



Keep Your Hard-Earned Money Safe

You work hard for your money – keep it safe so it can continue to work hard for you. These financial protections and no-cost resources can help.

The law is on your side with consumer credit protections.

The **Military Lending Act** provides **protections in lending** for active duty and extended active Guard and reserve service members, including an interest rate cap of 36% on most types of consumer loans.

The **Servicemembers Civil Relief Act** eases financial burdens when you're called to active duty by **postponing, suspending or lessening** certain debt obligations and actions.



The **Truth-in-Lending Act** requires lenders to **disclose** certain credit terms before you borrow.



The **Fair Debt Collection Practices Act** protects consumers from abusive **debt-collection practices**.



The **Fair Credit Reporting Act** promotes accuracy, fairness and privacy in **consumer reporting**.



The **Equal Credit Opportunity Act** prohibits credit discrimination on the basis of race, color, religion, national origin, sex, marital status, age or public assistance status.



The **Fair Credit Billing Act** provides the right to dispute billing errors with "open end" credit accounts, like credit cards and revolving charge accounts.



Make an appointment to receive no-cost, personal support from an accredited **personal financial manager** or **counselor** at your Military and Family Support Center.



Take time to review your credit report for accuracy each year to **protect your financial reputation**. Get your free credit report at AnnualCreditReport.com – and get your free credit score from your PFM or PFC – and address any problems.



Learn more about consumer credit with this series of **short, informative videos**.

Resources are on your side to help you make informed financial decisions.



Download our mobile app, Sen\$e, for finances at your fingertips. Find it in the [Google Play](#) and [iOS](#) app stores.



As you reach new milestones and complete your **service's financial readiness training**, look to the **Office of Financial Readiness** and your service for additional resources.

You can also follow @DoDFINRED on    