Counseling

Individual or family sessions. We'll help you analyze and assess your financial concerns and assist in developing a personalized spending plan. Clients identify goals, plans and needs, and are provided with essential financial information so that they are able to make informed choices. Counseling may be either voluntary or mandatory, based upon individual circumstances.

Information

PFR provides informational resources on a variety of financial topics. Available information includes but is not limited to:

Understanding Your LES, home buying, investing, TSP car buying, consumer protection, credit issues, checking accounts, money management, and debt relief.

Credit Danger Signals

You don't have to use a mathematical approach to see whether you're in debt over your head. If you are encountering more than one or two of these danger signals, chances are you're headed in the wrong direction and can benefit from a personal financial management plan:

- Paying only the minimum amount on credit card balances.
- Finding that each month's credit card balance seems higher.
- Missing payments or paying bills late.
- Frequently using checking account overdraft protection privileges.
- Using credit or savings to pay routine bills.
- Receiving telephone calls or letters from your creditors.
- Arguing at home over money problems.
- Depending on part-time employment to cover regular living expenses.
- Depleting savings or having no savings cushion.
- Taking out new loans to pay old ones.

PFR

PERSONAL FINANCIAL READINESS

Airman & Family Readiness Center
520-228-5690

The **Personal Financial Readiness** program consists of Education, Information and Counseling.

PFR is designed to help families successfully manage their personal finances by providing educational programs and personal assistance when needed.

<u>Education</u>: We offer several classes on a recurring basis. Classes are added or modified as a need is identified.

- **Financial Checkup** — A class designed for the new supervisor and required for all first duty station Airmen, enlisted and officers alike. Focuses on issues from fraud to financial trouble spots, this class provides useful information for anyone facing the challenges of management. After identifying financial pitfalls, this class will review tools and information for finding solutions and helping individuals overcome financial problems.

- **Movin' Out!** — This is a mandatory class for dorm residents planning to move off base. Bring your dorm out-processing checklist, latest monthly LES & a list of monthly bills/ expenditures. *Set yourself up for success* by planning for this exciting move!

- **Investing 101**— A foundational class for the beginning investor. This seminar discusses the basics of investing. What is a stock? What is a bond? How does a mutual fund work? What is risk?

- **TSP** — Learn why the Thrift Savings Plan has been called the Model for all 401(k) Plans! No matter how much time you plan to be in federal service (uniformed or civilian), the TSP is a retirement savings plan that you will thank yourself for contributing to when you reach your retirement age.

- **Credit and Debt Management** — Understand the pros and cons of having credit. We'll discuss building credit and look at some of the myths about establishing and using credit wisely. Credit reports, credit scores and identity theft will all be covered.

- **Money Habitudes** - Is it really about the money? Nope! - It's how you think about the money. Your habits and attitudes, your "*habitudes*", about money that actually cause the challenges. Identify your habitudes and those of others to understand why people disagree about money. When you get a handle on your habitudes you will gain more control of your money and your life.

- **Homebuying** — We bring the experts to you! Learn from financial counselors, mortgage lenders, appraisers, VA reps, and home inspectors. This is one of your biggest purchases, get it done right!

- **Bundles for Babies** — Take advantage of this opportunity to learn more about budgeting for baby and parenting skills, meet other expectant parents and ready yourself for the excitement and wonders of parenthood! Active duty, Guard and Reserve on Title 10 orders and their spouses are invited to attend and will receive a $50 AAFES gift card from the Air Force Aid Society.

- **"The class of your choice" -** Don't see what you're looking for? Ask us! If we don't have a class ready to go, we can build it. Gather a few more of your friends and co-workers who are interested and we're good to go.

Remember we can also take our

"Money on the Road"

Our financial programs can be brought out to your unit, commanders call, or spouses group. Ask us how to make that happen or have your leadership get in touch with your unit Community Readiness Consultant (CRC) for more information.