

PREVENTING FINANCIAL AND LEGAL PROBLEMS

Being on the move all the time makes it difficult for military families to keep their personal affairs in order. These precautions can help you prevent many legal and financial problems:

1. Organize your personal papers. Have one place, such as a filing cabinet or fire-proof strong box, where you keep all your personal papers. Each time you get a new document, such as an LES, file it right away so it will not be lost. Important receipts should also be retained. You should keep all tax records, cancelled checks and/or bank statements for a minimum of three years. That way, if a problem arises, you will have the records needed to sort it out. For example, if there is ever any question about the amount of family support payments you made or the amount you paid for an item damaged during a household goods shipment, you will have the proof to back up what you say.
2. Keep a written summary of important business conversations. Many important financial and legal matters are handled over the phone or face-to-face. You should write down the full name of the person to whom you are speaking, the date and time of the conversation and a brief summary of it. You will not be able to prove the contents of the conversation by doing this, but it will add to your credibility if you need to refer to the conversation in the future.
3. Keep copies of business letters. Letters you write to solve your financial and legal problems are far more valuable if you keep copies of them. You will be able to refer to these letters in the future and can use them to prove that you have been trying to solve the problem.
4. Send letters certified, return receipt requested, so that you will be able to prove that they were received. You should save your return receipt (green card) with the copy of the letter that you sent.
5. Take care of problems as they arise. Financial and legal difficulties only get worse if you ignore them. If you receive court documents and don't know what to do with them, you should consult a legal assistance or other attorney immediately. Instead of letting unpaid bills pile up, see ACS for budget or debt counseling.

This summary gives you general information only. It is not intended to be a substitute for talking with a lawyer. You may consult a legal assistance attorney by appointment at the Legal Services Branch. Call 532-4371 for an appointment, or check our web site at <http://legal-assistance.monmouth.army.mil>.

The Point of Contact for this subject in the CECOM Legal Office is Ms. Pamela McArthur, (732) 532-4760; DSN 992-4760.

KATHRYN T. H. SZYMANSKI
Chief Counsel