



## Training the Force: Developing Financially Fit Service Members for Today's Military

By Darius F. Peterson

Biblioscholar Sep 2012, 2012. Taschenbuch. Book Condition: Neu. 246x189x4 mm. This item is printed on demand - Print on Demand Neuware - '\$FREE CASH NOW\$! No credit Not a problem, Bankruptcies OK.' Misleading or questionable ads like these are common in the military community. Additionally, indebtedness among service members is on the rise and has significantly impacted readiness and soldier well-being. To offset this trend, Army leaders should act in concert with Consumer Affairs Financial Assistance Program (CAFAP) personnel to combat debt proliferation and associated problems. According to former CSA General (Ret.) Carl Vuono, 'training is the cornerstone of readiness.' However, a performance-oriented, 'commander-centric' financial training program is lacking. This absence of common core instructions has systematically affected the Armed Services and cost Post Exchanges and Commissaries millions of dollars per year. Although Army Regulation 600-15, 'Indebtedness of Military Personnel', mandates soldiers to wisely manage their finances and promptly pay debts, it does not provide instructional advice for success. Instead, it is more creditor-focused requiring leaders to process complaints against soldiers. Finally, several military studies by RAND have cited junior enlisted soldiers (less than ten years of service) are the most likely candidates to experience financial difficulties. 72 pp. English.



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