Aberdeen Proving Ground







InDemand e-Newsletter

ISSUE 4-3















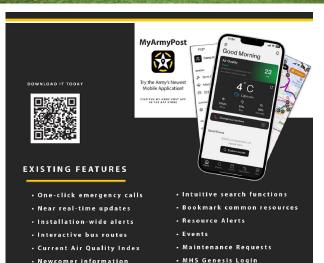












Unlock Your Dream Home with APGFCU® VA Loans!



At APGFCU, we proudly serve those who serve our country by offering VA Home Loans with 100% financing and no down payment required.

Enjoy a 30-year fixed-rate mortgage with no monthly mortgage insurance. Whether you're looking to purchase a new home or refinance your existing loan, our expert mortgage lenders are here to help you every step of the way.

Take advantage of our streamlined refinancing process to lower your interest rate or get cash back!

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Serving Harford County, Cecil County, Baltimore County & Baltimore City





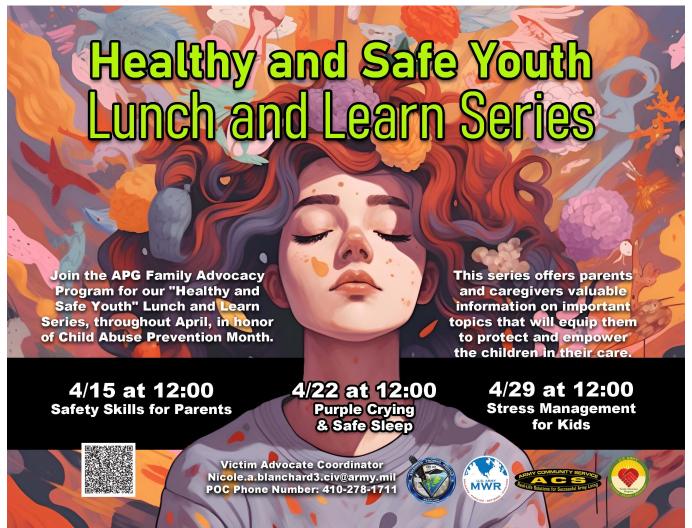
Federally insured by NCUA

Membership eligibility applies. Loans are available only on primary and secondary single-family residences or owner-occupied condominiums located in MD, D.C., DE, NJ, PA, NC, SC, FL and VA. Subject to credit approval.

No endorsement by US Army implied









Family and Finances

Upcoming FRP Classes

04/16: First 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

04/17: ABLE Accounts: This seminar will assist people with disabilities and their families prepare for the future through the use of ABLE accounts. Join us to learn about eligibility, criteria, enrollment process, features of the Maryland ABLE account and the account management process.

04/18: Disabling Sickness and Conditions: .

It can be incredibly overwhelming if you or a family member are impacted by a chronic sickness or condition. This seminar will focus on the financial implications and help you create a plan to manage your finances effectively.

04/23 Security Implications Of Financial Mismanagement: This seminar discusses financial mismanagement, ethics, security clearances and the OGE450

04/24: Take Control Of your Finances: This workshop provides information on credit establishment, money management and debt relief. Discussion introduces debt-to-income ratio concepts, the importance of monitoring credit reports and briefly addresses SCRA and bankruptcy.

04/25: Punch out Unwanted Money Habits: In this seminar, we will discuss how financial psychology relates to achieving financial and lifestyle goals. We will explore how personalities, goals, dreams, and emotions can affect attitudes toward money.

04/30: Planning your Finances for the Next Big Event: We will provide strategies to help you financially plan for those major events or for the next big holiday.

05/01: Saving and Investing: This workshop will provide you with an understanding of how transition will affect your financial situation through discussion of income, debt, expenses, and assets.

05/02: Thrift Saving Plan/Blended Retirement System:. This seminar provides an overview of the Thrift Savings Plan (TSP). and the Blended Retirement system. We will discuss Enrollment, Participation, Contributions, Roth TSP, Investment Funds and Withdrawal Options. We will also highlight important considerations for retirement planning and will provide other valuable resources.

