



# Table of Contents

## **Banking and Financial Services** F0519

What's the difference between a traditional bank and a credit union? This presentation will answer that question and provide additional important information related to the banking industry - from what a deposit slip looks like and is used for to the consequences of mismanagement for both civilians and military personnel. This course is perfect for the service member just starting out or as a refresher course in banking 101.

## **Before You Take Off - Financial Planning for Deployment** F0500

Deployment presents a stressful time for departing service members and their loved ones. This presentation helps with preparing for deployment. It includes appointing a financial caretaker; enrolling in all applicable benefits and making sure all necessary financial obligations and needs are met while the service member is away. Being financially ready to deploy reduces stress on the whole family and keeps plans for the future on track.

## **Better than a Budget - Developing Your Spending Plan...Build Wealth, Not Debt!** F0507

The best way to accomplish dreams is to set goals and have a plan. This workshop will teach the importance of setting financial goals and managing money and personal finances so as to achieve those goals. Participants in this workshop will learn to develop effective and individualized spending plans.

## **Dream Big - Plan Now! Make Your Ideal Retirement a Reality** F0513

Americans are living longer and enjoying 20 to 30 years of retirement. To compensate for the longer life span, having a financial plan for those golden years has never been more important. In this workshop, participants will develop a financial plan that includes saving and investing for retirement and understanding all of the financial resources available through the military and more.

## **Financial Matters for Women** F0520

Women in the military, whether they are the service member or the spouse of the service member, often manage families while trying to live up to the expectations of the mission. This presentation shares ideas on striking a balance in this unique role. It teaches women to create spending plans, to work on financial plans, take advantage of military benefits and plan for deployment.

## **Financial Planning During Divorce** F0514

Fifty percent of American marriages will end in divorce. This presentation will review the help that is available during a divorce. It addresses related financial issues like how to handle debt, how to handle the additional expenses and financial hardship a divorce can bring. Unique elements can affect the divorce when one of the divorcing partners is a service member; this presentation will address those elements and review a list of common mistakes people make.

## **Financial Planning for the Warrior Transition Unit: What Do I Do With ALL This Money?** F0515

Service members can acquire significant amounts of money from savings accrued while down range, from re-enlistment bonuses, disability payments or other means. Considering the options for spending or investing the money and planning in advance can help ensure wise decisions and



# Table of Contents

long-term satisfaction with the choices made. This presentation will review the many options and the potential results the choices could yield.

## **Financial Planning for Transition - Tips When Departing the Military** F0501

This presentation was developed to help service members transition smoothly from military life to a viable civilian life. It focuses on financial planning for the life changing event, teaches participants to take advantage of the benefits and entitlements they are eligible for and most importantly prepares them to deal with the impending changes in their tax structure and insurance coverage.

## **Financial Readiness & Economic Security** F0521

Understanding personal finance is one of the first steps to attaining economic security. During this presentation participants will examine personal and family resources and discuss the steps necessary to achieve financial success. Topics will include reviewing spending habits, money management, investments planning, tax management, the use of credit, risk management, retirement and estate planning.

## **Financial Preparedness - Safeguard Your Assets and Protect Your Family** F0508

Military service brings with it many unknowns and concerns. This presentation will help you plan your finances for everyday life and deployment, too. Financial preparedness gives you the peace of mind necessary to focus on the mission. Have a plan for the long haul and build a stable financial future for you and those important to you.

## **Have You Fed Your Pig Today? Simple Tips for Saving & Long-Term Investing** F0502

This presentation provides effective techniques for saving and investing, including investing for success in troubled times. It goes over the various tools for saving and provides a broad overview of investment vehicles (i.e. stocks, bonds, and mutual funds).

## **Home Sweet Home: Strategies for Home Buying** F0509

This presentation is focused on preparing for one of life's biggest purchases: home buying. In it, participants will learn important strategies for successful home buying that include how much to spend, information about lenders and loans, how to negotiate the deal and avoid foreclosure.

## **Money Management for Couples: How to make it Work** F0522

Managing money as a team can be challenging – especially because it involves blending beliefs, values, spending styles and incomes. The reality is that, with advanced communication and planning, conflict over finances can be avoided, goals set and realized and harmony achieved. This presentation will identify common financial dilemmas that military couples face, examine money personalities, explore ways to resolve differences and pin point elements that are key for positive and prosperous financial relationships.

## **Money Management for a Successful PCS Move** F0503

Whether a first move, one of many change of station moves or a final move, a PCS move can be a complicated process. This presentation addresses the many details pertaining to a PCS move – from budgeting towards the move to resources available to support relocation. Make your next PCS move a smooth one for you and for your family.



# Table of Contents

## **Preventing Foreclosure...Strategies for Keeping Your Home** F0510

In these difficult economic times, foreclosure has become an everyday term and the source of financial heartache in many lives. In this presentation, participants will learn how to protect against foreclosure. In many cases having the pertinent knowledge about available resources can stave off foreclosure, eliminate financial hardship and give families a second chance. The presentation also sheds light on steps to take if foreclosure is inevitable or has already occurred

## **Ready for Everything? Insurance Essentials for the Service Member With or Without a Family** F0516

Insurance is a Murphy's Law favorite. If you have it, you might not ever need it. But as soon as it lapses, you have a need for it. This presentation addresses the importance of transferring risk by insuring the important things in your life. Learn to determine if you are adequately insured, have the right deductible, etc.

## **Riding Out the Storm - Investing in a Turbulent Market** F0523

The economic downturn of the nation can make a bright future suddenly seem gloomy. Keep in mind that the nation has recovered from many economic hardships 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 to benefit when the market bounces back.

## **Safeguarding Your Credit - Maintaining Good Credit is Priority Number One** F0504

Good credit opens the door to opportunities in business, education, home ownership, the purchase of vehicles and other things we need but may be unable to purchase with cash. It is important to use credit responsibly and to protect your credit record. This presentation will explain credit reports and credit scores and illustrate real-life examples of the difference a good and a poor score can make.

## **Saving and Investing** F0511

During this presentation, participants will learn key steps to developing successful saving and investing strategies. It emphasizes the time value of money! Participants will identify the advantages of having a savings and investment plan early in life.

## **Stretching My Money in a Tight Economy** F0517

Learn about successful money management and the steps you can take toward achieving your financial goals. This presentation will show ways in which you can trim expenses in your daily routine, eliminate the latte factor, increase discretionary income and build savings. Learn to recognize the financial pitfalls and gain control of your personal finances. This workshop is packed full of useful tools and tips to reduce expenses.

## **Take Complete Control of Your Finances - Avoid Drowning in Debt...Borrow Wisely!** F0524

Borrowing money is a fact of life and credit 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. Participants will learn how closely interwoven debt and credit are. 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.



# Table of Contents

## **Taxes and Financial Assistance - Issues after REFRAD F0505**

Many service members have questions about taxes while they are deployed and have even more questions when they return. Service members receive special pays while deployed and it can be challenging to readjust to the reduced income once the deployment ends. This presentation discusses federal and state income tax issues as they affect deployment as well as resources available to military families to get help with filing taxes and answers to tax related questions.

## **The Wheels You Want - Successful Car-Buying Strategies F0518**

For many service members, a car is one of the first major purchases they will make. This presentation helps young service members understand all the expenses associated with the purchase of a vehicle. The objective is to teach participants to avoid the pitfalls and costly mistakes. The presentation focuses on the three phases of car buying.

## **Truths & Myths of Credit Reports: Fact vs. Fiction F0525**

Do you know what makes up a credit report or a credit score? Find out how credit bureaus collect and organize information from creditors and other sources. Learn what constitutes potentially negative items on your credit report and the steps to improve your credit score. Learn to dispute errors and find out your rights as a consumer.

## **TSP - Pay Yourself First...Why You Should Sign Up for the Thrift Savings Plan Today F0512**

This presentation is an overview of the Thrift Savings Plan (TSP). It reinforces the concept of “paying yourself first” and the benefits of using an employer-sponsored plan. Participants learn why the TSP is a “must have” investment. The presentation discusses the power of compounding and the advantages of building tax deferred investments.

## **You've Earned It! Making the Most of Your Military Benefits F0506**

There are numerous benefits for serving in the Armed Forces. Do you know all the benefits available to you? This presentation covers tax advantages in military compensation, fringe benefits, educational benefits, healthcare coverage, etc. Take advantage of all the benefits and resources available to you and your family.