

SERVICEMEMBERS CIVIL RELIEF ACT

The [Servicemembers Civil Relief Act \(SCRA\)](#) is a law that was created to provide extra protections for servicemembers, so they won't have to experience financial difficulties as a result of their service.

Who is covered under the SCRA?

- Active duty members of the Army, Marine Corps, Navy, Air Force, and Coast Guard
- 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
- A servicemember's dependents (including spouse, children, and anyone the servicemember has been providing at least one-half of the support for during the 180 days before applying for SCRA protections)

Primary SCRA Provisions

- Six percent cap on interest rates
- Credit rating protection
- Judicial relief
- Protection against evictions
- Ability to terminate property leases
- Cancellation of automobile leases
- Relief from foreclosures and forced sales
- Termination and reinstatement of insurance
- State tax relief

When SCRA Protections Apply

SCRA provisions generally take effect on the first day of active duty and remain in effect during the period of active duty—and in some instances beyond. For example, the Act allows a court to postpone a proceeding to enforce collection of a tax or sale of a property for up to 180 days after you are released from active duty.

Although the SCRA is designed to protect you and your family, most of its provisions require you to take action to request relief in a timely manner. Some protections require written notification, such as the cancellation of a housing rental agreement. Other provisions, such as requesting an SCRA-mandated 6 percent loan rate, require that you show you have been “materially affected” by reason of military service. In most cases, you will need to provide a copy of your active duty orders to gain relief under the Act.

SCRA is a complicated piece of public law. Before you seek relief, waive your rights to SCRA protections, or if you have questions about the type of relief you may be entitled to, it's a good idea to talk to an Armed Forces Legal Assistance Attorney. Use the [Armed Forces Legal Services](#) Locator to find legal assistance near you.

Read more about the SCRA in the [Financial Frontlines Resource Guide](#).



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