

[Military Returning from Iraq and Afghanistan to Fight Frontline Battles With Debt](#)

Posted by Steve Rhode as [Military Money Issues](#)

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News the other day of the 4,000 American soldier killed in battle in Iraq reminded me yet again of the tremendous sacrifice the soldiers, sailor and airmen that protect us face. This sacrifice is not measured in terms of explosive force or sniper accuracy on patrol, but also in taking financial fire back home.

While I've been living in the U.K. for the past two years I've had the pleasure of watching many programs about the British Army and military. The last I watched was a series following the [Royal Anglian Regiment](#) from training into battle. British or American, it doesn't matter, bravery is bravery.

My nephew Bret, who recently left the U.S. Navy, served a tour in Afghanistan and my other nephew Eric is currently serving in the U.S. Navy so I've got a personal attachment to this story.

What is the same, besides the fraternity to all troops share are the financial struggles that the military faces. In both the U.S. and U.K. military families live in sub-standard housing and don't get paid a fair wage. I'm both proud and sorry to say that I have donated over 5,000 pounds of food to help feed military families in the U.S. Just helping to help good people make ends meet.

It doesn't matter if I am either for or against a war in Iraq. What I am proud to support are the men and women that donate their lives to fight on behalf of their countries. While I might not stand behind this terrible war, I will fiercely stand behind those people that not only give their lives but those that come home both mentally and physically scared, for life.

Army reports show that 1 in 3 soldiers returning from deployment will suffer from depression, anxiety or post-traumatic stress disorder (PTSD). Those that have been on more than one tour of duty have a 50% higher rate of facing these issues. Since 2001, more than 650,000 soldiers have been sent to Iraq and Afghanistan so the number of people impacted by this is huge.

But it is not just the deployed family member that suffers. These issues transmit to the family and friends that surround them as well, both in day-to-day interactions and most certainly in [financial responsibilities](#).

Depression, anxiety, and PTSD all have components that can lead to money troubles. Exacerbating this are the initial big purchases made by returning troops because they feel they've earned it and deserve to have that new sports bike, car or big toy. It's hard to fault that logic.

Least we forget that many serving in Iraq and Afghanistan are citizen soldiers, reserve soldiers that have had to set aside their lives and businesses while sent far from home into the line of mortal danger. For many this has meant a significant loss of income they would have made if they had been able to stay in civilian life.

There are rules that can help to protect active duty military from financial problems, like the [Soldiers' and Sailors' Civil Relief Act](#) that was first put forward in 1940. This Act states that while on active duty the U.S. soldier may be protected with:

- Reduced interest rate on mortgage payments.
- Reduced interest rate on [credit card debt](#).
- Protection from eviction if your rent is \$1,200 or less.
- Delay of all civil court actions, such as [bankruptcy](#), foreclosure or divorce proceedings.

I've worked with soldiers over the years that although protected by the Soldiers' and Sailors' Civil Relief Act, have been pursued by [debt collectors](#) even while serving far from home.

What concerns me now is that returning military is coming back home to the U.S. and U.K. to face a tenuous financial situation. While they have been gone their salary has become worth less than it was when they were deployed and their pocketbooks will be maximally stretched.

So let's heap on the effects of depression, anxiety and PTSD on top of all that. All of these emotional conditions share one thing in common, they can lead to the paralysis or inability to face issues, come up with a plan and execute it successfully.

When returning back to a now strange land, home, and dealing with trying to maybe find a new job in a tightening job market or trying to return to a previous position, it might just be more than we can reasonably expect to assume that these good men and women of our military are not going to suffer a higher incidence and more intense fear and shame of [financial troubles](#).

In a firefight with an enemy you can do one thing that you can't typically do when in [debt](#). The soldier has a trusty weapon that can extend lethal force to their enemy. The debtor has no weapon strong enough to deploy against the debt collector, except maybe for bankruptcy.

Rather than do battle in a fraternal squad, debtors are left to fight alone, left alone on the field of battle.

If you are a returning military member and facing the fear, pain and shame of financial troubles, [ask me for help](#), I'll do what I can.

If you have read this message and believe as I do that returning members of the military deserve help and support for money troubles, can you please take a moment and use the social bookmarking buttons below to Stumble or Digg this article.

Thanks.

Steve