

FINANCIAL READINESS PROGRAM

STRETCHING YOUR MONEY

This presentation provides tips on living frugally through tracking expenses and developing a spending plan.

DEVELOPING YOUR SPENDING PLAN

This presentation emphasizes the need for establishing a financial plan and introduces components of a spending plan and the Financial Planning Worksheet. It presents tips to manage spending, suggestions for an “ideal” spending breakdown and SMART goals to assist in establishing financial priorities.

SAVING & INVESTING: SIMPLE TIPS TO SECURE A STRONG FINANCIAL FUTURE

This presentation distinguishes between saving and investing approaches and identifies saving and investing options available to service members. Included in the presentation is a list of resources to assist with saving and investing activities.

TAKE CONTROL OF YOUR FINANCES: MANAGING CREDIT AND DEBT

This presentation provides information on credit establishment, credit management and debt relief. It introduces debt-to-income ratio concepts, the importance of monitoring credit reports and scores and briefly addresses the Service members Civil Relief Act (SCRA) and bankruptcy.

ONE-ON-ONE COUNSELING SERVICES

with certified financial counselors available.

HOME SWEET HOME: STRATEGIES FOR HOME BUYING

This presentation provides an overview of the home buying and the mortgage process. Topics include deciding to buy or rent, determining how much the purchaser can afford, realtors, preparations for purchasing and homeowners insurance. The presentation also covers elements of the Service members Civil Relief Act (SCRA) and alternatives to foreclosure.

HOME BASED BUSINESS (HBB) CLASS

Provides an opportunity for military affiliates to consider other employment options to help increase the family’s income. The class provides an overview of the Home Based Business (HBB) and Commercial Solicitation (CS) program determination process and requirements. Attendees will also learn about the different HBB and CS entities types that need approval by USAG Bavaria Command. This is open to Military personnel, DOD civilian employees and their family members interested in providing goods and services to other U.S. forces members and affiliates.

EARLY RETURN OF DEPENDENTS (EROD)

Class provides Service members with information on ACS program resources (FRP, ERP and FAP) as they go through the process of requesting an EROD through their chain of command.

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