



## Canadian Forces Personnel Newsletter

# Education Assistance Loan Program turns 20



From Mr. Yves Rioux, CFPAF Manager,  
and Ms. Andrea Ravnich, CFPAF Loan Co-ordinator

Since the introduction of the EALP in 1987, this CF Personnel Assistance Fund (CFPAF) program has helped more than 13 200 CF personnel and their dependants with more than \$30 million worth of education funding. We look forward to helping many more in the years to come, and we thank you for your interest and support.

### What is the EALP?

The Education Assistance Loan Program assists serving and former CF personnel and their dependants with the costs of full-time post-secondary education. The program comprises low-interest loans of \$1200 and \$1500, increasing in increments of \$500 up to a maximum of \$4000 per student per year, to a lifetime maximum of \$16 000 per student.

### Who may apply?

Serving or former CF personnel who served in the Canadian Army after October 1, 1946, or in the CF after January 31, 1968, and have a minimum of one year of Regular Force military service, are eligible to apply. Selection may be based on family income, years of service and individual family circumstances.

### Repayment?

Loans can be repaid over 12-, 24-, 36- or 48-month periods.

### When is the deadline?

If you are seeking an EALP loan in time for the semester beginning September 2007, your application should arrive at the CFPAF office by June 30. Otherwise, applications will be accepted throughout the year until the funds allotted for the EALP are exhausted.

### How do I apply?

Application forms are available from:

- CF Base Financial Counsellors;
- Service Income Security Insurance Plan Financial Services (SISIP FS), at [http://sisip.com/en/Downloads\\_e/ealp\\_e.asp](http://sisip.com/en/Downloads_e/ealp_e.asp);
- Veterans Affairs Canada district offices ([www.vac-acc.gc.ca/general/sub.cfm?source=contact](http://www.vac-acc.gc.ca/general/sub.cfm?source=contact));
- Provincial Command offices of the Royal Canadian Legion ([www.legion.ca/asp/common/prov\\_e.html](http://www.legion.ca/asp/common/prov_e.html)); and
- CFPAF office at 234 Laurier Avenue West, Ottawa ON, K1P 6K6, or at 1-888-753-9828 or 613-760-3447. ♦

## CF renames, fine-tunes Civilian Clothing Allowance

### From CFPN

The Civilian Clothing Allowance (CCA) is now called the Civilian Dress Assistance Allowance (CDAA), and provides two levels of monthly compensation if you are a member of the CF who is required to wear civilian dress as part of your employment during 70% of your normal working hours.

You are eligible to receive \$137 per month if you are performing duties, for 365 days or longer, associated with clandestine and covert operations conducted in hostile, denied or politically-sensitive environments to achieve military, diplomatic, informational, or economic objectives employing military capabilities for which there is no broad conventional force requirement. You are also eligible for this monthly \$137 allowance if you are performing military police duties in respect of close personal protection.

You are eligible to receive \$103 per month, for postings of 365 days or longer, if you are:

- performing military police duties in respect of security, counter-intelligence, national investigations, complaints or internal investigations;

- providing military service with foreign militaries in which the wearing of uniform dress is prohibited;
- providing military service overseas on deployed operations, designated by the minister for the purpose of this instruction, in which the wearing of uniform dress would compromise the safety or security of the individual;
- providing military service as a CF attaché or attaché assistant outside Canada in which the sensitive nature of their duties requires the wearing of civilian clothing;
- providing military service on secondment to another government department, agency or private sector organization in a civilian setting in which the wearing of uniform dress is unacceptable to the employing organization;
- providing military service as the governor general's staff; or
- articling in a civilian law firm or as a court clerk.

Since the CCA was introduced in 1984, the CF has recognized circumstances under which the policy needed adjustment. Personnel who were posted, attached posted, on temporary duty or performing a specific task

for less than a year, for example, could not benefit from CCA because it was only payable when there was a requirement to wear civilian clothing for longer than a year.

As a result, the CF has created a Casual payment of Civilian Dress Assistance Allowance (CCDAA) of \$6.30 per day for personnel who are required to wear civilian dress for a period of less than 365 days. The eligibility criteria are the same as for the CDAA. However, the total amount payable in a calendar month cannot exceed the monthly rates for CDAA.

Moreover, under the former policy, each request for CCA had to be approved by the Minister of National Defence, making the process cumbersome and not in keeping with the principle of delegating decisions to the lowest practical level.

To address this, the approving authorities for the CDAA and CCDAA have been established as:

- for personnel deployed on operations, the mission commander/task force commander;

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# Hospital Comforts Program makes treatment, recovery friendlier

From CFPN

If being hospitalized near family members and friends is the best of a bad situation, then being hospitalized far away from home is surely the worst. Either way, when you're laid up, it's sometimes difficult to get what you need to make your treatment and recovery time bearable.

The CF has been working on a flexible system of service delivery to ensure that hospitalized personnel, whether in Canada or abroad, receive or can access the items and services they need. This system is not intended to restrict or undermine the terrific work done by the many charitable organizations and groups that provide both necessities and those little extras to hospitalized personnel. Rather, it will ensure that the support you receive will be consistent and sustainable wherever it's delivered – in civilian hospitals throughout Canada, in overseas hospitals such as the Landstuhl Regional Medical Centre in Germany, or in the Kandahar, Afghanistan, Role 3 Medical Facility.

The CF Personnel Support Agency (CFPSA) has the lead on the Hospital Comforts Program, facilitating the provision of comfort items to you when you're in hospital.

If you are a member of the Regular Force, the Reserve Force on Class B or C service, or the Reserve Force on Class A service (and injured or hospitalized during training), and are hospitalized for more than 48 hours, you receive a visit from a representative from your unit, and are provided with a unit contact person you can call if you need anything.

The services your unit provides or arranges include:

- television rental for the duration of your hospitalization;
- telephone rental for the duration of your hospitalization;
- access to internet and email services for the duration of your hospitalization; and
- the purchase of amenities up to a maximum of C\$100 per week of your hospitalization, including but not limited to newspapers, magazines, books, DVD or VHS movie rentals, electronic gaming rentals, snacks, toiletries and calling cards.

In addition to this basic support, your unit may request from CFPSA the following items and services as circumstances dictate:

- loan of personal DVD player, music player or portable gaming system;
- loan of a laptop computer if required for Internet access; and
- clothing items, under the auspices of the CFPSA-administered Op Small-pack (for in-theatre and out-of-country hospital care only, when you do not have access to civilian clothing).

There may be occasions when you require an item or service not listed here. Requests from units for such items or services are considered on a case-by-case basis.

To receive reimbursement for items and services provided at the unit level, commanding officers must submit expenses to their local non-public funds (NPF) section. CFPSA will establish a general ledger account to reimburse local NPF sections.

As well, a trust fund or equivalent financial arrangement will be established



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KANDAHAR, Afghanistan—While DND/CF advances care of CF personnel and their families with programs such as the Hospital Comforts Program, CF personnel continue to support and facilitate the care of Afghan civilians. Here, a CF member of the Provincial Reconstruction Team medical outreach patrol stands watch outside the Ministry of Women's Affairs centre for burned and battered women in Kandahar City. For more photos of the PRT at work, go to [www.combatcamera.forces.gc.ca/common/combatacamera/find\\_e.asp](http://www.combatcamera.forces.gc.ca/common/combatacamera/find_e.asp) and enter "PRT" in "Search Caption".

to accept the donations of Canadians wishing to support hospitalized CF personnel. Enquiries on how to donate should be directed, for now, to the Mission Information Line at 1-800-866-4546.

- For detailed information about procedures for commanding officers and units, and CFPSA procedures, consult Canadian Forces General

Message (CANFORGEN) 191/06 at [http://vcds.dwan.dnd.ca/vcds-exec/pubs/canforgen/intro\\_e.asp](http://vcds.dwan.dnd.ca/vcds-exec/pubs/canforgen/intro_e.asp).

- Check out Defence Orders and Directives (DAOD) 5018-0 at [http://admfincs.mil.ca/OrdersandDirectives\\_e.asp](http://admfincs.mil.ca/OrdersandDirectives_e.asp) or at [www.admfincs.forces.gc.ca/intro\\_e.asp](http://www.admfincs.forces.gc.ca/intro_e.asp). ♦

## QUESTION CORNER

### Annual Leave

#### QUESTION:

Please advise when a person is entitled to get the extra week of annual leave. I am now receiving 25 annual leave days a year. How many years of service are required before I get the extra week of leave? Because I have prior service (2 years, 32 days; rejoined 25 March '84), are there any special rules to this extra leave?

#### ANSWER:

If you are a member of the CF and have completed 28 years of service, you are entitled to receive 30 days of annual leave.

This policy came into effect April 1, 2002, and was initiated with the hope that this tangible recognition of long service might encourage personnel to continue their service.

- Consult Canadian Forces General Message (CANFORGEN) 053/02 at [http://vcds.dwan.dnd.ca/vcds-exec/pubs/canforgen/intro\\_e.asp](http://vcds.dwan.dnd.ca/vcds-exec/pubs/canforgen/intro_e.asp), but definitely contact your base orderly room for an answer based on your specific situation. ♦



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- for personnel serving in the National Capital Region, a director-general or equivalent; and
- for personnel serving outside the NCR, a base or wing commander, a colonel or an equivalent public servant.

The CDAA and CCDAA are not taxable at the source, and so are not subject to statutory deductions. However, you are required to report as taxable income any amount of these allowances that you do not spend during a taxation year on purchasing and/or maintaining civilian dress. Purchase and maintenance may include alterations to civilian clothing required while on duty but does not include dry cleaning. In the event of a Canada Revenue Agency personal taxation audit, you must be prepared to provide proof of your expenditures.

- Read Canadian Forces General Message (CANFORGEN) 011/07, at

[http://vcds.dwan.dnd.ca/vcds-exec/pubs/canforgen/2007/intro\\_e.asp](http://vcds.dwan.dnd.ca/vcds-exec/pubs/canforgen/2007/intro_e.asp).

- Consult Compensation and Benefit Instruction 205.54, at [www.forces.gc.ca/dgcb/cbi/engraph/home\\_e.asp](http://www.forces.gc.ca/dgcb/cbi/engraph/home_e.asp) or at [http://hr.ottawa-hull.mil.ca/dgcb/cbi/engraph/home\\_e.asp](http://hr.ottawa-hull.mil.ca/dgcb/cbi/engraph/home_e.asp) for more details of policy administration.
- For allowance policy information, contact Director of Pay Policy and Development (DPPD) personnel Major Renée Forcier, at [Forcier.MMR@forces.gc.ca](mailto:Forcier.MMR@forces.gc.ca) or at 613-995-1949, or Chief Petty Officer, 1st Class Jacques Montpetit, at [Montpetit.JP@forces.gc.ca](mailto:Montpetit.JP@forces.gc.ca) or at 613-995-5348.
- For policy administration information, contact military pay and procedures personnel Captain Deborah Degreve at [Degreve.DA@forces.gc.ca](mailto:Degreve.DA@forces.gc.ca) or at 613-995-8398, or Petty Officer, 1st Class Thomas McCarthy at [McCarthy.TO@forces.gc.ca](mailto:McCarthy.TO@forces.gc.ca) or at 613-995-8638. ♦