#### **Aberdeen Proving Ground**







# InDemand e-Newsletter

ISSUE 12-2











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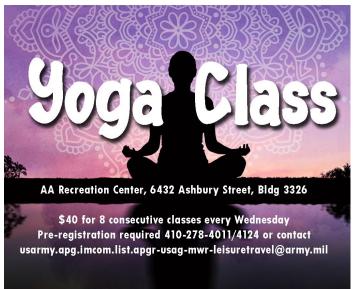
## **Something for Everyone**



#### Don't miss this













## **Family and Finances**

#### **Upcoming FRP Classes**

**12/11 Identity Theft:** This seminar discusses how thieves steal your identity and what you can do to deter, detect and defend against identity theft.

12/12: New Year New Budget: The new year is a great time to update your budget. This seminar provides learners with knowledge and actions you can take to help cut costs, pay down debt and save money.

**12/13: Holiday Spending**: This seminar is designed to help you plan for the added expenses of the holidays and special events. We will discuss strategies to avoid overspending and accumulating excessive debt.

**01/15: Tax Updates:** This Workshop discusses the U.S. Tax System and the goals of personal tax planning. We will discuss the current tax updates.

**01/16: Retirement:** This seminar will provide information about Social Security and Medicare benefits to help bring your post-career plans into focus. We will discuss the basics and strategy of Retirement, Spouse's, Survivor's and Medicare benefits, how to qualify and provide tools to help guide your decisions.

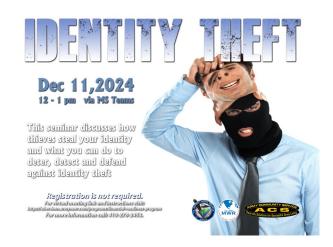
**01/17: Promotion:** In this seminar, we will review your finances to help set you up for a successful and prosperous future. We will cover four main topics: Financial Planning, Saving for Retirement, Career Investment Programs and Financial Resources.

**01/22 Saving and Investing**: This seminar will identify reasons to save and how to set goals for a savings plan. Participants will explore the difference between short term savings and long-term investments.

**01/23: Dream Big Plan Now**: This workshop will be an open discussion.

**01/24:** 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.

**01/29: Financial Planning for the Future:** This workshop focuses on sources of income, retirement planning steps, military pension systems and the Thrift Savings Plan (TSP).







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