

**BY ORDER OF THE SECRETARY  
OF THE AIR FORCE**

**DEPARTMENT OF THE AIR FORCE  
INSTRUCTION 36-3111**



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**Personnel**

**AIR FORCE AID SOCIETY (AFAS)**

**COMPLIANCE WITH THIS PUBLICATION IS MANDATORY**

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This Department of the Air Force Instruction (DAFI) implements Department of the Air Force Policy Directive (DAFPD) 36-31, *Personal Affairs*. It details the relationship of the Department of the Air Force (DAF) and the Air Force Aid Society (AFAS) as the designated military welfare society pursuant to Title 10 United States Code (USC) Section 2566, *Space and Services: Provision to Military Welfare Societies*. In collaboration with the Deputy Chief of Space Operations for Human Capital, Chief of the Air Force Reserve, Director of the Air National Guard, and Deputy Chief of Staff for Manpower, Personnel and Services, the Assistant Secretary of the Air Force for Manpower and Reserve Affairs develops policy for Total Force Human Resource Management. This instruction applies to all uniformed members of the United States Space Force (USSF), the Regular Air Force (RegAF), the Air National Guard (ANG), and the Air Force Reserve (AFR), unless otherwise excepted in paragraphs where explicitly different guidance is provided. Refer recommended changes and questions about this publication to the office of primary responsibility (OPR), using DAF Form 847, *Recommendation for Change of Product*; route DAF Forms 847 from the field through the appropriate functional chain of command. This publication may be supplemented at any level, but all supplements must be routed to the OPR of this publication for coordination prior to certification and approval. The authorities to waive wing/Space Force equivalent/unit level requirements in this publication are identified with a Tier ("T-0, T-1, T-2, T-3") number following the compliance statement. See DAF Manual (DAFMAN) 90-161, *Publication, Processes and Procedures*, for a description of the authorities associated with the Tier numbers. Submit requests for waivers through the chain of command to the appropriate Tier waiver approval authority, or alternately, to the requestor's commander for non-tiered compliance items. Ensure all records generated as a result of processes prescribed in this publication adhere to Air Force Instruction (AFI) 33-322, *Records Management and Information*

*Governance Program*, and are disposed in accordance with the Air Force Records Disposition Schedule, which is located in the Air Force Records Information Management System.

### ***SUMMARY OF CHANGES***

This document is substantially revised and needs to be completely reviewed. This publication incorporates the change in title of the “Airman and Family Readiness Centers” to “Military and Family Readiness Centers” (M&FRCs). The revision also updates language to ensure it is inclusive of the USSF. **Paragraph 3.2.5** has been modified to provide additional guidance on the ability of M&FRC staff to assist service members with sufficiency reviews of their applications for Emergency Financial Assistance.

## Chapter 1

### AIR FORCE AID SOCIETY (AFAS)

**1.1. Purpose.** AFAS provides financial assistance that is meant to be a stabilizing effort in times of crisis or emergency and community and education programs that are meant to enhance the quality of life for Airmen, Guardians and their families. The DAF recognizes the value of AFAS services and resources and supports AFAS activities with headquarters and installation office space and services that include lighting, heating, cooling, electricity, office furniture, office machines and equipment, telephone, and other information technology services within the extent permissible under law, regulation and policy pursuant to 10 USC § 2566.

#### **1.2. Overview.**

1.2.1. As a military welfare society, the AFAS serves as the “official charity” of the DAF. AFAS is incorporated under the laws of the Commonwealth of Virginia as a private, nonprofit organization which supports the DAF mission by helping to relieve financial distress of DAF members and their families as a step toward a lasting solution towards financial stability. AFAS also assists Airmen, Guardians and their families through programs that support attainment of educational goals and improve overall quality of life. Pursuant to the *Joint Ethics Regulation (JER)*, Section 2-400, DAF commanders can endorse and support AFAS fundraising efforts.

1.2.2. AFAS programs provide support to Airmen, Guardians, and their family members of the USSF, RegAF, AFR, ANG, and retirees and widows or widowers thereof, herein referred to as “eligible members” (see *Terms* in [Attachment 1](#)).

1.2.3. The structure of AFAS as a nonprofit business organization includes Headquarters AFAS executive staff and support personnel, and a Board of Trustees, herein referred to as the “Board.”

1.2.3.1. AFAS leadership encompasses standard business positions of Chief Executive Officer (CEO), Chief Operating Officer, Chief Financial Officer, etc., who are paid salaries by AFAS.

1.2.3.2. AFAS personnel includes all Headquarters AFAS staff (administration, program management, caseworkers, etc.) employed for conducting AFAS day-to-day business activities.

1.2.3.3. The Board provides guidance and oversight of AFAS operations to include the control and disposition of AFAS property and funds.

1.2.3.3.1. The following individuals are authorized to serve as trustees by virtue of their positions and may participate in the management of AFAS to the extent allowable by 10 USC § 1033, *Participation in Management of Specified Non-Federal Entities: Authorized Activities*, as applicable: the Secretary of the Air Force; Chief of Space Operations; Chief of Staff of the Air Force; Deputy Chief of Staff for Manpower, Personnel and Services; Deputy Chief of Space Operations for Personnel; Deputy Assistant Secretary of the Air Force (Budget); The Judge Advocate General of the Air Force; Surgeon General of the Air Force; Chief Master Sergeant of the Space Force; and Chief Master Sergeant of the Air Force.

- 1.2.3.3.2. The spouses of the Chief of Space Operations, Chief of Staff of the Air Force, Chief Master Sergeant of the Space Force, and the Chief Master Sergeant of the Air Force are hereby appointed to represent the DAF as trustees, in accordance with Department of Defense Instruction (DoDI) 1100.21, *Voluntary Services in the Department of Defense*.
- 1.2.3.3.3. Other trustees are nominated to the Board from recommendations received from currently serving or retired military members, AFAS personnel, or a sitting member of the Board; and are elected and serve three-year terms. The president and vice president of the Board are elected by the Board and also serve three-year terms.
- 1.2.4. An installation M&FRC provides information and referral for AFAS assistance to eligible members; and connects members of the Army, Navy, Marine Corps and Coast Guard through AFAS for coordination with their respective Service-affiliated welfare or relief society.
- 1.2.4.1. Consistent with DAFI 36-3009, *Military and Family Readiness Centers*, non co-located Air Force Reserve host installations and Air National Guard units do not have M&FRCs. Instead, Military and Family Readiness services are normally provided or coordinated through a Military and Family Readiness Program Office or Program Manager.
- 1.2.4.2. For the purposes of connecting Air Force Reserve or Air National Guard eligible members with AFAS financial assistance, non co-located Military and Family Readiness Program Offices may contact Headquarters AFAS directly, or refer eligible members to the nearest Regular Air Force or United States Space Force installation M&FRC.

### **1.3. AFAS Sources of Income:**

- 1.3.1. Government funds are not received or used by AFAS for relief purposes.
- 1.3.2. AFAS income is derived from but not limited to the following sources:
- 1.3.2.1. Annual Air Force Assistance Fund Campaign contributions, per DAFI 36-3101, *Fundraising*, and 5 CFR § 950.102(e), are solicited from members of the RegAF, USSF, AFR, ANG, and retirees.
- 1.3.2.2. Direct contributions from individuals and businesses.
- 1.3.2.3. Interest and dividends earned on investments.
- 1.3.2.4. Royalties from books, songs, etc.
- 1.3.2.5. The annual Charity Gala held in April in the National Capital Region.
- 1.3.3. AFAS will retain control over all income and distribution of funds. **(T-1)** M&FRC personnel shall not authorize or approve disbursements of AFAS funds, or perform managerial, fiduciary or administrative duties of AFAS activities. **(T-1)** M&FRC personnel responsibilities are outlined in [paragraph 3.2](#).

## Chapter 2

### ROLES AND RESPONSIBILITIES

#### 2.1. Headquarters AFAS.

2.1.1. Headquarters AFAS publishes and distributes an AFAS Field Guide to inform installation M&FRCs of AFAS processes and procedures, as well as its guidelines for providing financial assistance to eligible members. AFAS also publishes an annual audited report that details funding sources and expenditures in support of eligible members, and is available at: <https://www.afas.org/disclosures/>.

2.1.2. The AFAS CEO is responsible for implementing assistance guidance approved by the Board, formulates procedures to execute policy, and performs day-to-day AFAS operations. Additionally, the CEO publishes an annual charity report and controls, accounts, and disposes of all funds and AFAS property. The annual report will be provided to the Directorate of Air Force Services (AF/A1S) prior to publication.

2.1.3. AFAS provides, depending on assessed financial need, emergency loans (repayable) and grants (not repayable) to eligible members. Airmen and Guardians may accept such financial assistance as a gift to a class of DAF military members who have demonstrable financial need, pursuant to 5 Code of Federal Regulations (CFR) § 2635.204, *Exceptions to the Prohibition for Acceptance of Certain Gifts*, paragraph (c)(2)(iii).

2.1.4. AFAS will refer eligible members, when deemed appropriate and necessary, to the M&FRC to complete a budget with a Personal Financial Manager. This allows M&FRCs to provide proactive services to members, in addition to the provision of funds to address the identified urgent financial needs.

2.1.5. AFAS may transmit payments to eligible members receiving financial assistance via electronic means. At their discretion and when appropriate, AFAS may choose to make payments directly to third parties (e.g., landlord, car repair facility).

2.1.6. AFAS will provide current marketing and educational materials to M&FRCs to ensure accurate information is available at each installation. Only approved AFAS materials will be used by M&FRCs.

2.1.7. AFAS will inform the Air Force Personnel Center's (AFPC) Directorate of Military and Family Care, Military and Family Readiness Operations Division (DPFF), any time a member of their staff visits an Air Force or Space Force installation.

2.1.8. AFAS will provide annual installation reports to AFPC/DPFF by 28 February of each year. The reports will include metrics of loans, grants, and amounts disbursed in each category of need for each installation. AFAS will also provide quarterly MAJCOM and Field Command (FLDCOM) reports, as specified by AFPC/DPFF calendar year schedule, as well as a consolidated quarterly report to both AFPC/DPFF and AF/A1S that includes metrics of loans, grants, and amount disbursed in each category of need for all installations. Additional reports will be provided as appropriate and needed.

**2.2. Deputy Chief of Staff, Manpower, Personnel, and Services:** publishes and disseminates guidance for M&FRC support of AFAS activities that provide assistance to eligible members.

2.2.1. Director of Services: provides oversight for M&FRC support of AFAS activities at all DAF installations and commands.

2.2.2. Air Force Personnel Center, Directorate of Military and Family Care, Military and Family Readiness Operations Division will:

2.2.2.1. Serve as liaison between installation M&FRCs and Headquarters AFAS for all non-emergency AFAS operational matters.

2.2.2.2. Ensure M&FRCs know the types of available support provided by AFAS programs.

2.2.2.3. Advise installations on AFAS capabilities for crisis response plans.

### **2.3. DAF Installation Commanders:**

2.3.1. Ensure installation M&FRCs advertise AFAS and American Red Cross after hours capabilities and contact information. (The American Red Cross works with the military aid societies to provide financial assistance to eligible applicants, especially after standard business hours.) **(T-3)**

2.3.2. May conduct direct liaison with AFAS in emergency situations (e.g., natural disasters, terrorist incident) and in such situations assist AFAS in establishing expedited communications with eligible members having immediate financial needs.

**2.4. DAF Installation M&FRCs:** M&FRCs will provide training, education, and assistance in helping Airmen, Guardians, and families achieve personal financial readiness per DAFI 36-3009. **(T-1)** In times of personal financial emergency or family budget crisis, M&FRCs will inform, guide, and empower eligible members of the support capabilities offered by AFAS. **(T-3)** M&FRCs will also provide information to eligible members regarding AFAS community and education programs. **(T-3)**

## Chapter 3

### PROCEDURES

**3.1. DAF Installation M&FRCs will:** Publicize AFAS programs to all eligible members at the installation by using available base information and news media (including social media); provide inputs for commander's call; advise installation leaders of AFAS utilization rates, as appropriate; ensure the AFAS is listed in the base telephone listings or on the base website resources page; and include program information during M&FRC classes, as appropriate, and local newcomer orientations, First Term Airmen Center classes, and spouse orientation programs. **(T-3)**

**3.2. M&FRC Personal Financial Readiness staff will:**

3.2.1. Review eligibility of members for AFAS assistance based on current AFAS policies, in addition to evaluating if financial counseling and/or education is more appropriate than AFAS assistance. **(T-3)**

3.2.2. Interview and discuss with eligible members their unmet financial needs and the available types of AFAS assistance, whether that be emergency financial assistance, community program support, or educational assistance. **(T-3)**

3.2.3. Determine if the eligible member(s) need additional financial counseling or assistance in preparing a personal or family budget. **(T-3)**

3.2.4. Consult with the installation legal office, when necessary, in cases where members are seeking financial assistance and are experiencing foreclosure, eviction or other legal actions related to indebtedness, or when informed of the member's circumstances by AFAS. **(T-3)**

3.2.5. Guide and enable eligible members to complete the on-line AFAS application for financial assistance when requested by the member, to include informing them on the types of supporting documents needed, such as a bill, invoice, completed budget, or natural disaster relief eligibility, for AFAS to make a determination. M&FRC staff may review the supporting documentation and provide recommendations on commonly requested items, or the need for additional documentation to justify the type and amount of financial assistance being requested, to members. **(T-3)**

3.2.6. Provide eligible members information about AFAS education support programs for grants, scholarships, and supplemental education loans. **(T-3)**

3.2.7. Provide advice and assistance to the current year's Air Force Assistance Fund Installation Project officer for conducting the annual Air Force Assistance Fund campaign per DAFI 36-3101. **(T-3)**

3.2.8. Advise installation emergency plan developers on integrating AFAS capabilities for crisis response plans. **(T-3)** In the case of real world emergencies, provide eligible members with the approved AFAS crisis response, communication, and procedures when received from AFAS.

3.2.9. Ensure the appointed Casualty Assistance Representative, Family Assistance Representative and Mortuary Affairs Officer are aware of AFAS funeral financial assistance available to Airmen and Guardians. See DAFI 36-3002, *Casualty Services*, and DAFI 34-160, *Mortuary Affairs Program*. **(T-3)**

3.2.10. Inform the Medical and Family Support Exceptional Family Member Program offices of financial assistance offered by AFAS to members who have an exceptional family member. See DoDI 1315.19, *Exceptional Family Member Program*. (T-3)

3.2.11. Advise applicable installation programs on incorporating installation commander-approved gifts of AFAS financial assistance/support. (T-1)

BRIAN L. SCARLETT, SES, DAF  
Performing the Duties of Assistant Secretary  
of the Air Force or Manpower and Reserve Affairs

**Attachment 1****GLOSSARY OF REFERENCES AND SUPPORTING INFORMATION*****References***

10 USC § 2566, *Space and Services: Provision to Military Welfare Societies*

10 USC § 1033, *Participation in Management of Specified Non-Federal Entities: Authorized Activities*

5 CFR § 2635.204, *Exceptions to the Prohibition for Acceptance of Certain Gifts*

Joint Ethics Regulation (JER), 1 May 2024

5 CFR § 950.102, *Scope of Combined Federal Campaign, Solicitation of Federal Civilian and Uniformed Service Personnel for Contributions to Private Voluntary Organizations*, 11 July 2025

DoDI 1100.21, *Voluntary Services in the Department of Defense*, 27 March 2019

DoDI 1315.19, *Exceptional Family Member Program*, 23 June 2023

DAFPD 36-31, *Personal Affairs*, 19 December 2022

AFI 33-322, *Records Management and Information Governance Program*, 23 March 2020

DAFI 34-160, *Mortuary Affairs Program*, 3 March 2022

DAFI 36-3002, *Casualty Services*, 4 February 2021

DAFI 36-3009, *Military and Family Readiness Centers*, 4 November 2022

DAFI 36-3101, *Fundraising*, 26 October 2022

AFI 51-506, *Gifts to the Department of the Air Force from Domestic and Foreign Sources*, 16 April 2019

DAFMAN 90-161, *Publications, Processes and Procedures*, 18 October 2023

***Adopted Forms***

DAF Form 847, *Recommendation for Change of Product*

***Prescribed Forms***

None

***Abbreviations and Acronyms***

**AF**—Air Force

**AFAS**—Air Force Aid Society

**AFI**—Air Force Instruction

**AFR**—Air Force Reserve

**ANG**—Air National Guard

**CEO**—Chief Executive Officer

**DAF**—Department of the Air Force

**DAFI**—Department of the Air Force Instruction

**DAFMAN**—Department of the Air Force Manual

**DAFPD**—Department of the Air Force Policy Directive

**DODI**—Department of Defense Instruction

**FLDCOM**—Field Command

**OPR**—Office of Primary Responsibility

**M&FRC**—Military and Family Readiness Center

**MAJCOM**—Major Command

**RegAF**—Regular Air Force

**USC**—United States Code

**USSF**—United States Space Force

*Offices Symbols*

**AF/A1S**—Directorate of Air Force Services

**AFPC/DPPF**—Air Force Personnel Center, Director

*Terms*

**Eligible members**—Airmen, Guardians, and their family members of the United States Space Force, Regular Air Force, Air National Guard, Air Force Reserve, and retirees and widows or widowers thereof.