

Mission

Provide financial education, information and counseling that equips service members to address their current personal financial situations, maximize their financial resources and effectively handle any financial challenges that may arise throughout their military life-cycle.

Vision

The Air Force is committed to fostering a culture that values financial literacy and competency resulting in service members and their families exhibiting responsible and effective financial readiness behaviors that improve their overall quality of life. PFR services assist customers in maximizing income, controlling expenses, using credit wisely, and saving/investing to ensure future goals are attainable.

Why should you care about Personal Financial Readiness?

Managing financial resources can be a daunting task for many service members, especially vulnerable populations like young service members, deployers, and those transitioning from the military. M&FRCs offers PFR services that increase the financial literacy and money management behaviors of all customers.

Additional Resources

Military OneSource

<http://www.militaryonesource.mil>

MyMoney.gov

<http://www.mymoney.gov>

FINRA

<https://www.finra.org>

National Endowment for
Financial Education (NEFE)

<https://www.nefe.org/>

Employee Assistance Program (EAP)
1-800-222-0364,

<http://www.foh4you.com/>

Federal Employee Education
& Assistance Fund (FEEA)

<http://www.feea.org>

Federal Deposit Insurance Corporation (FDIC)

<http://www.fdic.gov/>

Legal Counsel/Wills

<https://aflegalassistance.law.af.mil>

Access Credit Report

<https://www.annualcreditreport.com/index.action>

Federal Trade Commission (FTC)

<https://www.ftc.gov>

Women's Institute for Financial Literacy
(WIFE) <http://www.wife.org>

FINRED

<http://finred.usalearning.gov>

POC

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PERSONAL FINANCIAL READINESS



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(M&FRC)*

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Good habits of financially successful people:

- ◆ Pay yourself FIRST (automatic)
- ◆ Create an emergency fund
- ◆ Live well below their means
- ◆ Make budgeting a family affair
- ◆ Plan/Budget for BIG expenses
 - ⇒ Holidays
 - ⇒ Vacation
 - ⇒ Vehicle Repair
 - ⇒ Home Repair
- ◆ Use windfalls of money wisely
- ◆ Pay more than the minimum
- ◆ Check credit reports annually

Who do we assist?

We assist all DoD cardholders with base installation access from any branch of service to include active duty, reserve, retirees, civilians and family.



Financial Readiness = Mission Readiness



WORKSHOPS

- ✓ Bundles for Babies
- ✓ Home Buying
- ✓ Car Buying
- ✓ Mandatory First Duty Station Training for Officer and Enlisted Personnel
- ✓ Moving out of the Dorms
- ✓ Retirement Planning/TSP

Specialized/One on One Assistance

Debt Consolidation
Security Clearance Financial Issues
Student Loan Repayment
Communicating About Money
TSP Basics/Investing
Credit Report Review

What financial goals do you want to achieve?

- * Manage your finances
- * Become debt free
- * Prepare for a deployment
- * Prepare for a major purchase
- * Prepare for major life events
- * Plan for your retirement
- * Improve your credit score
- * Learn more about investing
- * Protection/recovery from ID theft



ADDITIONAL SERVICES

MyFICO Credit Score
One-on-One Appointments
Extended Absence Financial Plans
Information on a variety of topics related to Personal Financial Readiness

“START SMALL, THINK BIG!”