

## Military OneSource Financial Counseling

Whether your bills are stacking up or you're trying to figure out how to pay for college tuition, help is just around the corner. Military OneSource offers free [financial counseling](#), in person, by phone or by video chat.

Financial counseling provides you with the opportunity to speak with a professional about your questions and receive referrals to services and programs that meet your specific needs. All active-duty service members, National Guard, reserve members and their families and survivors are eligible to receive this free service. Here are some specifics:

- Accredited financial counselors and the financial management team at Military OneSource call centers are available for in-person, phone and video financial counseling.
- The financial counselors can provide you with the tools to talk with creditors about negotiating late fees and payment plans and steer you in the right direction if you're behind on mortgage payments or facing foreclosure.
- Financial counselors can help you sort through the various college savings programs and weigh the pros and cons of each to help you plan for rising tuition costs.
- Counselors will review savings, retirement and investment plans and discuss the benefits and considerations.
- The Military OneSource financial counselors will not push products or plans, nor will they recommend a specific plan. Instead, the counselors help you weigh the options, letting you choose the best fit for you.

To take advantage of these services, set up a time to meet with a financial counselor by calling Military OneSource at 800-342-9647. Financial counseling assistance is free and is available by phone or video chat if an in-person meeting won't work for you.

If you want to do some work on your own, Military OneSource has financial calculators that can help. Visit the [Military OneSource Personal Financial Management and Taxes](#) page and look under Savings Tools. With these, you'll learn more about saving for retirement, home financing and planning for the future. You may also want to visit [SaveAndInvest.org](#), a financial education program designed to help military families make informed financial decisions.