

Financial Readiness Program

The Financial Readiness Program offers education, counseling, and support services to assist Soldiers and their families with diverse financial matters.

- ◇ Consumer Credit Counseling Services
 - Debt management
 - Budget counseling
- ◇ Financial Education
- ◇ Unit Training
- ◇ Personal Financial Coaching
- ◇ Credit Report Reviewing
- ◇ Consumer Affairs
 - Consumer Complaint Resolution
- ◇ Emergency Food Vouchers
- ◇ Family Supplemental Subsistence Allowance



Family Supplemental Subsistence Allowance

Volunteer, nontaxable allowance for food. Screenings are done on a walk in basis at ACS. Call (915) 569-8376 for more information and appointment.

<http://www.dmdc.osd.mil/fssa/>

CLASSES

Planning and Budgeting
Debt Management
Banking and Money Management
Credit Repair
Saving, Investing, & TSP

Classes available at Unit level. Call (915) 569-8376 to schedule class or for more information.

Want to get a copy of your free credit report? Go to:
www.annualcreditreport.com



Financial Readiness Program 2012



Bldg 2494 Ricker Road
Ft. Bliss, TX 79916
(915) 569-4ACS (227)
or (915) 569-8376

2012 Scheduled Classes

Classes held at ACS, 2494 Ricker Road, Main Bliss

Planning and Budgeting 0930-1100

Jan 11, Feb 1, Mar 7, Apr 4, May 2, Jun 6, Jul 11,
Aug 1, Sept 5, Oct 3, Nov 7, Dec 5

Debt Management 0930-1100

Jan 13, Feb 8, Mar 9, Apr 11, May 9, Jun 8, July 13,
Aug 8, Sept 12, Oct 10, Nov 9, Dec 12

Banking and Money Management 0930-1100

Jan 18, Feb 10, Mar 14, Apr 13, May 11, Jun 13,
Jul 18, Aug 10, Sept 14, Oct 12

Credit Repair 0930-1100

Jan 20, Feb 15, Mar 16, Apr 18, May 16, Jun 15,
Jul 20, Aug 15, Sept 19, Oct 17

Saving, Investing, & TSP 0930-1100

Jan 25, Feb 17, Mar 21, Apr 20, May 18, Jun 20,
Jul 25, Aug 17, Sept 21, Oct 19

Stretching Your Dollar 0845-1030

Jan 6, Feb 3, Mar 2, Apr 6, May 4, Jun 1, Jul 6
Aug 3, Sept 7, Oct 5, Nov 2, Dec 7

Car Buying & ID Theft Protection 1400-1500

Mondays during First Termers

You may register for classes online at:
www.blissmwr.com/frp

Special Featured Class

Are you a novice or have you been saving with coupons for years? Come and learn, come and share!

Coupon Clues

0930-1100

Jan 24, Apr 17, Jul 24, Oct 23



Military Saves Conference February 24, 2012

Military Saves is a national campaign to persuade, motivate, and encourage military families to save money every month, and to convince leaders and organizations to be aggressive in promoting automatic savings.

Take advantage of a full day of financial classes on 24 February at the Family Resilience Center (FRC), Bldg 250. You may register for the Conference online at www.blissmwr.com/frp



Money Smarts Week April 14, 2012

Money Smart Week is a public awareness campaign to stress the importance of financial literacy. Come join us at the AAFES Market Place on Saturday 14 April from 1000-1400 for financial resources and fun activities for the kids.



Consumer Credit Counseling Services (CCCS) assists individuals in financial crisis by working with creditors to develop plans to pay off debts and live in cash-based lifestyles.

Army Community Service in partnership with CCCS, offers a **NO COST**, budget counseling, and debt management service with certified credit counselors. You can lower your monthly payments, become debt free, and learn about credit management.

To get control of your debt, call (915) 569-4227.

Appointments are scheduled in the morning and walk-ins start at 1300.



Consumer Complaint Resolution

Have you had an unpleasant experience with an area business? Do you have a complaint? Stop by ACS and make your voice heard. Complain effectively, promptly, and make it matter.

Contact Ruth Nero at 569-4227 or by email at ruth.nero.civ@mail.mil

