JOINT BASE ANDREWS M&FRC

PERSONAL FINANCIAL READINESS

Personal Financial Readiness – Services available
1:1 and In-Unit Workshops

- **1:1 appointment** consisting of all elements of personal finance, we educate you on your options available to you on the specific topics.
- **Insight on My Vector Financial Readiness Topics** – PCS, promotion, post deployment, pre deployment, marriage, divorce, new child, and retirement planning
- **Spending Plan** – Refining and optimizing your spending plan involves tasks such as crafting or adjusting your budget, evaluating income vs. expenses, delineating the 70/20/10 rule, strategizing debt reduction and prioritizing savings.
- **Debt reduction** – Examining the debt reduction tool Power Pay and putting an actionable plan into practice.
- **Credit Scores and Reports** – Conducting a thorough review of your credit score and report to ensure accuracy, while also exploring strategies to lower interest rates that contribute to overall debt reduction.
- **Blended Retirement System** – (BRS) integrates elements from the legacy retirement system and the Thrift Savings Plan. This session will provide a detailed explanation of both systems, offering comprehensive insights into their components.
- **Thrift Savings Plan** – Delivering deeper into your individual Thrift Savings Plan, this session will furnish you with specific details and insights into your savings and investment strategy.
- **Car Buying** – Navigating the car buying process. Gaining insights into the journey from learning about the process and getting pre-approved to a car loan to honing negotiation skills. Discover strategies for securing the best rates on your desired vehicle and understanding the true cost of ownership.
- **Home Buying** – Exploring the intricacies of home buying in the DMV area.
- Saving and Investing – Insight into effective saving and investing strategies in today's dynamic market.
- **Life Insurance Needs** – Offering comprehensive details on life insurance options and addressing individual needs.
- **Moving out of the Dorms-** Mandatory for anyone moving out of the dorms to have a PFR completed budget with service members

Contact the M&FRC to schedule your unit needs or 1:1 Financial workshop.
Ask for the Personal Financial Readiness Program Manager
301-981-7087

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