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## Credit Cards: Are You Ready to Be Debt Free?

By Thomas H. Holcom, Jr.

A sergeant first class needed additional cash for a family vacation before he was deployed to the Persian Gulf. The sergeant had a good payment history and a solid rank in the military. One would think the lending company would grant the sergeant a loan.

However, his credit report generated too many red flags. His total reported debt exceeded \$21,000, including nearly \$7,300 in charges during the last eight months. Over the years, he had increased his use of credit cards and "quick credit" to pay for his lifestyle. But within the last eight months, he had obtained credit from payday loan companies and "maxed-out" his credit cards. Now, the sergeant could only afford to make minimum payments on his debt.

### Reality Check

Using credit or charge cards to pay for purchases is a fact of life in today's economy. Credit cards are convenient and easy to use. But when something is too easy, people sometimes abuse it. Knowing when you're over-your-head in credit card debt and when to seek help is key in your quest for financial freedom.

Consumers receive many unsolicited phone calls and direct-mail applications that promise "approved" credit lines. In addition, retail outlets attract new charge card customers by promising them exciting discounts if they open an account. With the ease of obtaining credit, consumers may find they have more lines of credit than they can reasonably control.

The average American has seven credit cards, owing an average of \$2,500 per card. Do you hold one credit card, two, or more? More importantly, do you pay off each of your account balances monthly? If you don't, then you're one of the 65 million Americans making monthly payments and possibly drowning in debt.

### Paying the Minimum

You're paying the minimum payment on your credit account. Sure, you've skipped a payment or two or sent a payment a couple days after the due date. If you keep paying the minimum, you'll pay off the balance some day, right?

Wrong. Statistics prove that paying the minimum payment on credit cards merely covers the costs of having credit. The "hidden costs" buried within the disclosure text can be confusing. A large portion of this fine print states what fees will be charged on a monthly basis for late charges or for exceeding credit limits.

Consider the following example where a consumer has a \$5,030 balance and a \$100 minimum payment. In this example, a \$100 payment hardly covers the finance charges and fees.

Category Applied To	\$100 Payment	What's Left
Late charges	\$15	\$85
Unpaid finance charges	\$28	\$57
Fees (over limit fee, returned checks, etc.)	\$10	\$47
Outstanding balances previously billed	\$47	\$0.0

Let's say you had \$1,000 on a credit card with a 12 percent interest rate. By paying three percent of your account balance (keep in mind that most creditors require a minimum payment of \$10), it would take you eight years (96 payments) to pay it off! After eight years, you would have paid \$407.48 in interest.

Unless you figure out these calculations yourself, you would have no idea how much you were paying for your credit. However, stricter credit disclosure laws may change this.

### New Legislation

These types of "hidden cost" are why many states have begun to review credit card legislation. Specifically, in California Assembly Bill 865, California proposed a law requiring a credit card issuer to provide various disclosures on each billing statement. According to the Washington Credit Union League, this bill "is designed to give consumers simple and easy to understand examples about credit card debt that will help them make more informed financial decisions." This includes the length of time it will take at various payment rates to pay off the balance due on an open-end credit card account.

For example, a consumer who owes \$2,500 on a credit card at 17 percent APR will learn that it will take 363 months to pay off the bill for a total cost of \$7,773, even if he or she makes a monthly payment equal to 2 percent of the balance. Consumers who owe \$5,000 will learn that they end up paying \$16,304 over 482 months if they make the minimum monthly payments.

### The Solution to Credit: Pioneer Services Representatives

Military service members should obtain as much information as possible before selecting any form of credit. In the example above where you had \$1,000 on a credit card, you would be better off if you had a fixed rate loan of \$1,000 at virtually any interest rate. Even at twice

the credit card rate (24 percent), the charges would have only resulted in \$134.72, compared to \$407.48 on the prior credit card example. But how would you know that? You would by consulting with a Pioneer Services Representative who cares about your financial interests.

Pioneer Services Representatives are available to help you figure out how much in interest and fees you are paying and to help you create a debt-elimination strategy. For example: A colonel who had \$14,500 in credit card debt came to a Pioneer Services Representative for help. His goal was to pay off his debt during his last 36 months prior to retirement. Knowing the immediate nature of his goals, the Representative

helped him apply for a Pioneer Military Loan with a 36-month option and a fixed rate. The colonel transferred his debt to that loan in order to save money on interest rates and fees.

Thirty-five payments arrived to the lending center on time, and he reduced the amount of his debt drastically with each of his payments. However, on the 36th payment installment, the colonel returned to the Pioneer Services Representative with the final payment in hand. He wanted to thank the Representative for helping him achieve his goal. The colonel retired debt free.

By contacting a Pioneer Services Representative, you can find out how much you owe creditors, what your credit report says about you, and how to eliminate debt. Contact a Representative today and start your journey toward Financial Freedom.

*Thomas H. Holcom, Jr. has over 35 years of experience in the financial services industry, helping customers learn and understand how to become financially fit. He serves as President of Pioneer Financial Services, a company that exclusively serves military families around the world.*

### For more information:

[www.askpioneer.com](http://www.askpioneer.com)  
[www.webwinder.com](http://www.webwinder.com)

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## Pioneer Services Representatives Fund Two \$6,000 College Scholarships

by Catherine Jackson

"If I get a few licks under my belt from Bobby Watson," says saxophonist Rick Rieger, "then that would be really cool." "Licks" are fast and articulated phrases of music that even the most advanced saxophonists have difficulty mastering. But this self-proclaimed "Army Brat" from Norfolk, Va., is undaunted. Jazz great Bobby Watson handpicked Rieger for his saxophone expertise as this year's Sullivan Jazz Scholar at the University of Missouri-Kansas City.

Pioneer Services Representatives are excited to fund two Sullivan Jazz Scholars for active-duty and career-retired military service members' dependents, spouses, and siblings. These \$6,000 one-year renewable scholarships at the University of Missouri-Kansas City Conservatory of Music are for students wanting to earn a Bachelor of Music in Performance with a Jazz and Studio Music Emphasis.

"When I saw that Bobby Watson was Director of Jazz Studies at UMKC," Rieger says, "I thought going to Kansas City to work with him would be just as good as going to New York." In addition to its location in the heartland of jazz, the University of Missouri-Kansas City Conservatory of Music has one of the more comprehensive music programs in the Midwest. Every student receives personal attention in class and in private lessons via an artist-faculty committed to cultivating excellence in students. As careers in music remain competitive, the Conservatory is dedicated to providing students the tools to excel in their careers.

With his scholarship courtesy of Pioneer Services Representatives, Rieger says he will be able to pursue his dream of one day becoming a full-time professional musician. "If I bust my butt and learn all I can," Rieger says, "I know I'll get there."

*For more information about these scholarships and more, contact your local Pioneer Services Representative.*

## Credit Insurance: Readiness Protection for War

You'll want to protect your family from any of your remaining loan balances if you should pass away or become incapacitated. By purchasing credit insurance, your family can be safeguarded against financial hardship. Credit life insurance repays a debt upon the death of the insured debtor, and credit disability insurance makes periodic payments on a debt if any of the insured events occur.

According to the April 2002 *Federal Reserve Bulletin*, "More than 90 percent of installment credit users with credit insurance indicated a favorable attitude toward the insurance...and about 19 out of 20 say they would purchase it again." The nature of "military business" makes this type of insurance very important. If some of your lenders do not offer credit insurance or credit insurance that does not include wars or acts of war, you should consider consolidating your debt into one loan from a lender who does offer this benefit. The safety of your family may depend on it.

If you are fortunate to have no outstanding debts, you might think about supplementing your military insurance plan with additional policies to ensure your family is taken care of if an unfortunate event occurs.

*Rick Katz is the Chief Insurance Officer and a Pioneer Services Representative. He has over 25 years of experience in the finance industry, successfully helping clients invest in their financial futures.*

# Are You a Good Investment? Interest Rates & Credit History

by Rocky Plouvier

Simply stated: How well you pay your bills determines the interest rate you pay on credit accounts. Interest rates on credit cards, auto loans, installment loans, and other credit-related products, including furniture, appliances, and jewelry, are based on your credit history. Companies investigate your past credit history in order to discern whether or not you're a good investment.

Even insurance companies now utilize credit history in addition to underwriting criteria to determine the premiums assessed on insurance products. Your auto insurance company most likely calculates your insurance premium by taking into consideration not only your driving record, but your credit record as well.

Credit and insurance companies derive your interest rates based on a formula. Because interest rates equate to your past credit history, your credit report is extremely important to your financial well-being. For example, the pricing (interest rate) is determined by the risk (your credit history).

If you have a proven track record of paying your bills on time, usually your interest rates will be low. However, if your credit history reflects late payments, then interest rates begin to increase. If you have past-due credit obligations, charged-off accounts, uncollected accounts, repossessions, or bankruptcies, the interest rates can be outrageous. Extremely high-interest rates may seem unjust, but are allowed by federal and state regulatory agencies if the rates fall within the limits established.

So how does a company know whether your credit is good or bad? Three major reporting agencies maintain your credit report: Trans Union, Experian, and Equifax. Each credit agency keeps a record of your payments' timeliness and includes information such as credit limits, current balances, monthly payment amounts, past-due amounts, and payment history for the past twenty-four months.

Your report also includes a list of companies that requested your credit report in the past twelve months. These are called inquiries. Excessive inquiries relay to a potential lender that you are very "credit active." If you apply and are approved for multiple credit accounts, you could slide into debt quickly and declare bankruptcy. If this happens, the lender might not only lose the principal but also the amount charged in interest. Excessive inquiries are a red flag for companies when evaluating risk, possibly increasing the rate.

At least once a year, you should check your credit report to see what it says about you and for any inaccuracies. But verifying your credit report with just one reporting agency is not enough. Make sure you order reports from all three agencies. Each agency has its own guidelines as to what information it collects and how long it will stay on the report.

Unfortunately, these reporting agencies can make mistakes. Your report may reflect a late mortgage payment even if you've always paid your loan amount on time. This can drastically affect your creditworthiness, as a lender or insurer may decline an application based on a false report. If you find inaccurate information on your report, contact the appropriate credit-reporting agency. Remember, only inaccurate information can be corrected or removed. Once you establish your payment history, it remains on your credit report. Delinquencies, uncollected accounts, and bankruptcies can linger on your credit report for up to 10 years or more.

By reviewing your report, you can also protect your identity

from theft and fraud. "Identity theft" is when a person hijacks your financial and personal information and assumes your "identity" to open accounts, apply for loans, rent cars, and more. According to *USA Today*, in 2002, approximately 43% of roughly 380,000 complaints to the Federal Trade Commission were for identity theft.

Luckily, you can safeguard yourself from this type of victimization. In addition to reviewing your report annually, keep your personal information and social security number confidential. Don't give out your personal information on an unsecured Internet web site and limit giving it out over the telephone. Also, shred all credit card receipts before you throw them away. Identity hijackers prey on credit card numbers easily obtained from receipts. And again, contact the appropriate credit-reporting agency immediately if you suspect fraudulent activity on your report.

When you need credit-related products, there are a multitude of companies that can help. However, do your research, become a knowledgeable consumer, and shop around to determine which option is best for you.

If you need help analyzing your credit report, understanding other factors involved in credit decisions, or defining financial terms, contact your local Pioneer Services Representatives. Representatives will give you a complimentary consultation about your report and are available to answer any financial questions.

*Rocky Plouvier is Chief Credit Officer for Pioneer Military Lending and has been in the finance industry for 23 years.*



## How to Avoid Bad Credit.

*You may have or will experience financial difficulties. However, there are steps that you can take to protect your credit rating.*

1. Contact your creditors, and let them know you are having problems fulfilling your credit commitments. Most companies welcome the call and are willing to alter your credit obligation until your circumstances improve.
2. Contact a reputable, non-profit company that offers financial counseling and assistance with creditors.
3. Resume regular monthly payments as soon as possible to begin the process of repairing any damage done to your credit history.

## Credit Reporting Agency Contact Information

Experian 1-888-397-3742  
www.experian.com

TransUnion LLC 1-800-888-4213  
www.transunion.com

Equifax 1-800-685-1111  
www.equifax.com

You can purchase the information from all three agencies in one credit report on the Equifax web site for \$29.95. Other fees vary per state of residency and credit agency. If you request your report by mail, expect at least 8-10 business days for a reply.

# Benjamin Franklin: Financial Advisor

by Rick Katz

Pioneer Services Representatives have a saying, "If an new service member knew what a senior leader knows, all service members would achieve financial freedom." With a bit of poetic license and creativity we would like to spread the wisdom of senior leadership by comparing Ben Franklin's 13 Virtues with the stages and issues an individual must address when completing the life insurance process. Here's a closer look:

**Temperance.** Or "Alertness." Pay attention to your needs and obligations, as well as the professionalism and credibility of those assisting you with planning. Recently, our country and specifically seven families suffered a terrible loss in the tragic demise of the shuttle Columbia. According to NASA spokeswoman Eileen Hawley, "There is a limit on what type of benefits the federal government provides." Don't assume someone else, no matter how well intended, is completely addressing your

needs and desires.

**Silence.** Prior to the day that you are silenced forever, all the planning has to be done already. Franklin said, "Speak little and do much." Surprise others by doing more than is expected. In addition to your family, remember your church or synagogue, school, and favorite charity.

**Order.** Franklin said, "Let all your things have a place; let each part of your business have its time." Old Ben was telling us the importance of completing important life planning documents: a last will and testament and a living will. The planning process must be completed in steps or a defined order. These steps include education, assessments, discussions, and execution.

**Resolution.** An English proverb says, "One of these days means none of these days." Make the commitment to initiate and execute your life insurance plans now. This is a long-term commitment completed by few. When completed, you will leave a true legacy for your loved ones. According to a study from Penn State University, less than one percent of all term life insurance policies purchased are in force when the insured dies. Most people lapse their policies before they lapse themselves!

**Frugality.** A significant consideration in your life insurance planning process is the disposition of the funds after you die. In other words, what happens to the money? By practicing "capital conservation" (living off the earnings), your beneficiaries are guaranteed a lifetime income. The amount of life insurance you currently own (or rent) may not produce as much income as you think. For example, a \$250,000 death benefit will generate \$25,000 a year, if 10% could be earned each year. Before your loved ones can spend it, they must pay taxes, which would leave an estimated income of only about \$1,600 (23% marginal tax rate). Was this less than you thought?

**Industry.** Franklin said, "Be always employed in something useful." We can interpret his meaning to reflect the importance of taking care of your business and important priorities in life. Don't put off until tomorrow what you can do today.

**Sincerity.** Dr. Martin Luther King, Jr. said, "To be honest is to confront the truth. However unpleasant and inconvenient the truth may be, I believe we must expose and face it if we are to achieve a better quality of American life." Discussing death is unpleasant; however, it's a critical discussion that can impact your family for generations.

**Justice.** Dr. King also referred to Franklin's eighth virtue, Justice, in this manner: "Life's most persistent and urgent question is, 'What are you doing for others?'" Leaving a \$250,000 life insurance benefit is a good deed; leaving \$500,000 is even better. You have the authority and power to guarantee financial freedom for your family for generations. Use this power wisely.

**Moderation.** Theodore Roosevelt shared profound insurance wisdom by saying, "Keep your eyes on the stars and your feet on the ground." This is an important virtue regarding yourself, more than your life insurance. What are the consequences of owning a lot of life insurance? Can you imagine a survivor saying their dearly departed left them too much life insurance?

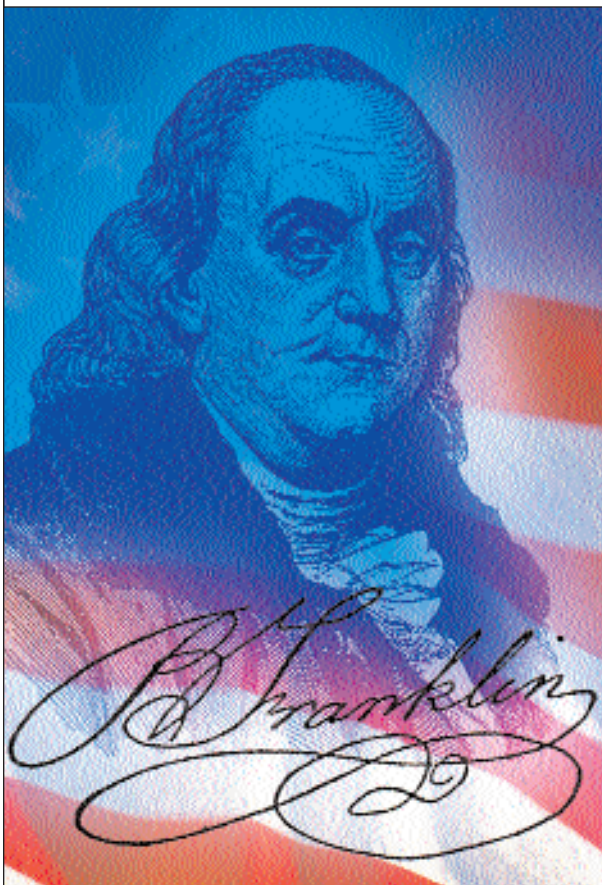
**Cleanliness.** As it relates to "Health." As the tenth virtue, this one becomes essential as you are prepared to execute your plan. Here is the dichotomy: If you have not taken care of your health, you may be restricted or prevented from purchasing life insurance. It's wise to take advantage of the opportunity when it's most available at the least overall cost.

**Tranquility.** "Don't be disturbed by trifles or at unavoidable or common accidents," Franklin said. The media, so-called experts, and know-it-all peers may attempt to derail your enlightened life insurance planning process as a result of their lack of understanding and virtuous perspective. Sustain your focus on these objectives: Maintain the amount of life insurance that you feel will provide more than adequately for your loved ones, and be sure that your life insurance does not expire before you do. This will give you tranquility for the future.

**Chastity.** As it relates to "Friendship." When you die, almost all of your assets become public through the probate process. On the other hand, your life insurance death benefit is paid to your beneficiaries privately and tax-free and will ensure that your family has confidential funds available. Give your beneficiaries this final act of friendship after you leave them.

**Humility.** A Franklin biographer stated that, "When Franklin first developed his list of virtues, he left out Humility." He finally realized that it's more important to do right than to be right. You may think you are invincible or that death is several decades from now. And you may be right. If not, did you do right by your family?

*Rick Katz is the Chief Insurance Officer and a Pioneer Services Representative. He has over 25 years of experience in the finance industry, successfully helping clients invest in their financial futures.*



## UNIQUE SOLUTIONS

# Representatives Help Soldier's Daughter

by Don Heriford

Recently, a military service member, who had previously been a customer in good standing, stopped making payments on his Pioneer Military Loan. Because of this, his good standing and credit report were in jeopardy. Don Davis, Pioneer Services Representative, noticed this discrepancy in payment and called the military service member to see why he had discontinued paying back his loan.

Having recently transferred to Alaska, the service member had not received a paycheck from the military in almost four months. This situation is not uncommon, and Davis had seen it happen before. "When a military service member transfers from installation to installation, sometimes it can take up to three or four months to sort out his or her paycheck," says Davis.

Davis confirmed the military service member's explanation with his first sergeant and commander. He then called the service member to set up a suitable payment schedule. While talking with the service member, Davis heard a little girl crying in the background. Davis asked him why the child was so unhappy.

The service member gave Davis a tearful explanation: his four-year-old girl, Meché, was suffering from severe astigmatism, and he did not have the money to purchase her corrective glasses. Unfortunately, the Army was unable to provide her with glasses either. "With his paycheck missing and his credit report a mess, the service member was afraid his little girl wouldn't get the help she needed," says Davis. "Eventually, his child would go blind."

Davis, an avid volunteer with children's groups, knew he had to help the service member and his family in every way he could. After arranging an allotment, Pioneer Services Representatives refunded money the service member had sent as payment months before. That way, the father could purchase glasses for his little girl. While Davis was in the process of getting the payment refunded, he arranged for the family to receive an Armed Services Benefits Health Care Discount Card free of charge.

Davis explained to the service member, his first sergeant, and his commander what the Pioneer Services Representatives had done to help the little girl. When the military service members heard how the Representatives helped the situation, they were

shocked. "Each asked, 'Why are you doing this?'" says Davis. "I simply replied, 'Because we care. Because we are Pioneer Services Representatives.'"

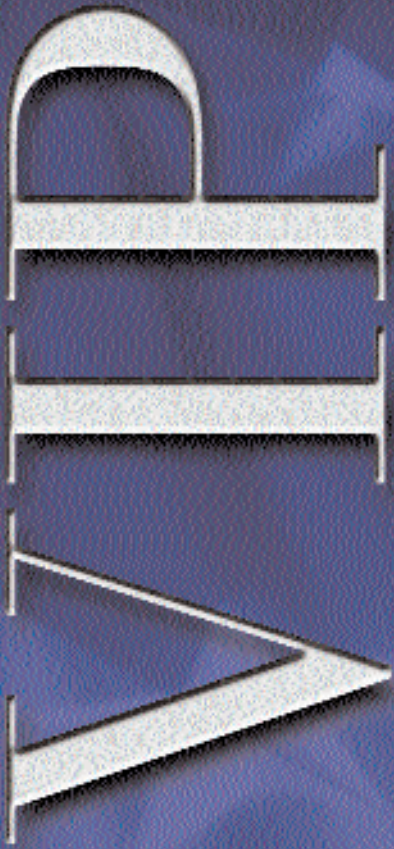
*Don Heriford is President of Pioneer Military Lending of Nevada and has been in the lending and finance industry since 1959.*



In November, Meché received her glasses.

photo provided by Natisha Abercrombie

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\*This service available at participating locations.

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Pope AFB  
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(931) 431-9991

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# Deployment Readiness

by Pam Swan

*Before service members are deployed, it is important they get financial and personal affairs in order. After speaking with senior leadership at Ft. Hood, Pioneer Services Representatives have compiled a "to do" list for service members who receive deployment orders. Contact a Representative for more information.*

**1. Contact List.** Compile a precise list of agencies, businesses, and units that can assist your spouse or family while you're away. Also, make sure your family knows how to get in touch with you in case of an emergency.

**2. Policies and Benefits.** Spend a couple of hours with your beneficiaries explaining insurance, investments, and benefits you have and where the policy documents are located. Be very clear about your wishes, and take time to explain the details. Make sure you write down your desires for future reference.

**3. Red Cross Notifications.** Married and single service members need to explain to their loved ones the importance of notifying Red Cross in case of emergencies back home. This is the most efficient and rapid way to get service members home from overseas.

**4. Tax-Free and Hazardous-Duty Pay.** You may start receiving an average of \$400 to \$500 more on your monthly LES due to hazardous-duty pay. This is a good opportunity to build up your savings or pay off outstanding debt. Decide what you want to do with these funds before you leave, and set up a program to activate while you're gone.

**5. Financial Obligations.** Review your monthly budget, including any services that you intend to leave in place during your deployment. Contact the appropriate parties and ask about paying by either allotment or Electronic Funds Transfer (EFT). If you have access to Internet while overseas, ask about paying your bills online.

**6. Power of Attorney.** The types of Power of Attorney documents include: 1) General Durable Power of Attorney - This is a general grant of authority that authorizes your agent to act on your behalf in your financial affairs. It can be revoked at any time and usually takes effect immediately unless otherwise stated in the document. 2) Health Care Power of Attorney - This document takes effect if you become incapacitated and are unable to act on your own behalf, as determined by one or more physicians. 3) Limited Power of Attorney - This document is intended to grant the agent a limited amount of authority with regard to one or more matters. For example, the principal may grant the agent the authority to make withdrawals from a specific bank account in order to pay bills on behalf of the principal but grant no other form of authority.

**7. Wills.** The military will assist you with a General Will and Testament. However, you should also consider creating a Living Will and Ethical Will. In a Living Will, you should state your wishes regarding your future health care. An Ethical Will is a letter that expresses your feelings on common themes such as personal and spiritual beliefs, values, life's lessons, forgiving or asking for forgiveness, and love.

**8. Spouse Relocation.** If your spouse makes a decision to relocate during your deployment, it is imperative that they notify

your command with new contact numbers and addresses. In addition, if your spouse leaves government quarters, he or she needs to inform the housing authorities.

**9. Communication Packing List.** It's important to keep in touch with your family and friends. Things you may want to pack include a tape recorder, extra tapes, stationary, envelopes, stamps, an address book, and e-mail addresses.

**10. The Soldier and Sailors Civil Relief Act.** Know your rights about fulfilling your credit obligations. If a service member's military obligation has affected his or her ability to pay financial obligations such as credit cards, loans, mortgages, etc., the service member can have his or her interest rate capped at 6% for the duration of the service member's active-duty obligation. Qualifications: 1) Debts incurred *prior* to the service member coming on *active duty*. 2) Service member must prove that he or she has been *materially affected* by coming on active duty.

*Pam Swan is the Ft. Hood office Military Relations Manager, is Vice President of Corporate membership for AUSA, and has been married 15 years to an active duty service member.*