

MQFP® Study Guide 1.7: Active-Duty Family Support Programs

Learning Objectives:

1.7 Active-Duty Family Support Programs

a. Discuss services available at family service centers

- i. Services designed to 'enhance family readiness, resilience and quality of life'
- ii. Programs include deployment support, short term mental health counseling (MFLC), financial counseling, career and education counseling, new parent support, special needs family support and emergency assistance. Also provides support for PCS and service member separation or retirement
- iii. Each military branch has their own service centers and programmatic offerings

Exercise 1: Family Service Center Services

List three services commonly available at family service centers to support active-duty service members and their families.

b. Describe the Military and Family Life Counseling program (MFLC)

- i. Provides confidential short term non medical counseling for service member and dependents
- ii. Counseling available in person or by phone or online video meeting

Exercise 2: MFLC Program Description

Provide a brief description of the Military and Family Life Counseling program (MFLC) and its purpose.

c. Discuss the various childcare programs available to active-duty families

- i. Manages on base childcare centers as well as providing referrals to community childcare providers
- ii. Community childcare payment assistance available through partner, Child Care Aware
- iii. Respite care referrals and payment assistance for respite care available

Exercise 3: Childcare Programs Overview

Describe three different childcare programs available to active-duty families, including the age groups they serve and any eligibility criteria.

d. Describe the benefits and limitations of the VA Home Loan program

- i. Eligible for benefit after 90 days of continuous service
- ii. Offers 0% downpayment option
- iii. Limit on how much home value VA will guarantee
- iv. Payment of Funding Fee required at closing to use benefit. Rate is between 1.5% and 3.3% of loan (depending on size of downpayment and if 1st use or subsequent use). Funding Fee waived if servicemember receiving VA disability compensation

Exercise 4: VA Home Loan Benefits and Limitations

Outline the benefits and limitations of the VA Home Loan program for active-duty service members and veterans.

e. List when an individual may be eligible to be a Secondary Dependent of a service member (active duty or retired)

- i. Eligible secondary dependents include parents, parents in law, step parents, adopted parents or any person who was serving as the servicemembers parent no earlier than 5 years before adulthood
- ii. Other qualifying individuals include unmarried children ages 21 and 22 in college, unmarried child over age 21 who is mentally or physically incapable of supporting themselves, ward of the court who is in the service members care for at least 12 months
- iii. Secondary dependent's income must be less than one half of actual living expenses to be considered 'dependent'

Exercise 5: Secondary Dependent Eligibility

List the conditions under which an individual may be eligible to be a Secondary Dependent of an active duty or retired service member.

Quiz: (Multiple Choice)

1. What types of services are typically available at family service centers to support active-duty service members and their families?

- a) Legal assistance, health care, and educational programs
- b) Counseling services, financial assistance, and employment support
- c) Childcare services, fitness facilities, and recreation programs
- d) Transportation assistance, housing support, and educational resources

2. The Military and Family Life Counseling program (MFLC) provides:
- a) Long-term therapy for service members and their families
 - b) Free mental health counseling for active-duty service members only
 - c) Confidential short-term counseling support for various life challenges
 - d) Online resources and self-help materials for military families
3. Which childcare program is primarily designed for children aged 6 weeks to 12 years and offers full-day care, part-day care, and hourly care options?
- a) Child Development Centers (CDCs)
 - b) Family Child Care (FCC) Homes
 - c) School-Age Care (SAC) Programs
 - d) Military Childcare Fee Assistance (MCCFA) Program
4. What is one of the main benefits of the VA Home Loan program for eligible active-duty service members and veterans?
- a) No down payment requirement for home purchase
 - b) Guaranteed low-interest rates for refinancing
 - c) No requirement for a credit check or income verification
 - d) Cash grants for home improvement projects
5. An individual may be eligible to be a Secondary Dependent of a service member (active duty or retired) under which of the following conditions?
- a) If the individual is the service member's sibling and is under the age of 18
 - b) If the individual is the service member's spouse and is legally separated
 - c) If the individual is the service member's child and is over the age of 21
 - d) If the individual is the service member's unmarried partner and is financially dependent

References:

- Family Readiness Centers, Military OneSource: <https://www.militaryonesource.mil/family-relationships/family-life/preparing-to-deploy/support-services-on-installation/>

- Military and Family Life Counseling Program, Military OneSource:
<https://www.militaryonesource.mil/confidential-help/non-medical-counseling/military-and-family-life-counseling/>

- Child and Youth Programs, Military OneSource: <https://www.militaryonesource.mil/family-relationships/parenting-and-children/child-care-and-youth-programs/>

*Answer Key can be found at: <https://mqfp.org/study-guides/8> *