

*“So often, people go on a house hunt and they make a decision to buy in 10 days without having done any homework at all. What really gets me is that people make a large financial decision in less time than they take to plan a vacation.”*

— Patrick Beagle, owner and President of WealthCrest Financial Services, LLC. For more information on buying versus renting in the military, see our article on page 8.

*“For those families [who] are assigned overseas, to include those members that are deployed overseas, trying to deal with issues back home is really difficult ... Part of our concern was to develop some ways they can do some thoughtful planning so they don’t get to the point in time when they can’t respond to [a crisis] because of their military service.”*

— James Martin, Ph.D, a professor at the Bryn Mawr College Graduate School of Social Work and Social Research. Martin, a retired Army Colonel and recognized national leader in the area of military family services and support, co-authored a paper that identified senior ranking officers and non-commissioned officers as a population for whom eldercare is particularly problematic. For more on the challenges of caring for aging relatives while serving in the military, see our article on page 28.

*“Some for-profit colleges ... see service members as nothing more than dollar signs in uniform, and ... use some very unscrupulous marketing techniques to draw them in.”*

—Holly Petraeus, the Consumer Financial Protection Bureau’s assistant director for service member affairs. For more information on this topic, see our article on page 32.

*“We cannot stress enough that people need to stop sending money to persons they meet on the Internet and claim to be in the U.S. military ... It is heartbreaking to hear these stories over and over again of people who have sent thousands of dollars to someone they have never met and sometimes have never even spoken to on the phone.”*

— Chris Grey, spokesman for the Army Criminal Investigation Division. For more information on Internet scams, see our article on page 34.



Roy Cooper, North Carolina attorney general, and Holly Petraeus, the assistant director for the Office of Service Member Affairs, Consumer Financial Protection Bureau, speak to service members at the Paradise Point Officers’ Club, Marine Corps Base Camp Lejeune, to hear from Marines and sailors about scams they’ve encountered. Since the Dodd-Frank financial bill passed this year, the CFPB Office of Service Member Affairs was created to protect service members and their families from fraudulent business activity.