

Assessing the Personal Financial Problems of Junior Enlisted Personnel

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Lt. Colonel, USAF



Assessing The Personal Financial Problems Of Junior Enlisted Personnel

Paul Poast



Assessing The Personal Financial Problems Of Junior Enlisted Personnel:

Assessing the Personal Financial Problems of Junior Enlisted Personnel, 2002 Military life subjects servicemembers and their families to a variety of stresses These include unexpected deployments long separations and isolation from parents and other family members to name a few The military services are interested in reducing the source and intensity of the stress affecting their members Surveys of military personnel show that particularly for junior personnel financial problems constitute a major source of stress subordinate only to increased workload and family separation The services have a vested interest in reducing the number and type of financial problems their members have because they not only have a negative effect on individual family well being but they also can lead to poor job performance Thus determining the nature and extent of the financial problems afflicting military personnel and whether these problems differ substantially in type and number from comparable members of civilian society could provide policymakers with important information At the request of the Department of Defense the National Defense Research Institute conducted a study to answer these questions Assessing the Personal Financial Problems of Junior Enlisted Personnel, 2002

Financial Services Needs of Military Personnel and Their Families United States. Congress. House. Committee on Financial Services. Subcommittee on Oversight and Investigations, 2006 Modernizing the U.S. Financial Regulatory System United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 2009 Military Personnel Derek B. Stewart (au), 2005-09 The financial conditions of servicemembers SM their families are of great concern SM with severe financial problems risk losing security clearances incurring admin or criminal penalties or in some cases face discharges Despite DoD programs on personal financial mgmt PFM studies show that SM particularly jr enlisted personnel continue to report financial difficulties This report assessed 1 the extent to which deployment impacts the financial condition of active duty SM their families 2 whether DoD has an oversight framework for evaluating mil programs designed to assist deployed non deployed SM in managing their finances 3 the extent to which jr enlisted SM receive required PFM training Tables

Military Personnel United States. General Accounting Office, 2003 **Financial Product Sales** Richard J. Hillman, 2006-04 *Financial product sales actions needed to better protect military members : report to the Committee on Banking, Housing, and Urban Affairs, U.S. Senate.* , **The U.S. Army and the New National Security Strategy** Lynn E. Davis, Jeremy Shapiro, Bruce Nardulli, Roger Cliff, Nora Bensahel, 2003-07-09 This book examines the Army s role in the war on terrorism the Army s homeland security needs the implications of increased emphasis on Asia the Army s role in coalition operations the unfinished business of jointness the lessons learned from operations and how to prepare for the future the Army s deployability logistical and personnel challenges and whether the Army can afford its Transformation These examinations are bracketed by an introduction a description of the Army s place in the new national security strategy and a summary of the authors conclusions Department of Defense Appropriations for 1999: Personnel quality of life issues

United States. Congress. House. Committee on Appropriations. Subcommittee on National Security, 2002 Evaluating Human Resources Programs Jack E. Edwards, John C. Scott, Nambury S. Raju, 2007-05-04 Evaluating Human Resources Programs is a groundbreaking book that offers readers a systematic method for enhancing the value and impact of HR and supporting its emerging role as a strategic organizational leader It provides a practical framework for adjusting and realigning strategies across all types of HR programs The authors outline a proven six phase process that will maximize the likelihood of a successful HR program evaluation including real world techniques strategies and examples to illustrate their recommended steps and actions **The Economics of War** Paul Poast, 2006 With the costs of war dominating our economic news and discussions Paul Poast's new text is a needed relevant and thought provoking new offering Written in an extremely accessible manner the book is an interesting addition to a course at any level The book's low price makes it a perfect complement to a Principles text a Social Issues book or any upper level course on war or international security into which an instructor would like to add some economic data or theory Department of Defense Appropriations United States. Congress. House. Committee on Appropriations. Subcommittee on Department of Defense, 2000 **The Politics of Military Families** René Moelker, Manon Andres, Nina Rones, 2019-06-14 This book examines the politics of military families in relation to the tensions between the state military organization and private life It elaborates on the tensions between the advent of challenging worldwide deployment for the military and the prominence of the home front The volume aims to understand the dynamics of conflict and change within triad figurations at the macro society meso organizational and micro family level and is guided by the following overarching research questions What are the key issues in the three party dynamics What tensions exist in these dynamics How do actors seek to arrive at a balance What initiatives for change are made With contributions from international scholars who examine the workings of politics in military families at all three levels the book argues that members within military families deal with shifting power balances and these are impacted by demands from organizations and the state This book will be of much interest to students of military studies sociology organizational studies and politics Invisible Women Margaret C. Harrell, 2001-01-30 Military manpower policy is often crafted by policymakers without an in depth understanding of the life experiences and views of junior enlisted personnel It is plausible to expect that some policymakers attribute the attitudes and experiences of these young soldiers to such features as youth or lack of an advanced education and may thus believe themselves able to empathize with this population group by recalling their own parallel life experiences However this approach oversimplifies the life experiences of these families and neglects the reality that most policymakers and professional managers have never experienced the compendium of problems these couples face such as youth lack of education financial difficulties emotional and physical distance from extended family and invisibility in a large bureaucracy At the center of this book are the personal stories of three junior enlisted spouses told in their own voices and selected to emphasize the dilemmas numerous enlisted families face The stories provide insight into

the experiences and attitudes of other junior enlisted families Those interested or involved in the military or those who live a military lifestyle at any pay grade will find these stories both useful and engaging

Department of Defense

Appropriations for 1999 United States. Congress. House. Committee on Appropriations. Subcommittee on National Security, 2002 *American Military Life in the 21st Century* Eugenia L. Weiss, Carl Andrew Castro, 2018-11-16 A

comprehensive guide to the lives and experiences of military service members veterans and their families in the United States today with special emphasis given to those of the post 9 11 era This reference work provides detailed information on the issues U S service members face both stateside and during deployments overseas Issues covered include relations with family substance use housing educational and job training opportunities post traumatic stress disorder and other health issues and experiences of women sexual minorities and ethnic racial minorities in the armed services This set also examines major issues related to military service for people close to the men and women who serve our country such as spouses or partners children and parents grappling with such issues as single parenthood during deployment and bereavement at the loss of a loved one Finally this set is a valuable resource for people seeking a greater understanding of the issues that confront some military service members and veterans from chronic health problems to economic vulnerability to suicide to incarceration The two volumes are written in a comprehensive yet succinct and accessible style by experts familiar with the latest trends and findings

Hearings on National Defense Authorization Act for Fiscal Year 1997--(H.R. 3230) and Oversight of Previously Authorized Programs Before the Committee on National Security, House of Representatives, One Hundred Fourth Congress, Second Session United States. Congress. House. Committee on National Security. Military Personnel Subcommittee, 1997 Selected Rand Abstracts Rand Corporation, 2002 Includes publications previously listed in the supplements to the Index of selected publications of the Rand Corporation Oct 1962 Feb 1963

Military personnel: DOD's Predatory Lending Report Addressed Mandated Issues, but Support is Limited for Some Findings and Recommendations, 2007

You requested that we review DOD's 2006 report on predatory lending practices Specifically we evaluated DOD's approach and support in preparing its mandated report on predatory lending practices This report documents findings that we briefed to your offices on August 17 2007 Enclosure I contains the briefing slides we presented This briefing contributes to a larger GAO body of work on compensation and financial conditions of military personnel see the list of related GAO products at the end of this report In conducting our review we limited the scope of our work to the types of loans that DOD identified as being predatory in its mandated 2006 report We examined legislation that mandated the DOD report and regulations such as government wide and DOD wide standards for data quality In addition to reviewing DOD's predatory lending report and the reports cited in that study we reviewed GAO Congressional Research Service and Federal Deposit Insurance Corporation Office of the Inspector General reports on related issues We developed a tool to systematize our analysis of the quality of research studies and data sources DOD used as support in its report We interviewed

representatives and obtained documents from DOD and the federal agencies military charity organizations and consumer groups involved in the preparation of DOD s report as well as other groups whose perspectives were different from those provided in the DOD report

Assessing The Personal Financial Problems Of Junior Enlisted Personnel Book Review: Unveiling the Magic of Language

In an electronic era where connections and knowledge reign supreme, the enchanting power of language has be much more apparent than ever. Its ability to stir emotions, provoke thought, and instigate transformation is actually remarkable. This extraordinary book, aptly titled "**Assessing The Personal Financial Problems Of Junior Enlisted Personnel**," written by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we will delve into the book is central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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