

# FRP 2025 Events

FRP Classes: **Tuesdays/Wednesdays 0900 – 1100**

\* Common Military Training Financial Readiness Curriculum

**Lunch & Learn: Thursdays, 1200 – 1300**

All events are held at the Community Readiness Center, 830 Chisholm Ave, Fort George G. Meade, MD 20755

## JANUARY

- 07 Take Control of Your Finances: Managing Credit and Debt
- 08 Vesting in Thrift Savings Plan \*
- 09 **Goals and Promises: Your Financial Resolutions for the New Year**
- 14 Financial Readiness after Promotion \*
- 16 **Recovering from Holiday Debt**
- 21 Tax Strategies
- 23 **Recovering from Holiday Debt**
- 28 Receiving Continuation Pay Under BRS\*
- 30 **Emergency Fund Tips and Techniques**

## FEBRUARY

- 04 Financial Readiness for Marriage\*
- 05 Home Sweet Home: Homebuying Strategies
- 06 **Creating the Perfect Spending Plan**
- 11 Tax Preparation Strategies
- 13 **Goals and Promises: Your Financial Resolutions for the New Year**
- 18 Know Your Rights as a Military Consumer
- 20 **Creating the Perfect Spending Plan**
- 25 Car Buying
- 27 **How to Manage Income Tax Withholdings**

## MARCH

- 04 Vesting in Thrift Savings Plan \*
- 05 Financial Readiness for PCS\*
- 06 **Understanding the TSP Investment Funds**
- 11 Tax Preparation Strategies
- 13 **Raising Financially Smart Kids**
- 18 Gambling Awareness
- 20 **Smart Saving Strategies**
- 25 Student Loan Repayment
- 27 **How to Manage Income Tax Withholdings**

## APRIL

- 01 Car Buying
- 02 Home Sweet Home: Homebuying Strategies
- 03 How to Manage Income Tax Withholdings
- 08 Dollars and Sense
- 10 Understanding TSP Investment Funds
- 15 Estate Planning
- 17 Choosing a Credit Card that Fits Your Needs
- 22 Receiving Continuation Pay under BRS \*
- 24 Smart Saving Strategies
- 29 Exploring Digital (Crypto) Assets

## MAY

- 06 Student Loan Repayment
- 07 Being a Smart Consumer: Understanding the SCRA
- 08 Financial Readiness for Divorce \*
- 13 Car Buying: Figuring out Wants vs Needs and How Much You Can Afford
- 15 Take Control of Your Finances: Managing Credit and Debt
- 20 Being a Smart Consumer: Understanding the Military Lending Act
- 22 Dream Big, Plan Now! Make Your Ideal Retirement A Reality
- 27 Choosing a Credit Card that Fits Your Needs
- 29 Vesting in Thrift Savings Plan\*

## JUNE

- 03 Home Sweet Home: Homebuying Strategies
- 04 Financial Readiness for Marriage\*
- 05 Create the Perfect Spending Plan
- 10 Know Your Rights as a Military Consumer
- 12 Ladder Up Your Assets with the Financial Planning Pyramid
- 17 Gambling Awareness
- 24 Financial Readiness for PCS\*
- 26 Spotlight on Military Spouse Residency Relief Act

## JULY

- 08 Vesting in Thrift Savings Plan \*
- 09 Financial Readiness for New Child \*
- 10 TSP Maintenance Tips: Planning Your Contributions and Fund Transfers
- 15 Take Control of Your Finances: Managing Credit and Debt
- 17 Know Your Military Pay & Benefits: TRICARE Overview
- 22 Investing 101
- 24 Choosing a Credit Card that Fits Your Needs
- 29 Car Buying
- 31 Capital Gains and Losses – Know the Tax Impacts of Investing

## AUGUST

- 05 Estate Planning
- 06 Home Sweet Home: Homebuying Strategies
- 07 Know Your Military Pay & Benefits: Resources for Survivors
- 12 Dream Big, Plan Now! Making Your Ideal Retirement A Reality
- 14 Traditional vs Roth: TSP Tax Strategies and Choices
- 19 Student Loan Repayment
- 21 Rent vs Buy: Are You Really Ready To Buy a House?
- 26 Financial Readiness after Promotion \*
- 28 Traditional vs Roth: TSP Tax Strategies and Choices

## SEPTEMBER

- 02 Financial Readiness for New Child \*
- 03 Vesting in Thrift Savings Plan \*
- 04 Raising Financially Smart Kids
- 09 Dollars and Sense
- 11 Car Buying: Figuring out Wants vs Needs and How Much You Can Afford
- 16 Investing 101
- 18 Capital Gains and Losses – Know the Tax Impacts of Investing
- 23 Gambling Awareness
- 25 Creating the Perfect Spending Plan

## OCTOBER

- 07 Financial Readiness for Divorce \*
- 08 Home Sweet Home: Homebuying Strategies
- 09 Creating the Perfect Spending Plan
- 14 Financial Readiness for PCS\*
- 16 TSP Maintenance Tips: Planning Your Contributions and Fund Transfers
- 21 Saving and Investing
- 23 Smart Saving Strategies
- 28 Planning for the Holidays
- 30 Choosing a Credit Card that Fits Your Needs

## NOVEMBER

- 04 Vesting in Thrift Savings Plan \*
- 05 Financial Readiness for New Child \*
- 06 Capital Gains and Losses – Know the Tax Impacts of Investing
- 12 Planning for the Holidays
- 13 Raising Financially Smart Kids
- 18 Financial Readiness for Promotion\*
- 20 Smart Saving Strategies

## DECEMBER

- 02 Take Control of Your Finances: Managing Credit and Debt
- 03 Home Sweet Home: Homebuying Strategies
- 04 Traditional vs Roth: TSP Tax Strategies and Choices
- 09 Saving and Investing
- 11 How to Manage Income Tax Withholdings
- 16 Receiving Continuation Pay under BRS \*
- 18 Ladder Up Your Assets with the Financial Planning Pyramid

## **Class Descriptions and Schedule**

**Banking Basics** – This course is designed to provide students with an overview of banks, credit unions, and other banking institutions. Learners will be able to understand the difference between different financial institutions, types of accounts and services offered, and how to avoid fees and service charges while keeping your money safe.

**Car Buying** - The Car Buying course is designed to develop knowledge and skills that will enable learners to conduct adequate research on a new car purchase, to determine how much they can afford to spend on a car and to negotiate effectively when purchasing an automobile. **FEB 25; APR 01; JUL 29;**

**Dollars and Sense** - This course will help you better understand your relationship with money. Topics include: budget development and record keeping, credit, consumer rights and obligations, insurance, and personal financial readiness. Learn to control your money instead of allowing it to control you. **APR 08; SEP 09;**

**Dream Big, Plan Now! Making Your Ideal Retirement a Reality** - This presentation is an active duty-focused approach to retirement planning. Topics include sources of income, steps to planning retirement and the Thrift Savings Plan (TSP). It introduces and compares the Final pay, High-36 as well as the Blended Retirement System (BRS). **MAY 22; AUG 12;**

**Estate Planning** – This class will address the fundamentals of estate planning, and help you decide what you want done with property if something happens to you. Get answers to important questions about what is done with your personal possessions, how should assets like savings, real estate, investments and insurance proceeds be used if you are incapacitated or die, who will care for your children and who will oversee your finances and health care options if you are not able to do so. **APR 15; AUG 05;**

**Exploring Digital (Crypto) Assets** - The goal of this course is to provide service members with the information and resources needed to make informed decisions about owning Digital and Crypto assets, understand high-level tax implications of Digital and Crypto assets, increase their knowledge regarding Digital and Crypto asset-related fraud and scams, and understand how to submit consumer complaints regarding digital asset-related fraud. **APR 29;**

**Financial Readiness for Divorce** - Divorce can be a stressful life event in many ways. This class will help reduce the stress and uncertainty associated with the financial aspects of divorce, and will help you prepare to make smart, informed financial moves so you can emerge from your divorce with greater financial confidence. This training satisfies the common military training requirement for preparing for divorce. **MAY 08; OCT 07;**

**Financial Readiness for Marriage** - Taking your relationship to the next level is a big decision. Marriage is a meaningful commitment to your partner but also a legal and financial one. Starting your new life together on the same financial page will help improve communication and minimize stress later. This course will help you organize your finances to adjust to your new life as a married person. This training satisfies the common military training requirement for Marriage. **FEB 04; JUN 04;**

**Financial Readiness for New Child** - For most Soldiers, a new child means changes, especially to your finances. Whether you are having a baby, adopting or becoming a stepparent due to a marriage, this course is designed to help you organize your finances efficiently and prepare you for the changes

that come with your growing family. This training satisfies the common military training requirement for new child. **JUL 09; SEP 02; NOV 05;**

**Financial Readiness after Promotion** - As your career advances, it's a great time to hit the pause button and review your finances to set yourself up for a more successful, prosperous future. This course will help prepare you for the financial aspects of a promotion and teach you how to take advantage of certain opportunities to improve your situation. Topics discussed in the class include: Financial Planning, Saving for Retirement, Career Investment Programs and Resources. This course satisfies the common military training requirement for promotion. **JAN 14; AUG 26; NOV 18**

**Financial Readiness for PCS** - Moving often means adjusting to change and starting new routines. This is especially true for your finances. This course will help you optimize your resources and strategize ways to complete your upcoming move without breaking your spending plan. Topics include Financial Planning, financial considerations before, during, and after your move; how to obtain financial assistance with moving expenses. This course satisfies the common military training requirement for PCS. **MAR 05; JUN 24; OCT 14;**

**Gambling Awareness** – A special presentation in partnership with FFSC. **MAR 18; JUN 17; SEP 23;**

**Home Sweet Home: Homebuying Strategies** – Buying a home is the most significant purchase many people will ever make. This course is designed to increase knowledge and comfort level of first-time home buyers and serve as a refresher for repeat home buyers. Topics include: how to determine how much you can afford, lenders and loans, selecting a real estate agent, negotiating the deal, real estate closing and homeowners insurance. **FEB 05; APR 02; JUN 03; AUG 06; OCT 08; DEC 03;**

**Investing 101** -Learn about the fundamentals of investing, including investment products and investing risk and return, and core investment assets including stocks, bonds, mutual funds and ETF's. Understand volatility, the benefits of diversification and long term investing and the questions to ask before investing. **JUL 22; SEP 16**

**Know Your Rights as a Military Consumer** - This course helps service members get the most for their money and avoid getting “ripped-off” by learning how to identify misrepresentations, frauds and scams; predatory lending and identity theft. Particular attention will be given to understanding the legal rights of service members and developing life-long skills of military consumer awareness. **FEB 18; JUN 10;**

**Planning for the Holidays** – This course is designed to help service members plan for the added expenses of holidays and special events and to develop strategies to avoid overspending and accumulating excessive debt. The money management tips in this course apply year-round to all holidays and special occasions. **OCT 28; NOV 12;**

**Receiving Continuation Pay under BRS** - Service members covered under the Blended Retirement System (BRS) are eligible for a one-time, mid-career bonus payment called Continuation Pay. During this course, you will have the opportunity to understand what Continuation Pay is, how to apply for it, and how best to use it. This training satisfies the common military training requirement for Continuation Pay Under BRS. **JAN 28; APR 22; DEC 16**

**Saving and Investing** – This presentation distinguishes between saving and investing approaches and identifies saving and investing options available to service members. Included in the presentation is a list of resources to assist with saving and investing activities. **OCT 21; DEC 09**

**Smart Consumer Know-How** – This course helps service members get the most for their money and avoid getting “ripped-off” by learning how to identify misrepresentations, frauds and scams; predatory lending and

identity theft. Particular attention will be given to understanding the legal rights of service members and developing life-long skills of military consumer awareness.

**Student Loan Repayment** – This class provides awareness of student loan debt management strategies so that learners can improve their current financial situations, avoid student loan delinquency and default, and repay student loans as quickly and inexpensively as possible. **MAY 06; AUG 19;**

**Take Control of Your Finances: Managing Credit and Debt** – This presentation provides information on credit establishment, credit management and debt relief. It introduces debt-to-income ratio concepts, the importance of monitoring credit reports and scores and briefly addresses the Service Members Civil Relief Act (SCRA) and bankruptcy. **JAN 07; MAY 15; JUL 15; DEC 02**

**Tax Preparation Strategies** – This class will provide students with an introduction to basics of Federal income tax filing, including how to calculate your income tax, filing requirements, how to verify your income tax withholding, and how to use no-cost tax preparation services and resources offered to military service members. **JAN 21; FEB 11; MAR 11**

**Vesting In Thrift Savings Plan** – This presentation provides an overview of the Thrift Savings Plan (TSP) and vesting requirements for members covered under Blended Retirement System (BRS). Topics include enrollment, participation, contributions, investment funds, and withdrawal options. This course satisfies common military training requirement for vesting in Thrift Savings Plan. **JAN 08; MAR 04; MAY 29; JUL 08; SEP 03; NOV 04;**

The eligible participants are: Active Duty and Retired Military and their ID card Family Members, Reservists and National Guard (while on active duty) and their ID card Family Members, Survivors, and DoD civilians. Classes and locations are subject to change.