Name:	Date:	Class:

S BUILDING BLOCKS STUDENT WORKSHEET

Angela learns about the Servicemembers Civil Relief Act

SCRA stands for Servicemembers Civil Relief Act. Understanding the benefits of SCRA can help servicemembers avoid legal or financial problems that can affect their ability to serve.

INSTRUCTIONS

- 1 Complete the "Debit, credit & credit scores" topic at https://mimm.gov/.
- 2 Review "The Servicemembers Civil Relief Act (SCRA)" handout.
- 3 In your group, review the scenarios on the next page and match them to the relevant SCRA provision.
- 4 Answer the "Digging deeper" questions.
- 5 Nominate a person in your group to share your responses.
- 6 Listen to the other groups' answers and add notes as needed to your answers.



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Summer 2022

SCRA protection scenarios

Scenario	Protection number
You are unable to make your mortgage payments and receive a notice from your lender that they plan to foreclose on your home. You took out your mortgage before you entered active duty service and are worried that you won't be able to repay the loan while on active duty.	
You've just signed a 12-month lease on an apartment when you receive deployment orders for six months. You don't want to make payments on an empty apartment for six months.	
You paid for college using private loans that have an 8% annual percentage rate (APR). You just became an active duty servicemember and wonder if there's any way to reduce your interest payment.	
While deployed you receive notice that you're being named in a civil suit by a former neighbor. You worry that the court will rule in favor of the person suing you since you will be unable to appear in court while you are deployed and do not have an attorney to represent you.	
You leased a car before entering active duty service and have not been able to make payments for the last two months. You're worried that your car will be repossessed.	

Digging deeper

- 1. What protections does the Servicemembers Civil Relief Act (SCRA) provide? Why are these protections offered to active servicemembers?
- 2. What steps should servicemembers take to end residential or automobile leases under the SCRA?

3.	What must you have done in order to be protected against repossession of your vehicle while on active duty service?
4.	What are some of the consequences if you do not make payments due on your vehicles or personal property as an active duty servicemember, even if you are
	protected by the SCRA?
5.	What can you do if you believe your SCRA rights have been violated?