

Servicemembers Civil Relief Act

Overview

The Servicemembers Civil Relief Act, or SCRA, supports military personnel by limiting, postponing or suspending a broad range of financial and civil obligations during periods of military service. The SCRA is designed to allow service members to focus solely on their mission of defending our nation. Its protections have specific, situation-based requirements. Speak with your local military legal assistance office to discuss how SCRA protections may apply to you.

Benefits and Protections

One of the most notable protections of SCRA is the requirement for creditors to reduce interest rates to 6% on debt incurred **prior** to entering active duty. This includes individual debts, as well as those held jointly with your spouse.

Additional SCRA Features Include Help in the Following Areas:

- Providing [some protections](#) against default judgments in civil cases
- Granting special protections against home foreclosure
- Providing special protections against repossession of property
- Terminating residential housing and automobile leases without penalty in some cases
- Terminating cell and residential phone service, internet and cable in [certain cases](#)

Who's Covered

- Active-duty service members
- Members of the Reserve component when serving on active duty
- Members of the National Guard component mobilized under federal orders for more than 30 consecutive days
- Active-duty commissioned officers of the Public Health Service or the National Oceanic and Atmospheric Administration

Know Your Rights

Landlords, lenders and lessors must abide by the SCRA, but they don't always know if and when you qualify. You must request relief. Your time frame for doing so varies based on the protections you seek, ranging from 30 to 180 days upon release from the period of military service. Service members, or trusted loved ones who oversee their financial affairs, should notify lenders as soon as possible upon receiving qualifying orders to minimize potential complications (Trusted loved ones would be better able to represent you if they have limited [power of attorney](#) to act on your behalf in specific situations.)

Direct landlords, lenders and lessors to the SCRA website to obtain qualifying military status at <https://scra.dmdc.osd.mil/scra/#/home>.

Additional Resources

For support with legal matters, use the Armed Forces Legal Services Locator at <https://legalassistance.law.af.mil> to find legal assistance near you.

File a complaint with the [Department of Justice's Civil Rights Division](#) or contact your [state attorney general](#).

To learn more or for help navigating your protections under SCRA, make an appointment with a free [personal financial manager](#) or [counselor](#) at your nearest Military and Family Support Center.

As you reach new milestones and complete your [service's financial readiness training](#), look to the [Office of Financial Readiness](#) and your service for additional resources.



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