

Today's military family faces many common consumer challenges, as well as the additional stress associated with frequent separation. To ease such difficulties, Family Centers, along with the other programs described below, provide help and support for military families.

### **U.S. Military Family Centers**

Located on most military installations, Family Centers provide information, life skills education, and support services to military members and their families. One key function of a Family Center is to link customers with appropriate services available in the local community and/or through state and federal assistance programs such as those related to health and human services, school systems, employment assistance, law enforcement and recreation.

If you cannot locate a Family Center, please contact your respective military branch's headquarters office listed below. The designation "DSN," preceding some of the phone numbers, refers to the military phone system and does not apply to the civilian sector.

Air Force Community Readiness and Family Support  
AF/A1SF 4E235  
Force Sustainment Division  
1040 Air Force Pentagon  
Washington DC 20330-1040  
(703) 697-0067  
[www.afcrossroads.com](http://www.afcrossroads.com)

Air Force Crossroads is a comprehensive resource for Air Force members and their families relating to nearly every aspect of personal and professional life. With topics that range from health and wellness, finances, family matters and recreation, the network includes access to the Air Force Spouse Forum, chat rooms, an employment forum, a flea market and links to news sources.

Marine Corps Community Services  
3280 Russell Rd.  
Quantico, VA 22134-5103  
703-784-0275  
DSN: 278-0275  
Toll free: 1-800-MARINES  
Fax: 703-784-9816  
[www.usmc-mccs.org](http://www.usmc-mccs.org)

The Personal and Family Readiness Division (MR) provides a number of Marine Corps personnel service programs, such as: Casualty Assistance, DEERS Dependency Determination, Voting Assistance, Postal Services, and Personal Claims. MCCS delivers goods and services at over 2,250 facilities and has a staff of more than 12,000 employees worldwide.

Fleet and Family Support Programs  
Commander, Navy Installations Command  
2713 Mitscher Road, SW, Suite 300  
Washington, DC 20373-5802  
Ph: 1-800-FSC-LINE (372-5463)  
Website: [www.nffsp.org](http://www.nffsp.org)

The Fleet and Family Support Program delivered by Commander, Navy Installations Command, provides support, references, information and a wide range of assistance for members of the Navy and their families to meet the unique challenges of the military lifestyle. Up-to-date news, messages, links and resources are provided, including assistance with relocation, employment, career and benefits, healthy lifestyles, casualties, domestic violence, and retirement.

Family and Morale, Welfare and Recreation Command (FMWRC)  
Family Programs Directorate, Army Community Service  
4700 King St.  
Alexandria, VA 22302

703-681-5375  
DSN: 761-5375  
Fax: 703-681-7236

[www.myArmyLifeToo.com](http://www.myArmyLifeToo.com)

The MyArmyLifeToo portal is the single gateway to comprehensive information on the support available to Army personnel and families, including resources to strengthen home and family life, Army basics training, lifelong learning, finances, employment, relevant news, along with links to key resources.

U.S. Coast Guard  
2100 Second St., SW, Room 6320  
Washington, DC 20593  
202-267-6160  
Toll free: 1-800-368-5647 (Safety)  
Toll free: 1-877-NOW-USCG (Recruiting)  
Fax: 202-267-4798

[www.uscg.mil](http://www.uscg.mil)

The U.S. Coast Guard can provide key resources, including core publications, career information and related news, as well as comprehensive background about its mission, community services, history, photos and reports.

### **Military HomeFront**

[www.militaryhomefront.dod.mil](http://www.militaryhomefront.dod.mil)

Military HomeFront is the official Department of Defense website for information to help improve the quality of life for troops and their families. Members of all branches of the military service and their families will find reliable, up-to-date details and advice on such topics as education, housing, legal matters, parenting, personal finances, pay and benefits, relocation and healthcare. Military HomeFront also makes it easier for leaders to locate official quality of life program information and resources for their troops and families. In addition, service providers can access desk guides, policies, forms and other resources.

### **Military Sentinel**

[www.ftc.gov/sentinel/military](http://www.ftc.gov/sentinel/military)

Military Sentinel is a gateway to consumer education materials covering a wide range of consumer protection issues, from auto leasing, to identity theft, to work-at-home scams. It allows members of the United States Armed Forces to enter consumer complaints directly into a database that is immediately accessible by over 500 law enforcement organizations throughout the United States, Canada, and Australia. These law enforcement agencies use this complaint data to target cases for prosecution and other enforcement measures. The information from Military Sentinel can also be used by members of the JAG staff and others in the Department of Defense to help protect armed services members and their families from consumer protection-related problems.

### **Military OneSource**

[www.militaryonesource.com](http://www.militaryonesource.com) or 1-800-342-9647

Military OneSource is an excellent hub of information and assistance for military personnel and their families. This 24/7 resource offers a variety of services and tools dedicated to meeting the special needs and improving the lives of service men and women, both personally and professionally. In addition to in-person counseling and direct links to all of the armed services home sites, Military OneSource offers advice and who-to-contact information on matters such as health, education, training, moving, shopping, legal issues and finances. Podcasts, webinars, discussion boards and news feeds cover special topics and provide answers to help resolve problems.

## **Better Business Bureau Military Line**

The BBB Military Line, [www.military.bbb.org](http://www.military.bbb.org), offers consumer education and advocacy to service members and their families. Five service-specific sites contain current military-related consumer news, as well as links to local BBBs and other sites with useful consumer information:

- [www.army.bbb.org](http://www.army.bbb.org)
- [www.navy.bbb.org](http://www.navy.bbb.org)
- [www.airforce.bbb.org](http://www.airforce.bbb.org)
- [www.marinecorps.bbb.org](http://www.marinecorps.bbb.org)
- [www.coastguard.bbb.org](http://www.coastguard.bbb.org)

Users may request reports, file complaints, and sign up for a custom consumer newsletter. On a local level, area BBBs provide educational briefings for military personnel and their families, and work with local businesses to promote ethical treatment of military consumers.

## **Predatory Lending Restrictions**

As of October 1, 2007, the Talent Nelson amendment to the John Warner National Defense Authorization Act allows the Department of Defense to regulate the terms of payday loans, vehicle title loans and tax refund loans to active duty service members and their dependents. These three products have high interest rates, coupled with short payback terms.

The rule for service members and their dependents limits the annual percentage rate on these loans to 36 percent. All fees and charges should be included in the calculation of the rate. The rule also prohibits contracts requiring the use of a check or access to a bank account, mandatory arbitration, and unreasonable legal notice. Any credit agreement subject to the regulation that fails to comply with this regulation is void and cannot be enforced. The rule further provides that a creditor or assignee that knowingly violates the regulation shall be subject to certain criminal penalties.

The Department of Defense strongly encourages service members and their families to choose alternatives which are designed to help resolve financial crises, rebuild credit ratings and establish savings for emergencies. Payday loans, vehicle title loans and tax refund loans can propel an already over extended borrower into a deeper spiral of debt.

## **Commissaries and Exchanges**

Consumers who shop at military commissaries and exchanges and who have a question or problem should contact the local manager before contacting the regional offices. If your problem is not resolved at the local level, then write or call the regional office nearest you. Be sure to discuss the problem with the local and regional offices of a commissary or exchange before contacting the national headquarters.

## **Wounded Warrior Resource Center**

The [Wounded Warrior Resource Center website \(WWRC\)](#) provides wounded service members, their families, and caregivers with information they need in the areas of military facilities, health care services, and benefits. It supports access to the Wounded Warrior Resource Call Center and trained specialists who are available 24 hours a day, 7 days a week by phone at 1-800-342-9647 or by e-mail at [wwrc@militaryonesource.com](mailto:wwrc@militaryonesource.com). Information is also available on how to connect to other families for support and recreation.

## **National Resource Directory**

The [National Resource Directory](#) provides wounded, ill and injured service members, veterans, their families and those who support them with a web-based yellow book. It provides information on, and access to, the full range of medical and non-medical services and resources needed to achieve their personal and professional goals across the transitions from recovery to rehabilitation to community reintegration. The National Resource Directory is an online partnership of the Departments of Defense, Labor and Veterans Affairs and provides links to the services and resources of federal, state and local governmental agencies; veteran's service, non-profit, community based and philanthropic organizations; professional associations and academic institutions.