



Warning Signs





Objectives

- 1. Recognize indicators of Soldiers who are financially at-risk.**
- 2. Know how to approach at-risk members with concerns.**
- 3. Understand duty to warn and confidentiality concerns.**
- 4. Know resources for at-risk members**

Indicators of Soldiers Financially At Risk





Warning Signs Video



- Learning Activity 2



Check on Learning

If you have more than ___% of a debt-to-income ratio, you should seek help.

20%



Warning Signs of Financial Risk With Credit

- Unable to pay bills
- Can't afford car payment
- Bounced checks
- No savings/emergency fund
- Calls from debt collectors
- Rotating bills
- Using credit to pay regular living expenses
- Seeking additional debt from predatory lending sources

Personal Family Issues With Financial Risk



Impact of Financial Risk in Army

- **Negative evaluations**
- **Loss of promotion**
- **Loss of overseas transfer**
- **Loss of security clearance**
- **Reduction in rank**
- **Nonjudicial Punishment/Article 15**
- **Administrative discharge**



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Approaching At-Risk Soldiers





Duty to Warn and Confidentiality

- **Definition of “Duty to Warn” and “Confidentiality”**
- **Resources that maintain “Duty to Warn” and “Confidentiality”**
- **Command team involved**

Consumer Protection For Soldiers

- SCRA
- Military Lending Act
- Fair Credit Reporting Act
- Fair Debt Collections Practices Act
- Truth-in-Lending Act
- USERRA
- Military Tenant Bill of Rights
- Consumer Credit Guide for Members of the Armed Forces



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Resources For At-Risk Soldiers



Remember...



Sources Of Assistance

- Chain of Command
- PAC or Finance Office
- Financialfrontline.org
- Army Community Service (ACS); National Guard Military and State Family Support Center; Soldier Support Center; Military Family Support Center
- Army Emergency Relief (AER)
- Legal services
- www.myPay.dfas.mil
- Military OneSource



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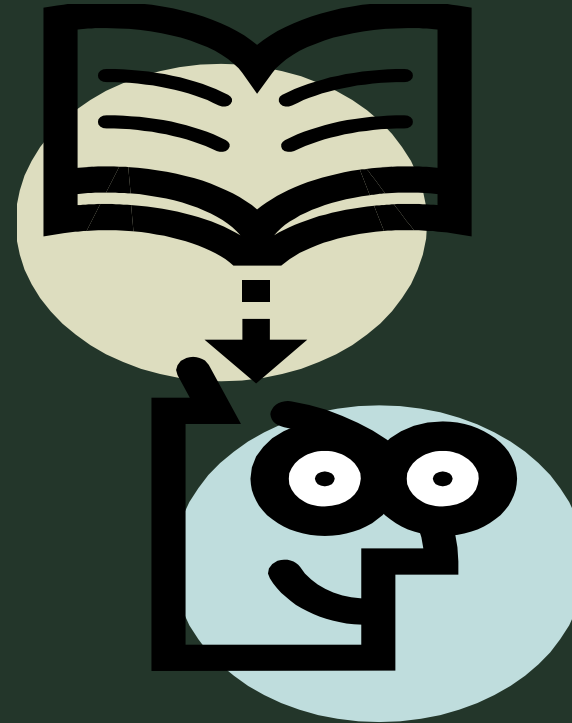


Any Questions?





Check on Learning





Check on Learning

True/False: “Duty to Warn” is the responsibility to inform proper authorities if a Soldier or Family member poses a threat to themselves or another identifiable individual.

True



Check on Learning

What are three consumer protections available to Soldiers?

1. SCRA
2. Military Lending Act
3. Fair Credit Reporting Act
4. Fair Debt Collections Practices Act
5. Truth-in-Lending Act
6. USERRA
7. Military Tenant Bill of Rights
8. Consumer Credit Guide for Members of the Armed Forces



Thank you!

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