Aberdeen Proving Ground







InDemand e-Newsletter

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Youth Sports



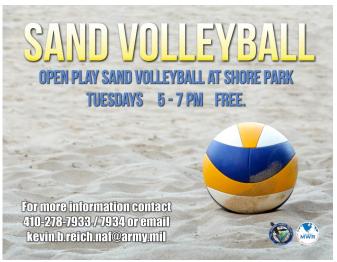




Don't miss this







Don't miss this







Don't miss this









Family and Finances

Upcoming FRP Classes

05/07: Continuation Pay: Service members under the Blended Retirement System (BRS), are eligible for a one-time, mid-career bonus payment called Continuation Pay. During this seminar, you will have the opportunity to understand what Continuation Pay is, how to apply for it, and how best to use it.

05/08: Financial Planning For Transition:. This workshop will provide you with an understanding of how transition will affect your financial situation through discussion of income, debt, expenses, and assets

05/09 Psychology of Spending: Spending habits can be influenced by a variety of factors, both internal and external. When it comes to budgeting and spending, it's important to not only determine the what, but the why and how. Join us to learn more about the psychology of spending and how to use this awareness to ensure your spending habits align with your goals.

05/14: Home Buying: A house is one of the most complicated and expensive purchases you will ever make. This presentation provides an overview of the home buying and mortgage process.

Topics include:

- Determining Whether the Time is Right to Purchase A
 Home
 - Determining What You Can Afford
 - Choosing A Lender and Loan
 - Selecting A Real Estate Agent
 - Negotiating
 - Closing the Deal

05/15: Home Mortgage Process: This seminar will discuss how to choose mortgage lenders when home buying. We will share information about mortgages and discuss which lenders and banks offer the best home mortgage loans and interest rates.

05/16: Home Selling: This seminar covers everything from staging to settlement. Learn to prepare and stage your home, gather the necessary documents and understand the process from hanging the "For Sale" sign to settlement day!

05/21: Develop A budget: This seminar focuses on how to create a realistic budget, the benefits of budgeting and budgeting tools to help you achieve your financial goals.

