ARMY COMMUNITY SERVICE FINANCIAL READINESS PROGRAM

DATE	CLASS	CLASS DESCRIPTION
14 January 11-30 -12:30	**Developing Your Spending Plan**	Emphasizes the need for establishing a financial plan and introduces components of a spending plan through using a financial planning worksheet and includes tips to manage spending, budget creation and create SMART goals.
18 February 11:30-12:30	**Tax Preparation**	Discusses the U.S. Tax system and the goals of tax planning. It covers information on who should file taxes, how to file taxes and introduces tax publications specific to service members.
11 March 11:30-12:30	**Understanding Consumer Protections**	Introduces consumer rights as stipulated by Federal and State laws. Discusses specific rights for Service Members. Will review steps to take appropriate action if you fall victim to predatory financial practices.
MILITARY SAVES MONTH		
1 April 11:30-12:30	**ACS Financial Counseling Services Overview**	Overview provides details on how the ACS Financial Readiness Team can support you achieving and maintaining financial readiness.
8 April 11:30-12:30	**Stretching Your Money**	Provides tips on living frugally by tracking expenses and developing a spending plan.
15 April 11:30-12:30	**Making Your Ideal Retirement a Reality**	Active duty-focused approach to retirement planning. Introduces and compares the Final pay, High-3 and CSB/Redux military retirement plans, as well as the Blended Retirement System (BRS).
22 April 11:30-12:30	**Take Control of your Finances**	Provides information on credit establishment, credit management and debt relief. Introduces debt-to-income ratio concepts, the importance of monitoring credit reports & scores and briefly addresses the SCRA and bankruptcy
29 April 11:30-12:30	**Savings & Investing**	Investing 101 class and distinguishes between saving and investing approaches for service members.
6 May 11:30-12:30	**Raising Financially Fit Kids**	Financial education is not just for adults! This seminar explores tips and tools to teach your children about financial responsibility and management. Let us help you raise self-confident kids who have the tools to realize their financial goals and dreams.
20 May 11:30-12:30	**Education planning**	Explores money values and habits and how to create effective communication within your child and examines ways to teach financial skills.
10 June 11:30-12:30	**Thrift Savings Plan(TSP)**	Provides an overview of the Thrift Savings Plan - enrollment, participation, contributions, Roth TSP, investments funds and withdrawal options. Also discusses important considerations for retirement planning and social security.
19 August 11:00-12:00	**Marriage and Finance**	Marriage is a meaningful commitment to your partner but also a legal and financial one. This seminar will help you optimize your finances for married life, we'll discuss Communication, Administrative Tasks, Financial Planning, Insurance, Legal Documents and Taxes. Managing your lives together on the same financial page will help improve communication and minimize stress
26 August 11:00-12:00	**Military Benefits**	Making the Most of Your Military Benefits - covers pay, allowances, benefits, entitlements and available benefit resources. While geared toward active duty service members, also appropriate for Guard & Reserve under Title 10.

16 September 11:00-12:00	**Continuation Pay Under BRS**	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.
21 October 11:00-12:00	**Disabling Sickness or Condition**	It can be incredibly overwhelming if you or a family member – whether it's a child or an adult – are impacted by a disabling sickness or condition. This course will focus on the financial implications of dealing with a disabling sickness or condition – and help you manage your finances more efficiently as you work through it.
18 November 11:00-13:00	**Financial Planning for Transition**	This seminar provides an understanding of how transitions will impact your financial situation through discussion of income, debt, expenses, and assets. Any transition, such as retirement, can affect your finances; you should know what to expect financially as you transition, and know the income required to maintain your current lifestyle.
9 December 11:00-12:00	**Welcoming your New Child**	A new child means changes, especially to your finances. Whether you are having a baby, adopting or becoming a stepparent due to marriage, this course is designed to help you organize your finances efficiently and prepare you for the changes that come with your growing family.

2021 FINANCIAL CLASS SCHEDULE*

*** All classes scheduled to be conducted over MS TEAMS. For more info contact 410-278-2453 or leary.g.henry.civ@mail.mil**