



## Personal/Family

### **FINANCIAL PRESSURES**

Financial challenges can arise from unanticipated emergencies or fiscal mismanagement. Difficulty meeting financial obligations is more commonly found in junior enlisted members, single parents, newly divorced/separated individuals, families that have members with chronic medical needs or disabilities, newlyweds and those who have recently PCS'd. Financial difficulties can represent a significant and ongoing stressor that is strongly associated with marital problems and divorce. It is also a known factor in many active duty Air Force suicides.

### **Signs Wingmen Should Know/Look For**

- Repeated use of advanced pay, payday loans, or loans from friends.
- Creditors calling for payments.
- Inability to purchase necessities such as food, gasoline, diapers, etc.
- Misuse of government travel card.
- Recurrent complaints of inadequate funds, unexpected expenditures, or a spouse's spending habits.
- Indications of hopelessness regarding financial issues.

### **Recommended Wingman Action**

- Recognize that financial problems place personnel at risk for marital problems, divorce, and suicide.
- Take seriously any talk or indications of marital/family abuse or thoughts of harming oneself or others.
- Inform leadership of any concerns.
- Encourage Airman to go to approved on-base or partner financial institutions, such as the Airman and Family Readiness Centers (A&FRC) and Air Force Aid Society.

### **Leadership Considerations**

- Publicize the risks of payday loan services and excessive use of credit cards.
- Encourage Airmen to live within their means.
- Educate members about utilizing Airman and Family Readiness Centers (A&FRC) financial counselors.
- Discuss financial issue during quarterly (as required) counseling sessions.