

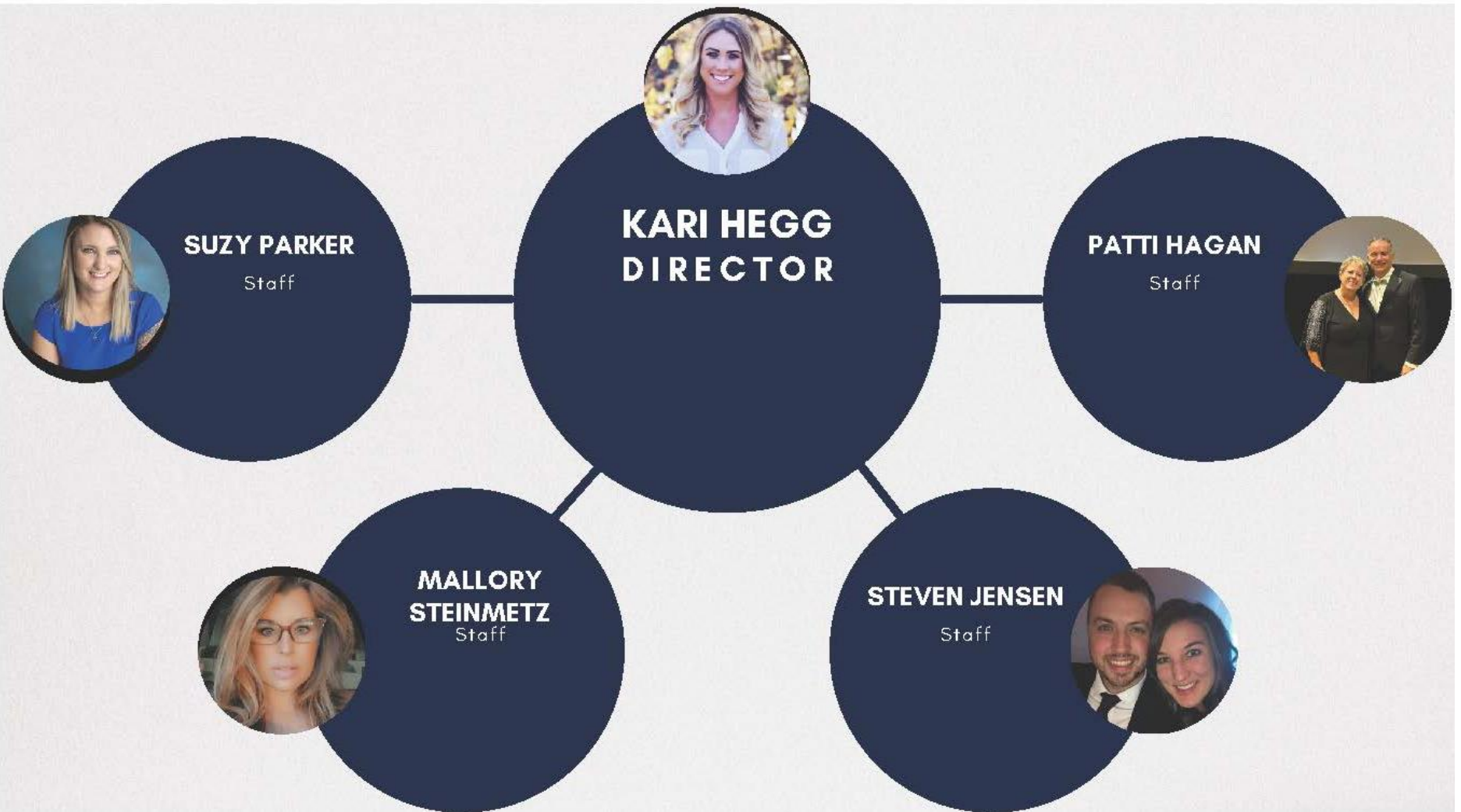
★ NATIONAL GUARD ★

NGA **REF**

RELIEF FOUNDATION

For more info or to donate, go to: <https://eangus-wcfa.org/>

MEET THE TEAM



For more info or to donate, go to: <https://eangus-wcfa.org/>



Since 2004, WCFA has provided over \$5M in emergency financial assistance to National Guard families in need.

- ❑ Founded in 1992
- ❑ We Care for America Foundation, Inc. (WCFA) is the 501c(3) charitable arm of EANGUS.
- ❑ Similar to Army Emergency Relief and the Air Force Aid Society, WCFA serves as the emergency relief society for the National Guard.
- ❑ Expanded eligibility to NG members of all ranks, without EANGUS membership required, starting in 2020.
- ❑ Initiated Interest-Free Loan Program in Feb 2021
- ❑ In 2022, started doing business as (dba) the National Guard Relief Foundation

The Foundation currently offers 3 types of assistance:

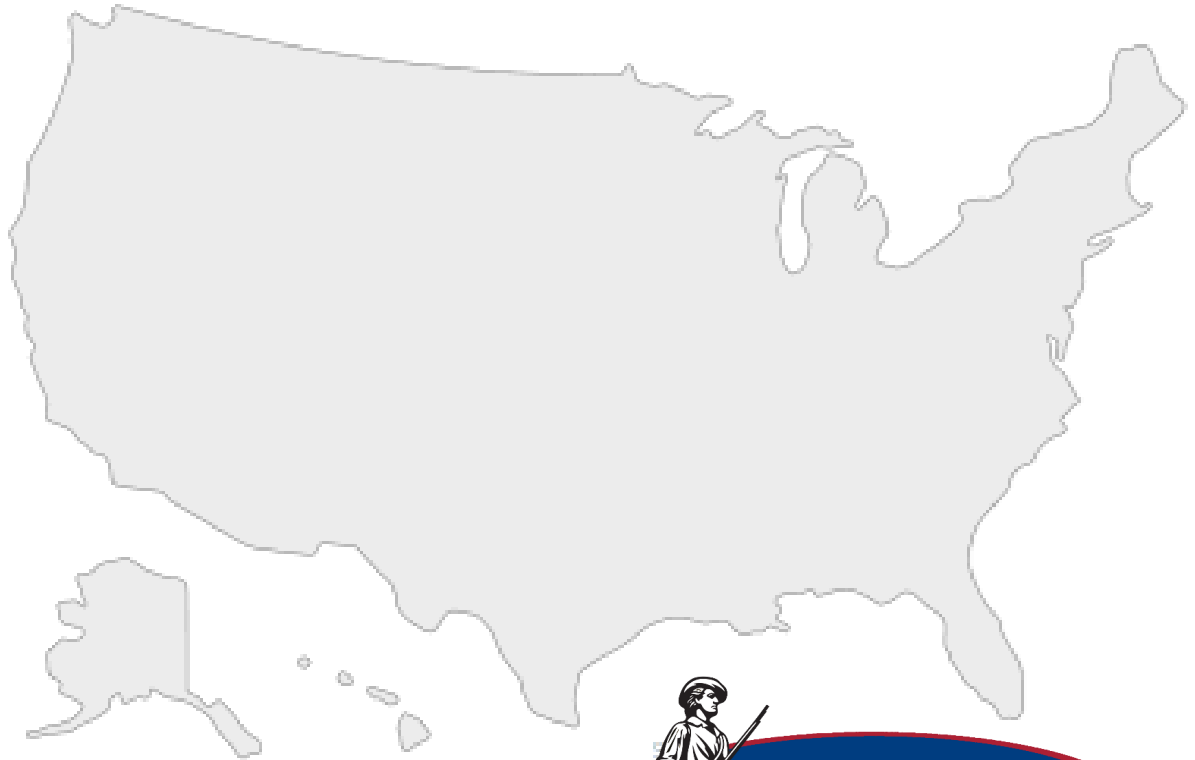
- Individual SARGE grants (up to \$500 based on demonstrated emergency)(one per household per year).
- Interest Free loans: Effective Feb 2021, loans are available from \$500 - \$2,000 with low monthly repayment.
- Disaster relief (for declared emergencies; can be done in conjunction with fundraising campaign & state coordination)

Eligibility:

- Current, retired and former National Guard members of all ranks, and surviving spouses of NG members who died while serving or after retirement
- Experienced a devastating financial hardship or personal property loss verified by Unit Leadership or Family Programs personnel



The Foundation's Growth and Impact



★ NATIONAL GUARD ★



RELIEF FOUNDATION



WE CARE FOR
AMERICA
FOUNDATION



NATIONAL GUARD RELIEF
FOUNDATION

2024 Annual Report



Helping National Guard Soldiers, Airmen, and
their families since 1992

CONTACT US:

- ☎ 1-800-234-3264
- ✉ director@eangus-wcfa.org
- 🌐 NGRF.ODOO.COM
- 🏠 1 Massachusetts Ave NW, Suite 880
Washington, DC 20001



NATIONAL GUARD RELIEF FOUNDATION

Incorporated in 1992, the We Care for America Foundation, Inc. is the 501c(3) charitable arm of the Enlisted Association of the National Guard of the United States (EANGUS). Also known as the National Guard Relief Foundation, the primary purpose of the Foundation is to serve as the military relief society for National Guard members and their families.

- Currently serving, retired or former National Guard members.
- All ranks (Enlisted, Officers, Warrant Officers).
- Surviving un-remarried spouses of NG members who died while serving or after achieving retirement eligibility.

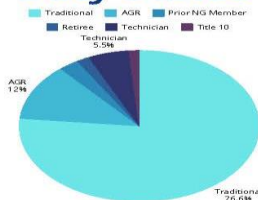
The Foundation has provided over \$4M in assistance since 2004.

When emergencies arise, NGRF is there to meet the immediate needs of National Guard families. In 2024, \$1,584,270 in emergency assistance was provided to National Guard Soldiers and Airmen and their families. \$1,020,120 in interest-free loans and \$546,150 in grants, totaling 1,644 approved applications.



Demographics for Who We Served in 2024

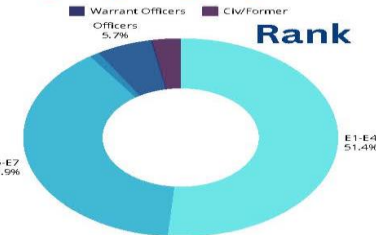
Duty Status



Marital Status



Rank

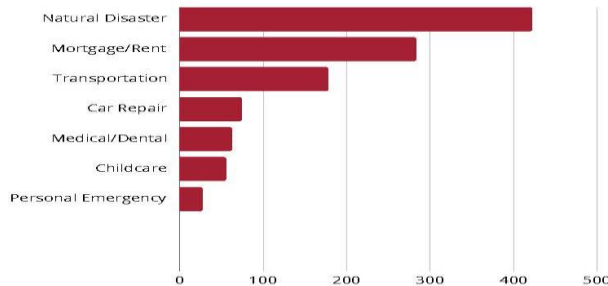


HOW WE HELP

The National Guard Relief Foundation provides Grants of up to \$500 and Interest-Free Loans in amounts from \$500 up to \$2,000 based on a demonstrated and verified hardship, emergency, or catastrophic loss.

Funds have helped National Guard families with basic necessities such as rent/mortgage, utilities, groceries and gas, as well as car repair, childcare, moving costs, funeral expenses, and shelter due to loss of residence.

Grant Assistance Provided by Purpose



2024

Our Impact by State

Number of National Guard Members Assisted
January 1 - December 31, 2024

State	Grants	Loans
AL	18	21
AK	2	2
AZ	24	8
AR	18	9
CA	77	60
CO	6	4
CT	2	1
DE	0	0
DC	7	2
FL	76	33
GA	20	7
GU	5	1
HI	8	5
ID	3	2
IL	41	28
IN	64	30
IA	38	8
KS	36	21
KY	34	19
LA	35	14
ME	0	0
MD	17	5
MA	19	6
MI	21	5
MN	18	8
MS	7	1
MO	46	12
MT	0	0

State	Grants	Loans
NE	8	4
NV	9	8
NH	0	0
NJ	33	1
NM	4	0
NY	27	7
NC	3	4
ND	1	1
OH	9	9
OK	17	7
OR	48	9
PA	2	4
PR	1	2
RI	1	0
SC	114	47
SD	0	0
TN	60	87
TX	79	6
UT	11	5
VT	1	2
VA	23	9
WA	2	13
WV	1	3
WI	1	0
WY	4	3
TOTAL	1101	543

What's New in 2024?

Guard Your Finances

The USAA Educational Foundation is honored to team up with EANGUS and NGRF to improve financial readiness of National Guard members and their families.

Through this partnership, we have created the "Guard Your Finances" course, designed to empower members with essential money management skills. By completing 4 self-paced modules, participants will learn strategies to take command of their financial situation and confidently manage their money.

Upon completion of the course, learners will also earn a certificate that fulfills the educational requirements for NGRF's Interest Free Loan Program.

"It's eye opening how expenses can add up so quickly, but also knowing that even though those expenses can seem overwhelming, if you put a plan into fruition and follow that plan then those financial expenses can not only be taken care of but also savings and financial freedom can also be very attainable as long as discipline is integrated in following the plan."

-USAA Course User Oct. 2024

"I think this is a great course and I will be suggesting this to my soldiers."

-SFRS Nov. 2024

"Just want to thank ya'll so very much for making a course like this to help people understand the world of finances and to also give people hope knowing they are not lost, or hopeless."

-USAA Course User 2024



Every day, National Guard members are working hard to support their communities and protect our Nation.

The Foundation strives to provide emergency financial support when needed and we couldn't do it without the generous donations from individual donors, groups, and industry partners. We would like to acknowledge and thank those who have supported the Foundation over the last year.

"Thank you!"



Every Contribution Counts

No matter the size of your gift, you are part of a community that believes in making the world a better place. Together, we can amplify our impact and drive meaningful change.

Your generosity inspires us to continue our mission and vision. Thank you for believing in a brighter future and choosing to be part of this journey with us.

Help support our mission:

NGRF is a 501c3 charitable organization. Gifts are tax-deductible for those that itemize deductions. There are a variety of ways to support our mission and the men and women of the National Guard.

DIRECT CONTRIBUTIONS: Contributions from individuals, corporations, foundations and organizations are always accepted. Gifts can be made in the form of cash, check, or by credit card online at <https://ngrf.odoo.com/donate>

OTHER WAYS TO CONTRIBUTE: The Foundation participates in a number of fundraising campaigns throughout the year as follows:

- The Combined Federal Campaign is a workplace giving campaign which provides a means for AGR/AD members and federal employees and retirees to make a donation to the charity of their choice. Select Charity Code: 11859
- Drive merchant donations to the Foundation via participation in the Givebacks program, or round-up your purchase with a personal donation via Walmart Round-Up.
- Purchase a wreath for placement on a veteran's gravesite and Wreaths Across America will donate \$5 per wreath to the Foundation.

LEGACY GIFTS: Consider leaving a legacy to support National Guard members by designating a portion of your assets to the National Guard Relief Foundation upon your death. Adding a bequest to your will or trust is the most popular and flexible way to do this. The Foundation's tax ID number is 54-1614300.

Information and more details on all these giving opportunities is available on our website.

THE NATIONAL GUARD RELIEF FOUNDATION IS PROUD TO SHARE THAT WE HAVE EARNED A 3-STAR RATING WITH CHARITY NAVIGATOR AND A GOLD SEAL OF TRANSPARENCY WITH CANDID. THESE RATINGS DEMONSTRATE OUR FINANCIAL PERFORMANCE AND COMMITMENT TO TRANSPARENCY, WHILE BUILDING CONFIDENCE AMONG POTENTIAL SUPPORTERS.



To apply for emergency assistance, make a donation, find other ways you can contribute, visit [NGRF.ODOO.COM](https://ngrf.odoo.com)

NATIONAL GUARD RELIEF FOUNDATION



	1/2025	2/2025	3/2025
LOANS			
Application received	50	6	0
Modifications	0	0	0
Withdrawn by Customer	0	0	0
Approved	33	5	0
Declined	5	1	0
Total Amount Approved	\$54,740.00	\$9,500.00	\$0.00
# Payments Received	259	21	0
Payments received	\$16,370.19	\$1,245.00	\$0.00
# NSF Payments	4	1	0
NSF Payments	\$306.67	\$80.00	\$0.00
# Payments Failed	7	1	0
Failed Payments	\$546.67	\$80.00	\$0.00
GRANTS			
Received Applications	177	9	0
Approved Applications	131	10	0
Total Awarded	\$70,500.00	\$5,000.00	\$0.00
Referred to Loan	0	0	0
Donation	0	0	0
# Donation received	40	0	0
Donation received	\$4,245.00	\$0.00	\$0.00

Operation SoCal Rebuild: NGRF Fire Relief

Support California Guardsmen Impacted by Southern California Wildfires!

The devastating wildfires in Southern California have left many members of the California National Guard facing significant challenges. In response, the California Enlisted Association (CAL EANGUS) has launched the **Operation SoCal Rebuild Initiative**, a matching donation campaign to support our service members during this critical time.

WCFA dba National Guard Relief Foundation

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Washington D.C. 20001

📞 +1 800-234-3264

✉️ director@eangus-wcfa.org

<https://ngrf.odoo.com/socal>



WE CARE FOR AMERICA FOUNDATION, INC NATIONAL GUARD RELIEF FOUNDATION

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• Phone: (800) 234-3264, Ext. 2 • Fax (703) 519-3849 • www.eangus-wcfa.org

Proposed Title:

To expand the definition of "military welfare society" in 10 U.S.C. to include the National Guard Relief Foundation

Description: (Rationale)

Even with the best planning, National Guard members may find that they don't have enough income and benefits to cover the basic needs and obligations for their household. For a Traditional National Guard member, this may occur when they or their spouse unexpectedly lose their civilian employment or have a cut in pay, when they experience an unexpected expense, are mobilized, or when they are the victim of a natural disaster. Each branch of the military has an established relief society to help servicemembers navigate these tough financial times.

And while Active Component servicemembers can seek relief from organizations such as Army Emergency Relief and the Air Force Aid Society, those resources are not available to National Guard servicemembers and their families unless they are ordered to active duty under Title 10 for more than 30 days, or if the relief society provides an exception, such as in response to a declared natural disaster. Consequently, for the majority of Traditional Soldiers and Airman in the National Guard, the We Care for America Foundation, Inc. (dba the National Guard Relief Foundation), fills that vital role. As an example, of the 2,274 National Guard members who received emergency assistance from the Foundation in 2023, 78.4% of them were Traditional Soldiers and Airmen, and 54.7% of all grant and loan recipients were junior enlisted members (E1-E4).

Established in 1992, the National Guard Relief Foundation is a private, 501c (3) nonprofit charitable organization that was created by the Enlisted Association of the National Guard of the United States (EANGUS) to help National Guard Soldiers, Airmen and their Family members who experience a hardship, natural disaster, or financial emergency. The Foundation operates similarly to the four military welfare societies named in 10 U.S.C., providing grants and interest-free loans to help National Guard members with immediate needs such as mortgage/rent, utilities, food, gas, emergency travel, etc. The Foundation is a tremendous resource for currently serving, retired, and former National Guard members of all ranks who are not eligible to apply for emergency assistance from the other military welfare societies. The un-remarried spouse of a National Guard member who was killed in action or who had achieved retirement status before their death, is also eligible for assistance.

The Foundation continues to work to increase funding, grow our programs, and meet the emergency needs of National Guard members in all 54 States and Territories. By expanding the definition of "military relief societies" in 10 U.S.C. to include the EANGUS We Care for America "National Guard Relief Foundation" as the official charity and military relief society for the National Guard, the Foundation will be able to garner official support and access a more significant portion of corporate America for donations, thus improving the Foundation's ability to assist more National Guard members as they continue to serve their communities, states, and the nation.



Bill Language:

To amend 10 United States Code, to include the National Guard Relief Foundation (EANGUS We Care for America Foundation, Inc.) as a recognized and official military relief society.

MODIFICATION OF TITLE 10:

(a) Space and Services: Provision to Military Welfare Societies – Title 10 United States Code § 2566 (b) (1) is amended –

(1) By adding subparagraph: (E) The National Guard Relief Foundation, to the definition of the term “military welfare society”

(b) Participation in management of specified non-Federal entities; authorized activities – Title 10 United States Code § 1033 (b) (2), is amended –

(1) By adding subparagraph (E) National Guard Relief Foundation, to the definition of the term “military welfare society”

APPLICABILITY – The amendments shall apply with respect to addition of the National Guard Relief Foundation as a recognized military welfare society on or after the date of the enactment of this Act.



What YOU can do to help:



- Brief NGRF as an emergency resource for NG members at Area Caucuses and State Conferences
- Support our fundraising efforts and share info:
 - CFC– Fed Techs, AGR, & AD can give via payroll deduction - charity code: **11859**
 - Givebacks, Walmart Round-up, #GivingTuesday, Wreaths Across America (see website and next slide for details).
 - Conduct Area/State Fundraising events.
- Identify & submit potential funding sources (grants, corporate giving programs, corporate donors, etc.)

Support our Fundraising Efforts (continued)

Givebacks: Sign up using our link, select the Foundation as your charity of choice, and shop! There are over 25,000 participating merchants who will give YOU up to 10% cashback – AND...they also donate up to 1% cashback (or more!) to WCFA. Shop in-person, using your computer and the Genie Extension, or on the Givebacks App. Get cashback for dining, hotels, rental cars, tickets & other places where you shop! WCFA received \$611 in donations in the first 6 months with only 25 active shoppers... Join NOW



Walmart SparkGood Round-Up: Log into your already established personal Walmart account, find and select EANGUS WCFA-NGRF as your charity and start shopping! At check-out, you will be given the option to “round-up” the final price of your purchase to the nearest dollar. Those extra cents you donate will be passed on to WCFA-NGRF by Walmart on your behalf.

Wreaths Across America: Thank you! WCFA receives \$5 for every wreath sold using our link: <https://www.wreathsacrossamerica.org/pages/47751>

We Care for America Foundation, Inc dba National Guard Relief Foundation *

References:

- ❑ WCFA Bylaws (updated 2024)
- ❑ NGRF SOP includes info on Emergency Relief Grants (SARGE), Interest Free Loan Program and Disaster Relief.
- ❑ Website (Flyer, Video, Apply for assistance and Donate!): www.eangus-wcfa.org

****Check out our NEW website!****

Primary POCs:

- ❑ NGRF/WCFA Director: Kari Hegg (Remote employee) director@eangus-wcfa.org
800-234-3264 ext 2 or Cell: 218-443-8080
- ❑ NGRF/WCFA Chair: MSgt (Ret) Daniel Reilly at: chairman@eangus-wcfa.org 203-509-4381

• Lost your job? • Reduced work hours? • Utility bills piling up? • Mortgage/Rent past due? • Unexpected expenses? • Experiencing a hardship? •

THE NATIONAL GUARD RELIEF FOUNDATION CAN HELP!

The National Guard Relief Foundation is operated by the We Care for America Foundation, Inc. which is the 501(c)(3) charitable arm of EANGUS. The National Guard Relief Foundation provides emergency financial assistance to the men and women of the National Guard and their families and has been taking care of them since its origination in 1992. We currently offer both Grants as well as Interest-Free Loans to members of the National Guard Community. Generous donations from USAA over the last several years allowed us to assist thousands of National Guard members during the COVID-19 Pandemic and funded the establishment of our loan program. Since 2004, We Care for America has assisted over 4,000 personnel and has given out over \$2.3M in Grants and Interest-Free Loans.

Assistance can be provided to qualified Enlisted personnel, Officers, and Warrant Officers who have experienced a financial emergency related to events such as mobilization, natural disasters, fires, catastrophic losses, or other hardships. Funds are intended for otherwise non-reimbursable expenses (i.e., those not covered by insurance) due to an emergency or hardship, and include medical bills, utility bills, rent/mortgage payments, groceries, relocation/moving expenses, shelter due to loss of residence, and funeral expenses. Other expenses not listed here, may be deemed appropriate for a grant or loan subject to approval.

NOTE: EANGUS membership is not required to apply or be eligible for a National Guard Relief Foundation Grant or Interest Free Loan.

WHAT CAN THE NATIONAL GUARD RELIEF FOUNDATION DO FOR YOU?

SARGE GRANTS • Soldier & Airmen Relief Grant for Emergencies

- Current or former National Guard member in good standing?
- Experienced a financial hardship, catastrophic loss and/or personal property loss not covered by insurance?
- Grants may be used for medical bills, utility bills, rent or mortgage payments, groceries, relocation, shelter due to loss of residence and funeral expenses.

INTEREST-FREE LOANS

Have you been hit by an unexpected expense?

- Reduced Work Hours?
- Utility Bills Piling up?
- Unexpected Expenses?
- Mortgage/Rent Past Due?

The National Guard Relief Foundation may be able to help with an interest-free loan. Loans are available in amounts from \$500 to \$2,000. Repayment terms based on loan amount.

WHAT CAN YOU DO FOR THE NATIONAL GUARD RELIEF FOUNDATION?

Do you use Amazon?
Want to help make a difference while you shop at Amazon at no extra cost to you?

Simply follow the instructions to select "EANGUS We Care for America Foundation Inc." as your charity and activate AmazonSmile in the app. They will donate a portion of your eligible mobile app purchases to us.

The CFC Giving Period is 1 September to 15 January.

CFC
You can be the face of change in the life of a National Guard member through your donation to the Combined Federal Campaign (CFC). Help us help National Guard members and their families in need by selecting the "EANGUS We Care for America Foundation."

<https://cfcgiving.com/welcome>
use the QR Code below, or contact your Unit/Wing CFC Representative for a pledge form or more assistance.

Use Code 11859

How to apply for a Grant or Loan:

- Go to www.eangus-wcfa.org for more information and to download the Verification Form
- Have the National Guard Relief Foundation Verification Form completed and signed by your Unit Commander, Bn CSM, Wing CCM, First Sergeant, or a Family Programs representative
- Select "Grant" or "Loan" on the WCFA website and complete the appropriate online application form, upload your signed verification form, and submit
- Questions can be referred to the WCFA Program Director at director@eangus-wcfa.org



WWW.EANGUS-WCFA.ORG
DONATE AT WWW.EANGUS-WCFA.ORG/DONATION-3