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512th Airlift Wing, Dover Air Force Base, Del.

Team Dover encouraged to report fraud, financial issues

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When service members find themselves the victim of a deceptive financial purchase or unreasonable contract terms Joseph R. "Beau" Biden III and Holly Petraeus want to know about it. Biden, who is Delaware's attorney general, and Petraeus, who is the director of the Consumer Financial Protection Bureau's Office of Servicemember Affairs, visited Dover Air Force Base, Del., Jan. 20 and addressed these types of issues at several forums on base.

During a press conference at the Landings Club, Petraeus said the purpose of their visit was to help educate service members on some financial pitfall areas and find out what the most pressing financial issues are for military members surrounding Dover AFB, whether it be car loans or internet scams.

Responding to a question from a newspaper reporter re-

garding impractical purchases made by service members, Petraeus responded, "We're not here to tell them what they should or should not buy; but, if they are going to buy, I want them to buy with the best possible terms."

Following the press conference, the attorney general and the wife of CIA Director David Petraeus, chaired a town hall meeting inside the Landings Club, where about 100 service members listened and participated in an interactive session centered on local personal testimonies.

For reservists here, 512th Airman and Family Readiness reported the following items as some of the more common financial issues:

- The inability to pay travel related expenses when a travel voucher is not processed in a timely manner;
- Medical debt for uninsured families;
- Entering into contractual agreements they don't understand such as pay day loans.

Master Sgt. Laura Coseglia, 512th AF&R director, attended a round table session with Biden and Petraeus. She was one of several service providers to include mental health, legal, housing and education and training who gave examples of areas where Airmen have gotten into some financial trouble.

"They were very familiar with all the issues we brought to the table, especially mortgages and foreclosures," said Coseglia.

"Twenty-five percent of homeowners are underwater," Biden said that afternoon. "And, that includes service members; but, service members experience unique hurdles that civilians don't."

Petraeus addressed the areas that make it challenging for military homeowners. They include service members:

- Having to move for a (permanent change of station);
- To read the full story, visit www.512aw.afrc.af.mil/news/story.asp?id=123287278.



Joseph R. "Beau" Biden III, the attorney general for Delaware, speaks the press Jan. 20 at Dover Air Force Base, Del., in regards to financial consumer issues military members face, including mortgage, interest and internet scams. He and Holly Petraeus, the director of the Consumer Financial Protection Bureau's Office of Servicemember Affairs, also met with base leadership and held a town hall meeting with service members during their visit with Team Dover. (Photo by Roland Balik)

Don't miss deadline to apply for 2012 Teen Leadership Summits

The Air Force Reserve and Air National Guard Teen Leadership Summit locations this summer are in Dahlonga, Ga., and Estes Park, Colo.

The teen summits combine high-adventure activities with leadership classes to allow teens to tap into their leadership potential and discover hidden strengths while developing a sense of belonging as part of the Air Force community.

Teens with a parent in the Air Force Reserve or Air National Guard can sign up to attend one of the free summits. April 13 is the application deadline. Participants must be 15 to 18 years old.

More information is available at www.afrc.af.mil/library/4rfamilies.

Teens must answer essay questions and complete code-of-conduct and transportation forms to attend one of the summits.

The first summit is the Classic Teen Leadership Summit in Dahlonga, Ga., June 17-22. During this weeklong adventure, teens

will participate in group activities such as high ropes, zip-line canopy tour, white-water rafting, hiking, fishing, archery and survival classes. Attendees will be introduced to community partners, such as 4-H, American Legion and YMCA, who provide support to military families. The teens will also attend leadership classes throughout the week.

The second summit is the Adventure Teen Leadership Summit in Estes Park, Colo. Aug. 7-12. During this summit, teens will take part in daily adventure activities including hiking, mountain biking, horseback riding, horse colt training, arts and crafts, woodworking, technical rock climbing, and archery. Leadership classes taught throughout the week include the Seven Habits of Highly Effective Teens. Each evening, teens will gather for programs including campfires and songs, musical performances and environmental education classes.

Both summits include military traditions and community service projects. (Courtesy Air Force Reserve Command)