



SECURING THE FINANCIAL FRONTLINE

Financial Readiness Classes - 2024

All Events Are Held At the Community Readiness Center
830 Chisholm Avenue, Fort George G Meade MD 20755

* Common Military Training curriculum (required for personal/prof. milestone) ** Thursday Lunch & Learn series

OCTOBER

1	0900-1100	Preparing for Divorce*
2	0900-1100	Home Sweet Home: Home Buying Strategies
3	1200-1300	Creating the Perfect Spending Plan**
8	0900-1100	Financial Readiness for PCS*
10	1200-1300	TSP 101: Fund Transfers and Allocation Changes**
15	0900-1100	Saving and Investing
17	1200-1300	Smart Saving Strategies**
22	0900-1100	Planning for the Holidays
24	1200-1300	Choosing a Credit Card that Fits Your Needs**

NOVEMBER

5	0900-1100	Vesting in Thrift Savings Plan*
6	0900-1100	Financial Readiness for Your New Child*
7	1200-1300	Tax Tips: The Tax Impacts of Investing**
12	0900-1100	Planning for the Holidays
14	1200-1300	Raising Financially Smart Kids**
19	0900-1100	Financial Readiness for Promotion*
21	1200-1300	Smart Saving Strategies

DECEMBER

3	0900-1100	Take Control of Your Finances: Managing Credit and Debt
4	0900-1100	Home Sweet Home: Home Buying Strategies
5	1200-1300	TSP 101: Traditional vs Roth**
10	0900-1100	Saving and Investing
12	1200-1300	Tax Tips: Your Income Tax Withholdings**
17	0900-1100	Receiving Continuation Pay Under BRS*
19	1200-1300	Building Wealth with the Financial Planning Pyramid**

To Register For A Class, Please Email:
usarmy.meade.usag.mbx.acs@army.mil

Please include your name, class name, date and time in your email



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.



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Class Descriptions and Schedules

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. **OCT 10**

Budgeting for Your 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. **SEP 5; NOV 7;**

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 28; APR 4; JULY 25**

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 11; JUNE 27; SEP 12**

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 23; AUG 8;**

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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 18; AUG 1**

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 17; AUG 22**

Gambling Awareness – A special presentation in partnership with FFSC. **MAR 21; JUNE 20; SEP 26**

Home Sweet Home: Home Buying 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. **2nd Wednesday FEB, APR, JUNE, AUG, OCT, DEC**

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. **MAR 7; JULY 18; SEP 19**

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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 21; JUNE 13**

Marriage and Money - 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 7; JUNE 6**

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 24; NOV 14**

Preparing 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 9; OCT 3;**

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. **APR 25; DEC 19**

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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 17; DEC 12**

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. **JAN 24**

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. **MAR 28; MAY 2; AUG 15**

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 10; MAY 16; JULY 11; DEC 5**

Tax Preparation – 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. **FEB 14; MAR 14**

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. **2nd Wednesday JAN, MAR, MAY, JULY, SEP, NOV**

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