.defensetravel.dod.mil/site/news\\_Coronavirus.cfm](https://www.defensetravel.dod.mil/site/news_Coronavirus.cfm)





### **Stay current with your obligations — prioritize your bills and, if needed, seek relief.**

- Government relief programs may be available to service members and their families to assist with some of the financial impacts of COVID-19. Check with your mortgage and student loan companies to see what policies have been implemented. Also be aware that the government has extended the federal income tax filing date.
- Private relief may be available from financial institutions. Many banks and credit unions have programs in place during times of financial hardship. However, you must contact them first to receive assistance.
- Communicate with your service providers. Often phone, cable, internet and utility companies will have aid programs and contingency plans available that can help make payments more affordable.



### **Protect yourself and your family — not only physically from COVID-19, but financially as well. Don't overspend by buying excessive amounts of supplies and beware of the latest scams.**

- The Federal Trade Commission has been closely monitoring the development of new scams linked to the pandemic. If seeking assistance, double-check the validity of an offer that sounds too good to be true.
  - <https://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing>
- If you need more help, connect with a personal financial manager or personal financial counselor to evaluate options and determine the best approach to tackle your financial questions. While in-person counseling may not be offered due to social distancing regulations, virtual options are available.
  - Contact your local Family Center for more information. You can also email the Office of Financial Readiness at [osd.mc-alex.ousd-p-r.mbx.financial-readiness@mail.mil](mailto:osd.mc-alex.ousd-p-r.mbx.financial-readiness@mail.mil) to locate the nearest virtual PFC to you.
    - » <https://installations.militaryonesource.mil/>
    - » For Coast Guard support, visit <https://www.CGSUPRT.com> or call 855-CGSUPRT (247-8778)



### **For immediate financial assistance, contact your specific service relief society. They are prepared to help with no-interest loans and grants, depending on need.**

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| → Army Emergency Relief: Financial Assistance <ul style="list-style-type: none"><li>• <a href="https://www.armyemergencyrelief.org/">https://www.armyemergencyrelief.org/</a></li></ul> | → Air Force Aid Society <ul style="list-style-type: none"><li>• <a href="https://afas.org/">https://afas.org/</a></li></ul>             |
| → Navy-Marine Corps Relief Society <ul style="list-style-type: none"><li>• <a href="https://www.nmcrcs.org/">https://www.nmcrcs.org/</a></li></ul>                                      | → Coast Guard Mutual Assistance <ul style="list-style-type: none"><li>• <a href="https://cgmahq.org/">https://cgmahq.org/</a></li></ul> |

For more resources, visit <https://finred.usalearning.gov>

or follow @DoDFINRED:

