

Personal Finance Support:

Program Overview/Briefing – Representatives from the Department of Defense (DoD), Military Community and Family Policy, Offices of Counseling and Personal Finance provide an overview Powerpoint/verbal briefing of 20-30 minutes. It includes:

- A broad description of the on-going DoD Financial Readiness Campaign
- An overview of the financial readiness resources and support programs available to Service members and families
- A discussion of financial readiness educational workshops available to service providers, service members and/or their families
- An introduction to such financial and transition-related websites as Military OneSource, MilitaryHOMEFRONT, and TurboTAP ,

Training – Personal Financial Counselors can deliver educational presentations on a wide variety of financial readiness topics customized to meet command needs. They are generally 30-60 min interactive briefings on topics such as: (See attached for description of each training)

Financial Planning for Deployment
Make Your Ideal Retirement a Reality
Strategies for Home-Buying
Insurance Essentials
Avoid Drowning in Debt
Making the Most of your Military Benefits
Thrift Savings Plan (TSP)

Develop a Spending Plan
Simple Tips for Saving & Long Term Investing
Charge Wisely!
Stretching My Money in a Tight Economy
Successful Car Buying Strategies
Investing in a Turbulent Market
Truth and Myths of Credit Reports

Financial Counseling – Fully-certified and credentialed Personal Financial Counselors (PFCs) provide one-on-one counseling services on a pre-registered appointment or walk-in basis as arranged by the command (e.g. private sessions for individuals or couples) or on-demand in a more public, open-forum "Ask Me About Finances" basis. Private sessions fill-up fast!

Resource Booth/Table – A Personal Finance table or booth provides financial educational materials and resources designed to meet the unique needs of military Service members, families and service providers. Booth representatives answer questions and provide warm-hand-offs to appropriate sources of follow-on assistance.

The Personal Finance Training workshop list identified below is to assist the installation POC to determine the Personal Finance Training programs.

Before You Take Off: *Financial Planning for Deployment.* Deployment presents a stressful time for departing Service member and their loved ones. This presentation helps with the financial preparation of deployment, which includes appointing a financial caretaker, enrolling in all deployment benefits, and making sure all necessary financial obligations and needs are met while the Service members is away. Being financial ready to deploy reduces stress and keeps planning for the future on track.

Better Than a Budget: *Develop a Spending Plan.* The best way to achieve your dreams is to start with a plan. This workshop will teach the importance of setting financial goals. The participants of this course will get involved in their own financial planning – beginning with a discussion of the importance of keeping a record of all income and expenses. Additional tools, tips and resources are offered to develop an effective and individualized spending plan.

Dream Big - Plan Now! *Make Your Ideal Retirement a Reality.* Americans are living longer and enjoying an extended 20 to 30 years of retirement at the end of their lives. To compensate for the longer life span, having a sound retirement strategy golden years has never been so important. In this workshop participants will develop a financial plan that includes planning and saving for retirement, understanding all of the financial resources available through the military and more.

Have You Fed Your Pig Today? *Simple Tips for Saving & Long Term Investing.* This presentation describes the various tools for saving and investing, including a broad overview of investment options (i.e. stocks, bonds, and mutual funds). This presentation will provide effective techniques for saving and investing, including investing in troubled times.

Home, Sweet Home: *Strategies for Home-Buying.* Investing in a home is one of the largest purchases in a Service member's life. Learn to compare the benefits of purchasing vs. renting, how much you can really afford, and how to successfully navigate through the buying process. This presentation covers the home buying process and address foreclosures with steps to prevent it.

The Perils of Plastic: *Charge Wisely!* Credit is a powerful and beneficial tool - when used properly. This presentation offers tools to examine wise and unwise credit practices, steps to take to establish good credit and the cost of credit (interest rates and annual fees). This class will also cover what to do when you're overextended- who you pay first and sources available to help. The participants will also learn about credit reports and how one's credit history can have a direct impact on their military career. There are several buyer beware sections, including predatory lending, to warn participants about abusive practices.

Ready for Everything: *Insurance Essentials.* Insurance is a Murphy's Law favorite. If you have it, you might not ever need it. But as soon as it lapses, a fire starts and everything is lost. This presentation addresses the purpose of insurance and the various types that are available. This presentation covers auto, home, life, and other types of insurances and helps identify must-haves for military Service members.

Stretching My Money in a Tight Economy. Learn about successful financial management and the steps you can take toward achieving your financial goals. This presentation will share examples of successful and unsuccessful financial management practices, how to recognize signs of financial trouble and skills to gain control of personal finances.

Take Complete Control of Your Finances - *Avoid Drowning in Debt.* Borrowing money is a fact of life and the use of debt can be both a blessing and a curse. Even in light of today's tightening credit market, it's easy to get in over your head. In this straightforward and easy to understand workshop we will take a step-by-step approach to gaining control of debt - before it

takes control of you. This workshop is packed full of useful tools and guidelines to prevent problems in the future and cure existing ones.

The Wheels You Want: Successful Car-Buying Strategies. For many Service members, a car is one of the first major purchases. This presentation helps young Service members understand the terms and conditions involved in the purchase of a new car to help alleviate the stress of buying and making costly mistakes. This workshop will walk through the three phases of car buying: purchasing, financing and trading in as well as key legal rights of the car buyer/owner

You've Earned It! Making the Most of Your Military Benefits. There are numerous benefits of military service, including several financial perks and tax incentives. As a Service member, there are many benefits available to you. This presentation covers tax advantages in military compensation, non-monetary benefits, including educational benefits, and resources available to aide military and their families.

Riding Out the Storm – Investing in a Turbulent Market. The economic downturn of the nation can make a bright future seem doubtful. Keep in mind that the nation has recovered from every economic hardship in the past and will more than likely recover from this one too. This presentation will help you develop strategies to weather the storm and show you how to position yourself to recover losses and benefit when the market bounces back.

The Thrift Savings Plan (TSP). The Thrift Savings Plan (TSP) presentation teaches participants financial concepts in a simple, easy to understand format to improve their financial outlook. This presentation addresses different investment strategies, varying retirement vehicles, and the specifics of the TSP including withdrawals and spouse rights.

Truth and Myths of Credit Reports. Learn the true facts of what is and is not included in your credit report and score, and how credit bureaus collect and organize information about you and your credit history for public records, your creditors and other sources. Learn what are considered potentially negative items on your credit report and your rights as a consumer to dispute items.