

It Pays to Know Your Personal Financial Counselor

MAKE THE MOST OF YOUR MONEY

The Office of Financial Readiness Program offers **Personal Financial Counselors (PFCs)** to help you and your family manage finances, resolve financial problems and reach long-term goals such as getting an education, buying a home and planning for retirement.

SUPPORT & COUNSELING SERVICES

- Confidential financial consultations for individuals and families
- Referrals to military and community resources
- Support for service and family members during all stages of the deployment cycle
- Help with credit management and budgeting
- Assistance with navigating benefits
- Advocacy information and support

TRAINING AND WORKSHOPS

- Financial Planning for Deployment
- Developing Your Spending Plan
- Retirement Planning
- Life After Deployment
- Saving and Investing
- Managing Credit and Debt
- Stretching Your Money
- Military Benefits, Pay and Entitlements
- Strategies for Home Buying
- Thrift Savings Plan (TSP)
- Tax Preparation
- PFC Services Overview
- Blended Retirement System (BRS)

Personal Financial Counseling services are no cost, private and confidential.



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