

## **SCRA: Servicemembers Civil Relief Act**

The Servicemember's Civil Relief Act (SCRA) is an expansion of the benefits of the former Soldier's and Sailor's Civil Relief Act (SSCRA). It provides a wide range of protections for individuals entering, called to active duty in the military, or deployed servicemembers. The law prescribes various benefits for these individuals including reduction of interest rates, suspension of requirements to pay, relief from collection efforts while deployed, and others.

Examples include:

- Servicemembers and their families are protected from eviction from housing due to nonpayment of rents that are \$3,584.99 per month or less while the servicemember is on active duty. The monthly rent amount may change every year and is published in the Federal Register by the Department of Defense.
- Interest on credit obligations established prior to active duty or activation cannot exceed 6 percent for active duty servicemembers while the servicemember is on active duty.
- Many loans, including federally insured and private student loans, are limited to a maximum of 6% interest. The loan must have been obtained prior to receiving orders to active duty or deployment and the interest rate must currently be over 6%.

Additional information about the SCRA can be found at the following:

<https://studentaid.ed.gov/sa/types/grants-scholarships/military>

[http://www.justice.gov/crt/spec\\_topics/military/scratext.pdf](http://www.justice.gov/crt/spec_topics/military/scratext.pdf)

<http://www.militaryonesource.mil>

Of course, you may also contact Premiere Credit of North America, LLC to obtain information regarding your specific situation.

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