



HOW HAS PERSONAL FINANCIAL COUNSELING HELPED YOU?

"Thanks to the personal financial counselor, we have a plan to be debt free and start our reserve fund."

"I'm getting ready to deploy, and the personal financial counselor helped me understand Thrift Savings Plan contributions. Now I know how to get the biggest bang for my buck in a tax-free zone."

"It's hard to open up to someone about personal finances, but the counselor made me feel very comfortable."

PERSONAL FINANCIAL COUNSELORS

MILITARY AND FAMILY LIFE COUNSELING PROGRAM





PERSONAL FINANCIAL COUNSELING

Deployments and PCS moves are just two of the unique challenges that affect military household finances. Personal financial counselors, available through the Military and Family Life Counseling Program, can offer strategies to support positive financial behaviors.

PERSONAL FINANCIAL COUNSELORS CAN HELP WITH TOPICS LIKE:

- » Creating a budget
- » Setting financial goals
- » Consolidating debt
- » Purchasing a home or car
- » Saving and investing
- » Educating school-age children on spending and saving
- » Providing referrals to other services as needed

PERSONAL FINANCIAL COUNSELING SERVICES ARE:

- » Free to active-duty, National Guard and reserve service members (regardless of activation status), their families and survivors

- » Available to augment existing military personal financial management programs
- » Flexible with appointment times to fit your schedule (evenings and weekends available)
- » Confidential and short term for individualized financial planning or solutions support
- » Focused on military-life-related and traditional financial challenges
- » Tailored to meet specific needs through interactive financial briefings and presentations
- » Provided by a professional that holds a bachelor's degree and is an Accredited Financial Counselor, a Certified Financial Planner, a Chartered Financial Consultant or has a national certification with the National Foundation for Credit Counseling

SERVICE PROVIDERS AND LEADERS

Service providers and leaders can contact their service headquarters to request personal financial counselors who can deploy to units for short-term assignments both on and off military installations.

If an installation is not nearby, military service providers can request personal financial counselors for unit events at <https://supportrequest.militaryonesource.mil>.

