

Commander's Call Topics



July 9, 2015

"To feel empowered is to feel free
and that's when people
do their best work."

*Amy Jo Martin (b. 1979)
American author*

**"Overseas and Underserved:
Student Loan Servicing and
The Cost to Our
Men and Women in Uniform"**

CFPB Helps Financially Hassled Service Members Become Empowered (It's the Law!)

It's PCS season. Do you know where your money is? Usually during family or individual moves, service members are so busy keeping track of their household goods and the logistics of moving that they give little thought to bank accounts and services, credit reporting or debt collection. Sadly, the challenges of frequent moves, deployments and layoffs have powerful financial repercussions and stresses. This places service members, veterans and their families at risk of falling victim to unfair, deceptive or abusive financial practices. But it doesn't have to be that way.

The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 established the Consumer Financial Protection Bureau that same year. Originally, the idea was to ensure that consumers, including service members, be provided with the information they need to make the financial decisions they believe are best for themselves and their families—that prices are clear up front, that risks are visible, and that nothing is buried in the fine print. Progress is being made, but not as swiftly as consumers and the CFPB would like.

Unfortunately, service members are targeted more often than civilian consumers, and they are treated unfairly in a wider variety of instances: debt collection, mortgages, credit reporting, credit cards, consumer loans, student loans, bank fees and services, payday loans and other financial situations.

In response, CFPB established the Office of Servicemember Affairs in 2011 to provide strong financial education, to monitor complaints about financial products or services and to coordinate the efforts of Federal and State agencies to improve consumer protection measures relating to those products or services for military families. In a [report released this month](#), CFPB announced that in just one area – student loans – OSA has received more than 1,300 complaints from service members since 2012.

This is how OSA works for service members, military retirees, veterans and their families: On the [CFPB homepage](#), drop down the Get Assistance tab and select [Servicemembers and Veterans](#). There's a wealth of education and information about mortgage servicer packages, protection in the payday lending market and illegal debt collection practices, among other activities.

But what do you do if you're already being harrassed by scammers and deceitful people? There are step-by-step instructions on how to [submit a complaint](#) or tell the story of questionable financial practices. A selection of topics or broad areas where consumer abuse may have occurred – loans, financial products and services – starts the process. When the broader topic is selected, it links directly to screens with radio buttons that guide the service member in presenting the facts sequentially, and it also provides space for a brief narrative to complete the submission. Once the complaint is entered, CFPB completes the process with an explanation about what happens next; the time expected to take to resolve the issue; and a link to check on the status of one's complaint.

PCS, TDY, deployment... Here's an opportunity to become empowered.



► RESOURCES

Website access to the following resources can be gained by clicking on the name.

[AF.mil](#)

[Airman magazine](#)

[Military OneSource/HomeFront](#)

[Air Force Personnel Center](#)

[Air Reserve Personnel Center](#)

[Department of Defense News](#)

[Department of Veteran Affairs](#)

[TRICARE](#)

[U.S. Government Website](#)

[Air Force Association
Scholarships](#)

[Air Force Safety Center](#)

[Civil Service Employment
Opportunities](#)

[NAF Employment
Opportunities](#)

[Air Force Bands/Outreach](#)

TRENDING....

Updating the DOD workforce regarding the U.S. Office of Personnel Management cybersecurity incident, OPM reiterated that affected personnel are automatically enrolled in identity theft insurance through CSID. Full details are available on the [OPM website](#). CSID, on behalf of OPM, continued email notifications to DOD employees through June 22, 2015. Employees should check their inboxes and spam filters for an official email notification which comes from opmcio@csid.com and will contain information about the incident, the protection being provided and instructions for registering for credit monitoring.

► CURRENT ISSUES

[Gen. Larry O. Spencer Innovation Award unveiled](#)

The Air Force's champion of innovation, Gen. Larry O. Spencer, inspired an award named for him that is intended to annually recognize Airmen who come up with creative and efficient ways to save time and money.

► PERSONNEL ISSUES

[Flying Space-A](#)

Everything one needs to know about affording that dream vacation without making a fool of yourself on some quiz show.

► ENVIRONMENT, SPACE AND TECHNOLOGY

[Tech Report: The Global Hawk](#)

The RQ-4 Global Hawk has it all—high-altitude capability, remote piloting and a mission that embraces both peacetime and wartime operations.

► THIS WEEK IN AIR FORCE HISTORY

July 9, 1959 - The last C-45 aircraft were phased out of TAC.

July 10, 2002 - A C-5 from the 436 AW left Dover Air Force Base for Kabul, Afghanistan, with 13,115 pounds of school supplies collected by children from 58 American schools.

July 11, 1979 - Skylab, after 38,981 orbits, reentered the atmosphere.

July 12, 1942 - The Curtiss-Wright Corporation delivered the first C-46 Commando to the Army Air Forces.

July 13, 1921 - Brig. Gen. William "Billy" Mitchell's Martin MB-2 and Handley Page bombers sank several ships off the Virginia Capes. The tests studied the use of bombs on ships to suggest how ship design could counter an air attack.

July 14, 2005 - An FA/22 *Raptor* flown by an Air Force Flight Test Center pilot dropped its first 1,000-pound GBU-32 JDAM at supersonic speed. The test significantly increased the Raptor's operational capabilities.

July 15, 1973 - All US bombing in Cambodia ended after eight years of conventional operations in Southeast Asia. An A-7D from 354 TFW flew the last combat mission in Southeast Asia.

“ We are living in an era where cybersecurity must be a priority in our lives at work and at home. I encourage you to take some time to learn about the ways you can help protect your own personal information. ”

*Katherine Archuleta
Director, Office of Personnel Management
[Director's Blog, July 4, 2015](#)*

For more information on Air Force heritage, visit <http://www.airforcehistory.af.mil>

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