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Keeping It Legal!

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Does debt have you feeling blue?

According to reports, a little over one third of shoppers accrued debt over the 2022 holiday season. If you fall into this category, you should be cautious as interest rates are likely to rise in the coming months. Not only does the debt you accrue affect your finances, but it could ultimately cost you your job.

If you hold a security clearance, bad credit and excessive debt can be a big problem. The United States Code of Federal Regulations (U.S. CFR) specifically talks about financial considerations in Title 32, section 147.8. The concern is that "an individual who is financially overextended is at risk of having to engage in illegal acts to

generate funds." 32 C.F.R. Sec. 147.8(a).

Some solutions to help keep debt under control:

- ◆ Check your credit score;
- ◆ Immediately dispute mistakes on your credit report;
- ◆ Make at least minimum payments to your creditors every month;
- ◆ Prepare a budget that will help reduce your debt.

Documenting your efforts to manage your debt problems will be helpful during the security clearance investigation process. Having a little bit of debt does not necessarily mean an automatic denial of a clearance. The U.S. CFR addresses mitigating factors in

Title 32, section 147.8(c). Those factors include: the behavior was not recent; it was an isolated incident; the conditions resulting in the debt were largely beyond one's control; the member is receiving debt counseling; and the member made a good-faith effort to repay creditors.

There are lots of resources available to military members to assist with financial readiness. The M&FRC has a personal financial counselor (PFC) available. They provide free counseling and support to help with budgeting and credit management. Our PFC at Pope is Mrs. Kimberly Eng. She can be reached via cell (910)366-7163 or email: pfc2.bragg.usa@zeiders.com

Your local JA Office is here to help.

To request an appointment:

1. Call 910-394-2341;
2. Send an email to: 43AMOG.JA.LegalAssistance.us.af.mil; or
3. Visit: <https://www.pope.af.mil/about-us/Legal-appointment>.

We provide notaries, powers of attorneys, and attorney consultations (the last by appointment).

For after-hours emergencies, call the Command Post (394-9000) to reach the on-call JAG.

Ethics Corner

According to the Joint Ethics Regulation (JER), para. 6-200, military members and government civilian employees shall satisfy in good faith their obligations as citizens, including just financial obligations, especially those such as Federal, State, or local taxes that are imposed by law. A just financial obligation includes any financial obligation acknowledged by the employee or reduced to judgment by a court. In good faith means an honest intention to fulfill any just financial obligation in a timely manner. In the event of a dispute between an employee and an alleged creditor, an agency is not required to determine the validity or amount of the disputed debt or to collect a debt on the alleged creditor's behalf.