



UNITED STATES MARINE CORPS  
MARINE CORPS INSTALLATIONS EAST-MARINE CORPS BASE  
PSC BOX 20005  
CAMP LEJEUNE NC 28542-0005

MCIEAST-MCB CAMLEJO 1701.1A  
MCCS  
OCT 22 2019

MARINE CORPS INSTALLATIONS EAST-MARINE CORPS BASE CAMP LEJEUNE ORDER 1701.1A

From: Commanding General  
To: Distribution List

Subj: ASSISTANCE AND SERVICES AVAILABLE THROUGH THE NAVY-MARINE CORPS  
RELIEF SOCIETY CAMP LEJEUNE

Ref: (a) Navy-Marine Corps Relief Society Manual (NOTAL)  
(b) MCO 5760.4C  
(c) MOA USMC/NMCRS of Oct 05 (NOTAL)  
(d) P.L. 97-272

1. Situation. This Order is to acquaint military personnel and their family members with the assistance and services available through the Navy-Marine Corps Relief Society (NMCRS) as authorized by reference (a).

2. Cancellation. MCIEAST-MCB CAMLEJO 1701.1.

3. Mission. To provide, in partnership with the Navy and Marine Corps financial, educational, and other assistance to members of the Naval Service of the United States, eligible family members, and survivors when in need. The NMCRS is also charged with the responsibility to receive and manage funds and to administer NMCRS programs.

4. Execution

a. Commander's Intent and Concept of Operations

(1) Commander's Intent. To provide emergency assistance when necessary to Marines, Sailors, eligible family members, and survivors.

(2) Concept of Operations

(a) Organization

1. The NMCRS is a private, non-profit organization as defined in reference (b), operating under the policy guidance and business oversight of a Board of Directors. The Board of Directors consists of no fewer than 10 persons who are either active duty, retired members of the Naval Service, or their spouses. The Chairman of the Board of Directors shall alternate every two years between the Chief of Naval Operations and the Commandant of the Marine Corps with the option to serve jointly as Co-Chairmen.

2. Operating officers for the Society are President, Chief Executive Officer, Executive Vice President and Chief Operations Officer, Vice President and Chief Financial Officer, Vice President and Chief Administrative Officer, Vice President and Chief Development and Communication Officer, and Vice President and Chief Information Officer.

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3. The NMCRS provides its services through full service offices and emergency service offices established at Navy and Marine Corps installations and through shipboard offices located on large ships.

4. Reference (c) details Marine Corps support to the NMCRS.

(b) Client Assistance. NMCRS exists to help eligible persons cope with urgent financial needs and to continue living within their means. To do this, both financial and non-financial assistance is available without fees. Financial assistance may be in the form of a loan, a combination loan/grant, or a total grant depending on the client's ability to repay and the reason for lack of funds. The Society's loans are interest-free with repayment to fit the client's budget. Repayment is not intended to increase hardship on a client. Borderline cases are decided in the client's favor. In order to deny a client's request, a second opinion from a qualified case worker is required. It takes two to say "no" at every level of the Society and the "no" decision shall not be final until then.

(c) Eligibility. Programs are available to active duty, retired members of the Naval Service, their eligible family members, reservists on active duty for more than 30 days, or reservists who have retired at their 60th birthday. Family members or survivors of the above are also eligible.

1. Full Eligibility. The following additional categories of personnel are eligible for all types of NMCRS assistance.

a. Unmarried former spouses that have been issued a valid DD Form 1173, Uniformed Services Identification and Privilege Card, under the provisions of reference (d) because of the duration of their affiliation with the Naval Service.

b. Retirees 100 percent disabled (not 100 percent Veterans Administration) and their eligible family members.

2. Restricted Eligibility

a. Elderly (65 or older), indigent mothers of deceased Navy and Marine Corps personnel, who died on active duty, or retired after at least 20 years of active duty are eligible for grant assistance on a case-by-case basis.

b. Members of the Naval or Marine Corps Reserve who are in a drill status performing active duty for training are eligible for NMCRS assistance only in critical situations.

c. Eligible family members in the transitional compensation program due to abuse, until they receive the monthly stipend.

(d) Policy on Financial Assistance. Financial assistance is based upon the following considerations: there must be an established eligibility or sponsorship of family members and a genuine need.

1. NMCRS financial aid is only available to meet genuine needs not wants. The Society staff may be required to help the client distinguish needs from wants. Donated funds are not available for the purchase of non-essential items or to maintain a standard of living beyond

the client's means. A "need" exists when an individual or family does not have the means to cope with an emergency or provide for basic needs. The Society expects service members to adjust their scale of living to the family's income. Except for certain indigent elderly retirees and eligible survivors, the Society does not help clients live beyond their means.

2. Checks to Providers. Checks can be payable to the provider of services. Funds may be issued directly to the service member for a web bill pay or an automatic draft from a checking account. NMCRS checks cannot be processed electronically.

(e) Basis for Financial Assistance. Some reasons for which financial aid may be provided are listed below. Note this list is not all inclusive:

1. Basic Living Expenses. Delay, non-receipt of allotment, pending receipt of government benefits, or other emergency situations which make family resources temporarily inadequate. NMCRS assistance does not provide, directly or indirectly, regular supplementation of monthly income.

2. Medical Care. Cost-share not covered by Tricare and incidental expenses.

3. Dental. Treatment assistance for patient's cost-share not covered under the family member dental plan incidental to serviceable dental capability rather than ideal restorations.

4. Funeral Expenses. A total of \$6,000 may be provided as a bridge loan until the Family Service Member's Group Life Insurance (FSGLI) benefit is received. If FSGLI is not a benefit (stillborn and fetal deaths) up to \$1,500 in assistance is available.

5. Transportation. Emergency travel due to death or serious illness of the immediate family members or grandparents. When assistance is for a grandparent, NMCRS may assist only for the individual whose grandparent it is (no dual travel for family members).

6. Motor Vehicle Repairs. Loans for repairs essential to maintain the vehicle in a safe operating condition. Essential repairs are those repairs needed for operability of the vehicle and for meeting the requirements of safety inspections, and not cosmetic items (e.g., body work). NMCRS may loan the funds necessary for the insurance deductible when a claim has been made to the insurance company.

7. Motor Vehicle Insurance. Loans for the minimum payment required to prevent a lapse in or to reinstate insurance.

(f) Type of Financial Assistance. May be in the form of an interest-free loan, grant, or a combination of the two, depending upon circumstances surrounding the need, the type of assistance, and the bottom line of a viable budget.

(g) Not-In-Policy Requests. The following is a summary of areas where assistance is not normally provided:

1. Pay balances on government-issued credit cards;
2. Cover bad checks;
3. Replace funds used to pay fines, forfeitures (military or civilian) or to post bond or bail;
4. Legal fees or court costs;
5. Moves resulting from divorce, legal or voluntary separation;
6. Debt consolidation;
7. Finance business ventures;
8. Pay delinquent taxes;
9. Replace funds garnished by government or private enterprise;
10. Pay immigration fees; or
11. Meet wants.

(h) Quick Assist Loan (QAL) Program. Established to combat the detrimental financial effects of predatory and payday lenders. QALs provide between \$100 to \$500 as interest-free loan assistance. The following criteria shall be met:

1. Active duty member (no spouses or retirees);
2. Remaining time on current Leave and Earning Statement to complete an allotment repay maintenance plan;
3. Must have no current balance due;
4. No disciplinary action pending or have had, any disciplinary or adverse administrative action within past six months;
5. The client should not have received grant assistance within past six months;
6. Within past four months, no deficit budget shall be on file at NMCRS;
7. No Chapter 7 or 13 bankruptcy;
8. The client shall not be pending early discharge or release;
9. An automated NMCRS Financial Fitness Plan must be completed electronically and brought into the office, or completed in the office in order to qualify for a third QAL.

10. Maximum of five QAL's in a career.

11. Active duty clients may complete the application form online at [www.nmcrcs.org](http://www.nmcrcs.org) prior to coming to the office.

(i) Applying for Assistance

1. The active duty or retired service members should apply for assistance except when the service member is on temporary additional duty orders outside of the local area, deployed, stationed at another base, or performing operational obligations.

2. For assistance to be given to an eligible family member without first contacting the service member for approval, NMCRS requires a NMCRS Pre-authorization Form or Power of Attorney (General or Special). In absence of the aforementioned, NMCRS may provide minimal assistance to prevent privation until the service member's approval is obtained.

(j) Confidentiality

1. Collected personal information shall remain confidential. NMCRS staff members shall not discuss nor divulge such matters to anyone except on an "official need to know" basis. Client confidentiality does not apply to criminal acts, misconduct, or matters affecting good order, discipline, and security of the command.

2. Command involvement may be a condition of providing assistance in cases of mismanagement, significant financial problems, or for verification of information. The NMCRS confidentiality policy is posted in each casework room.

(k) Freedom of Information Act (FOIA). NMCRS is exempt from requirements to release information under the FOIA because NMCRS is not a government agency, the information is used only in the internal decision making process, and the Society is not a "for-profit" organization where the information is used in the generation of income.

(l) Command Appeal. Occasionally, it is not within the Society's policy to provide the requested assistance. When assistance is denied, the client is given a letter of command appeal to take to their Commanding Officer (CO), Executive Officer, Sergeant Major (SgtMaj), First Sergeant, or Command Master Chief. If the command desires to discuss the case, or is aware of extenuating circumstances they believe the Society should consider, the CO may call the Director or Deputy Director and request an exception to policy from NMCRS headquarters. If the Director upholds the denial, the CO may appeal the decision to the Financial Board at NMCRS Headquarters.

(m) Exception to Policy. If an out-of-policy request warrants an exception, the Director shall refer the case to headquarters. If the Headquarters Casework Division denies the request, the NMCRS shall inform the client of the option of command appeal.

(n) Location and Hours of Operation

1. NMCRS is a full service office located in Building 400, on McHugh Boulevard, directly next to the Ball Center. The office hours are 0800 to 1600, Monday through Friday. Clients are seen on a first come, first served basis at 0800 or by appointments scheduled throughout the day by calling (910) 451-5346.

2. No appointment is required for immediate emergencies and these shall be seen at any time during normal hours. The client must bring their identification card and verification of the emergency.

(o) After-hours Assistance. After-hours assistance for emergencies (emergency leave due to death/serious illness of immediate family member or grandparent; no food; cut-off electric or water) is provided by the American Red Cross (ARC) on Federal holidays and on weekends. In nearly all cases, after-hours coverage is handled by the ARC Centers in Fort Sill and Washington, DC. The client or command shall call the ARC toll free number 1-877-272-7337 and request military social services assistance through NMCRS for assistance after 1600 that cannot wait until opening of the next business day.

(p) Other Services Available

1. Education Program. Vice Admiral E. P. Travers' Scholarship and Loan Program is available for spouse and children of active duty personnel and children of retirees pursuing an under graduate or master's degree at an accredited two or four year post-secondary, technical or vocational institution in the United States. Applications are due no later than 1 May, annually and may be obtained online at [www.nmcrrs.org](http://www.nmcrrs.org).

2. Thrift Shop. NMCRS Camp Lejeune works with the Staff Noncommissioned Officers (SNCO) Spouses' Thrift Shop, which provides low cost clothing, uniforms, toys, and furniture. NMCRS does not operate a separate thrift shop at Camp Lejeune.

3. Visiting Nurse (VN) Program. Serves active duty, family members, retirees, and their family members whether active duty, retired or veteran status, and widows/widowers. NMCRS VN's provide assistance with patient education, resource referral, and in-home assessment of medical needs. Referrals are accepted from any source including the individual, commands, Deployment Readiness Coordinators, Naval Medical Center Camp Lejeune (NMCCL) Staff, and many other base and community sources. NMCRS Volunteers and VN's hold Well Baby Clinics monthly to address parenting needs, provide weight checks, and make available a clothing exchange to our military families. Well Baby Clinics are held on Tarawa Terrace at the Community Center from 1000 to 1200 on the first Tuesday of each month.

4. Budget for Baby/Layette Program. Gift consist of a gift card and a hand-crafted afghan blanket made by a NMCRS Volunteer. Layettes are provided to clients who are expecting babies or who recently had new babies. To receive a layette the client must attend a NMCRS "Budget for Baby" class or have a budget completed at the office to provide information on the financial impact of a baby. Call (910) 451-5346 to register.

5. Call (910) 451-5346 to learn more about services available through NMCRS.

b. Subordinate Element Missions

(1) Advisory Board. The purpose of the Advisory Board is to allow the NMCRS staff (both volunteers and employees) to work in partnership with the active duty leadership to share information and resources pertinent to the members of the local commands and eligible beneficiaries. The Advisory Board shall:

(a) Consist of Navy and Marine Corps personnel (who serve in positions of leadership within the local commands), Society volunteers, and employees of the local NMCRS office.

(b) Be empowered to act when a majority of the Board is present.

(c) Hold meetings at the call of the Honorary Chairman of the Advisory Board, Commanding General (CG), Marine Corps Installations East-Marine Corps Base Camp Lejeune (MCIEAST-MCB CAMLEJ). A copy of the minutes shall be provided to Headquarters, NMCRS.

(2) Advisory Board Membership shall be composed of the following command representatives and at-large members:

(a) MCIEAST-MCB CAMLEJ

1. CG: Honorary Chairman

2. Assistant Chief of Staff (AC/S), Marine Corps Community Services; Honorary Vice-Chairman

3. Command Chaplain

4. SgtMaj

(b) II Marine Expeditionary Force

1. AC/S, G-1

2. SgtMaj

3. Command Master Chief

(c) U.S. Marine Corps Forces, Special Operations Command

1. G-1

2. SgtMaj

(d) 2d Marine Division

1. G-1

2. SgtMaj

3. Command Master Chief

(e) 2d Marine Logistics Group (MLG)

1. G-1
2. SgtMaj
3. Command Master Chief

(f) NMCCL

1. CO
2. Command Master Chief

(g) Naval Dental Center

1. CO
2. Command Master Chief

(h) At-large

1. Director, NMCRS CAMLEJ
2. Honorary Chairman of Volunteers, NMCRS CAMLEJ
3. Chairman of Volunteers, NMCRS CAMLEJ
4. Staff Judge Advocate
5. Director, Public Affairs Office
6. 2d MLG, Disbursing Officer
7. MCIEAST-MCB CAMLEJ AC/S, G-8
8. Officers' Spouses' Club Representative
9. SNCO Spouses' Club Representative
10. Enlisted Spouse Club Representative

(3) Volunteer Program. NMCRS offers individuals the opportunity to volunteer their services to help others. The Chairman of Volunteers and Director ensure all volunteers are provided training to accomplish the mission. Volunteers work in Client Service Assistance, casework, communications and public relations, Well Baby Clinic, layette program, and Budget for Baby. Information regarding the volunteer program can be obtained from the Chairman of Volunteers at (910) 451-5346 ext 235. Local Childcare rates and mileage are compensated. Volunteering provides excellent job skills for resumes and the ability to assist members of the military community.

(4) COs shall:

(a) Ensure this Order is disseminated periodically to all members, at regular intervals, and during orientation of new service members, to ensure the services available from the NMCRS are common knowledge. NMCRS Instructors are available to conduct this training.

(b) Ensure personnel are assigned to the Advisory Board, per Paragraph 4 of this Order.

5. Administration and Logistics. Not applicable.

6. Command and Signal

a. Command. This Order is applicable to MCB CAMLEJ and its subordinate and tenant commands.

b. Signal. This Order is effective the date signed.



N. E. DAVIS  
Chief of Staff

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