

Money problems

By PFC G.G.Liddy

Mary has a serious problem, its the 20th of the month, she's broke, and no one in the Brigade will loan her money because she owes everyone. Mary feels helpless.

John and his wife are in the same predicament but unlike Mary, who can eat in the 440th Dining Facility, they don't have any food in the house. "My wife cries a lot", John admits, "And we constantly argue, usually about money". John feels he has the entire world on his shoulders while working on his job at the 17th Signal Battalion. John's friend Steve in the 32nd is going through hard times too.

Money problems. If you look hard enough you can find someone having financial difficulty in every company in this Brigade. But don't stop there, its Army wide and civilian life is no different either, but keep one thing in mind, the Army takes care of its own.

The Frankfurt and Darmstadt Army Community Services (ACS) has budget counselors who can help you get out of debt. The service is free. SFC Carol Ogg, NCOIC of the Frankfurt ACS, said that no appointment is necessary but it is wise to call before coming in.

"The soldier should bring in his or her current leave and earning statement and a list of all of their bills." Ogg

said, "And we can help," she continued. Ogg pointed out that presently they have 60 clients who owe bills totalling 250 thousand dollars. In one years time that debt will be reduced by \$100 thousand. To say the least, the Frankfurt and Darmstadt ACS has been successful.

All client's names in the Budget Counseling Program are kept confidential. Ogg said their clients have ranged in rank from privates to captains, but they will accept any rank, including DOD civilians.

"Our counselors will first determine what the individual needs to live on" Ogg said, then we contact the creditor and try to establish a lesser payment. "In most cases", the senior NCO commented, "the creditors will work with us".

Brigade soldiers who are not in serious financial trouble, but would like to save more money can also receive counseling free of charge.

Ogg also said that anyone in the soldier's chain of command can refer them to ACS.

For additional information or an appointment call Frankfurt (2311-5107) or Darmstadt (2371-6472) and get out of debt.

