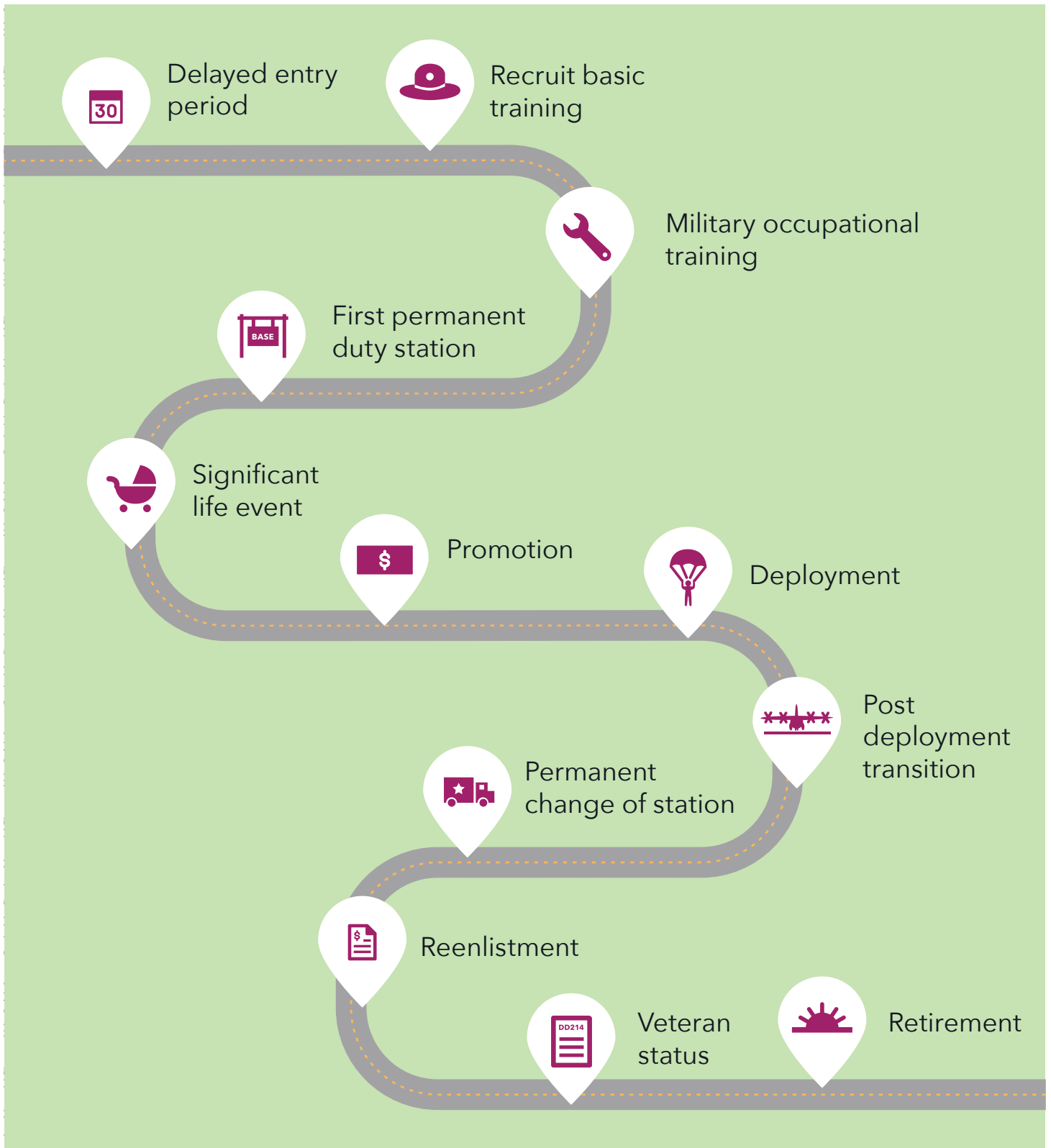


# Lifecycle of the military consumer



# Resources for military consumers



## Financial basics

From Recruit Basic Training to the First Permanent Duty Station, servicemembers are expected to keep their finances in order every step of their military career.

- **Have an issue? Submit a complaint**  
[consumerfinance.gov/complaint](https://consumerfinance.gov/complaint)
- **Dealing with debt collection**  
[consumerfinance.gov/military-debt-collection.pdf](https://consumerfinance.gov/military-debt-collection.pdf)
- **Buying a car?**  
Arm yourself with knowledge about car loans  
[consumerfinance.gov/auto-loan](https://consumerfinance.gov/auto-loan)
- **Strategies for tackling student loan debt**  
[consumerfinance.gov/military-student-loan-guide.pdf](https://consumerfinance.gov/military-student-loan-guide.pdf)
- **Borrowing money:**  
Your rights under the Military Lending Act (MLA)  
[consumerfinance.gov/askcfpb/1783](https://consumerfinance.gov/askcfpb/1783)
- **Choosing a bank account**  
[consumerfinance.gov/military-bank-account.pdf](https://consumerfinance.gov/military-bank-account.pdf)
- **Credit report and scores**  
[consumerfinance.gov/consumer-tools/credit-reports-and-scores](https://consumerfinance.gov/consumer-tools/credit-reports-and-scores)
- **Determine your financial well-being**  
[consumerfinance.gov/consumer-tools/financial-well-being](https://consumerfinance.gov/consumer-tools/financial-well-being)
- **Set money goals that reflect your life**  
[consumerfinance.gov/documents/4794/201705\\_cfpb\\_MAYG\\_My-New-Money-Goal.pdf](https://consumerfinance.gov/documents/4794/201705_cfpb_MAYG_My-New-Money-Goal.pdf)



## Permanent Change of Station (PCS) and deployment

Moving and deployments are a military fact of life and often they mean managing financial challenges.

- **Use alerts to protect your finances**  
[consumerfinance.gov/fraud-protection-servicemembers.pdf](https://consumerfinance.gov/fraud-protection-servicemembers.pdf)
- **Delegating financial management during deployment**  
[consumerfinance.gov/delegating-financial-management-during-deployment.pdf](https://consumerfinance.gov/delegating-financial-management-during-deployment.pdf)
- **PCS'ing with an auto lease**  
[consumerfinance.gov/askcfpb/889](https://consumerfinance.gov/askcfpb/889)
- **Handling PCS orders and an underwater home loan**  
[consumerfinance.gov/askcfpb/308](https://consumerfinance.gov/askcfpb/308)
- **Moving your checking account?**  
Follow this checklist  
[consumerfinance.gov/moving-your-checking-account.pdf](https://consumerfinance.gov/moving-your-checking-account.pdf)
- **Stopping automatic payment from your account?**  
What you need to know  
[consumerfinance.gov/about-us/blog/you-have-protections-when-it-comes-to-automatic-debit-payments-from-your-account](https://consumerfinance.gov/about-us/blog/you-have-protections-when-it-comes-to-automatic-debit-payments-from-your-account)



## Transitions and Life Events

Learn more about handling financial events in your personal and military life, from buying a home to choosing to reenlist; it is important to have strong money management skills.

- **Buying a home: what you need to know**  
[consumerfinance.gov/owning-a-home](https://consumerfinance.gov/owning-a-home)
- **Safely consolidate credit card debt**  
[consumerfinance.gov/ask-cfpb/how-can-i-safely-consolidate-my-credit-card-debt-en-1861](https://consumerfinance.gov/ask-cfpb/how-can-i-safely-consolidate-my-credit-card-debt-en-1861)
- **Set money goals that reflect your life**  
[consumerfinance.gov/documents/4794/201705\\_cfpb\\_MAYG\\_My-New-Money-Goal.pdf](https://consumerfinance.gov/documents/4794/201705_cfpb_MAYG_My-New-Money-Goal.pdf)
- **Teach your kids money management skills**  
[consumerfinance.gov/money-management-military-kids](https://consumerfinance.gov/money-management-military-kids)
- **Are unpaid debts a military career killer?**  
[consumerfinance.gov/unpaid-debts-military](https://consumerfinance.gov/unpaid-debts-military)
- **Managing someone else's money**  
[consumerfinance.gov/consumer-tools/managing-someone-elses-money](https://consumerfinance.gov/consumer-tools/managing-someone-elses-money)
- **Paying for college**  
[consumerfinance.gov/paying-for-college](https://consumerfinance.gov/paying-for-college)
- **Credit report and scores**  
[consumerfinance.gov/consumer-tools/credit-reports-and-scores](https://consumerfinance.gov/consumer-tools/credit-reports-and-scores)
- **Determine your financial well-being**  
[consumerfinance.gov/consumer-tools/financial-well-being](https://consumerfinance.gov/consumer-tools/financial-well-being)



## Leaving the service and veterans' issues

From GI Bill® benefits to Social Security, leaving the service requires navigating a different set of financial challenges.

- **Going to college: Make the most of GI Bill benefits**  
[vets.gov/gi-bill-comparison-tool](https://vets.gov/gi-bill-comparison-tool)
- **Considering a pension advance? Avoid these traps**  
[consumerfinance.gov/pension-traps.pdf](https://consumerfinance.gov/pension-traps.pdf)
- **Can debt collectors take your Social Security or VA benefits?**  
[consumerfinance.gov/askcfpb/1157](https://consumerfinance.gov/askcfpb/1157)
- **Know your Social Security benefits before deciding to retire**  
[consumerfinance.gov/retirement-planning](https://consumerfinance.gov/retirement-planning)
- **VA doesn't send you mortgage ads**  
[consumerfinance.gov/VA-mortgage-ads](https://consumerfinance.gov/VA-mortgage-ads)
- **Financial coaching**  
[consumerfinance.gov/financial-coaching](https://consumerfinance.gov/financial-coaching)
- **Owning a home**  
[consumerfinance.gov/owning-a-home](https://consumerfinance.gov/owning-a-home)
- **Planning for retirement**  
[consumerfinance.gov/consumer-tools/retirement](https://consumerfinance.gov/consumer-tools/retirement)
- **Determine your financial well-being**  
[consumerfinance.gov/consumer-tools/financial-well-being](https://consumerfinance.gov/consumer-tools/financial-well-being)

