

Financial Readiness Classes

All classes are available to military, spouses, retirees, and civilians. Registration is required.

Financial Planning for 1st PCS

Community Support Center, Building 1520

Mandatory for junior enlisted soldiers moving to their 2nd PCS. Provides guidance on financial preparation and planning for a PCS move. **Topics covered:** Cost Calculator, PCS Checklist, Entitlements, Importance of Planning Your Move in Advance, Some Common Assumptions that may cause Financial Problems during a PCS Move, and Useful Websites.

Personal Financial Planning

Community Support Center, Building 1520

Mandatory for 1st term soldiers. Provides training in personal financial concepts and skills, thereby increasing individual financial stability and self-sufficiency, and enhancing military readiness.

Topics covered: Understanding Your LES, Understanding Credit Reports, Using Credit Wisely, Techniques to Become Financially Fit, Banking and Checking Accounts, Insurance, Saving and Investing, Large Purchases, Consumer Scams and Getting Help, and Current Local Financial Issues and Concerns.

Checkbook Management

Community Support Center, Building 1520

Attendees will be introduced to the knowledge and skills needed to manage a checking account accurately. **Topics covered:** Selecting a Bank, Opening and Managing a Bank Account, Ways of Writing and Endorsing Checks, Check Register Maintenance, Account Reconciliation, and Understanding the Check Cycle.

Debt Liquidation

Community Support Center, Building 1520

Provides guidance and knowledge on methods to reduce debts and improve the credit rating. **Topics covered:** Key Steps to Reduce Debts and Become Financially Solvent, Consequences of a Bad Credit Rating, Soldiers' and Sailors' Civil Relief Act, Methods to Reduce Installment Payments, How Using Credit Card Wisely Can Reduce Debt, Consequences of Non-compliance with Provisions of AR 600-15, and Useful Websites.

Budget Development and Recordkeeping

Community Support Center, Building 1520

Attendees are introduced to the skills and knowledge needed to effectively develop a personal budget and establish good financial recordkeeping practices. **Topics covered:** Importance of Planning for Expenses Based on Income, "Where does my money go?", Seasonal Expenses, Planning for Emergencies, Importance of Good Personal and Financial Records, and Recordkeeping Techniques.

Banking and Credit Union Services

Community Support Center, Building 1520

Attendees will be given the necessary knowledge to select a financial institution that meets their needs. **Topics covered:** Different Types of Financial Institutions, Types of Services Provided by each institution, What Service Will Meet Your Financial Needs ("What's Important to Me?"), Understanding the Fee Structure, Be an Informed Consumer.

Insurance Training

Community Support Center, Building 1520

Provides guidance and knowledge required to assess and identify individual and family insurance requirements. ("What insurance do I need?"). **Topics covered:** Purpose of insurance, how insurance works, different types of insurance (vehicle, life, personal property, health, and disability). Insurance you do not need. Getting the most for your money.

Units may contact the FRP/AER Program Manager to set up an appointment for an onsite class at the unit's location. For more information or to register, call 301-619-3456/3455, or visit our web page at www.detrick.army.mil/detrick/dctee/training/index.cfm/ click on the desired Financial Readiness class.



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| OCTOBER | MON | TUE | WED | THU | FRI |
| | | | | | 1 |
| | 4 | 5 | 6 Checkbook Management 1330-1630 | 7 | 8 Budget Development and Recordkeeping 0900-1100 |
| | 11 | 12 | 13 | 14 Banking and Credit Union Services Class 0900-1100 | 15 |
| | 18 | 19 Personal Financial Planning 0800-1600 | 20 | 21 | 22 |
| | 25 | 26 | 27 | 28 | 29 |

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|-----------------|-----|--|-----|---|------------------------------------|
| NOVEMBER | MON | TUE | WED | THU | FRI |
| | 1 | | 2 | 3 | 4 Debt Liquidation 0900-1030 |
| | 8 | | 9 | 10 Financial Planning for 1st PCS 0900-1200 | 11 |
| | 15 | 16 Personal Financial Planning, 0800-1600 | 17 | 18 | 19 |
| | 22 | | 23 | 24 | 25 |
| | 29 | | 30 | | |

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| DECEMBER | MON | TUE | WED | THU | FRI |
| | | | 1 Checkbook Management 1330-1630 | 2 | 3 |
| | 6 | 7 | 8 | 9 Insurance Training 0900-1100 | 10 |
| | 13 | 14 Personal Financial Planning, 0800-1600 | 15 | 16 | 17 |
| | 20 | | 21 | 22 | |
| | 27 | | 28 | 29 | |

