

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!”



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?

The Financial Readiness Program empowers and supports military personnel in managing their financial responsibilities effectively. It offers a wide range of educational resources, tools, and guidance to enhance financial literacy, budgeting skills, debt management, and long-term financial planning. Whether you're a service member, spouse, or family member, the program aims to provide you with the knowledge and skills necessary to achieve financial stability and success.

Additional Resources

Military OneSource: militaryonesource.mil

MyMoney: mymoney.gov

FINRA: finra.org

National Endowment for Financial Education(NEFE): nefe.org

Employment Assistance Program (EAP): 1(800)-222-0364, foh4you.com

Federal Employee Education & Assistance Fund (FEEA): feea.org

Federal Deposit Insurance Corporation (FDIC): fdic.gov

Legal Counsel/Wills: aflegalassistance.law.af.mil

Access Credit Report: annualcreditreport.com

Federal Trade Commission (FTC): ftc.gov

Women's Institute for Financial Literacy (WIFE): wife.org

Office of Financial Readiness (FINRED): finred.usalearning.gov

POC

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Personal Financial Readiness

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7:30 AM - 3:30 PM
Thursday
8:30 AM - 3:30 PM

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