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	**PFM/PFC Services Overview**	Clearly define the way in which ACS can help you achieve and maintain 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.
20 May 11:30-12:30	**Education planning**	Covers college savings, educational benefits & financial aid for the military including the GI Bill, and other various grants, scholarships, and types of student loans & how to apply for them.
27 May 11:30-12:30	**Raising Financial Fit Kids**	Explores money values and habits and how to create effective communication within your child and examines ways to teach financial skills.
17 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.
22 July 11:30-12:30	**You Earned it!**	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.
19 August 11:30-12:30	**Home Buying Strategies**	Provides an overview of the home buying and mortgage process. Topics include deciding to buy or rent, determining how much you can afford, realtors, preparations for purchasing and homeowners insurance.
16 September 11:30-12:30	**Insurance**	Designed to give you peace of mind knowing your family is protected through life insurance. Will cover various types of insurance, benefits, enrollment and important timing decisions to remember.
21 October 11:30-12:30	**Estate Planning**	Covers the basics of Estate planning, free resources available to Active duty Service members & Reservists who served on active duty for 30 days or more, and their lawful dependents

18 November 11:30-12:30	**Holiday Spending**	Develop smart spending plans for the holidays. Tips & advice for gift shopping, while providing awareness of scams/fraud and actions you can take to avoid additional stress during the holidays.
9 December 11:30-12:30	**Raising Financially Fit Kids**	Explores money values and habits and how to create effective communication within your child and examines ways to teach financial skills.

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**