

ACS Financial Readiness Program
Provides guidance and assistance for all
your financial needs.

In addition to free financial management
classes, other services include:

- Financial Counseling
- Credit and Debt Management
- Budget Counseling
- Financial Planning
- Basic Investment Planning
- Retirement Planning
- Financial Communication Counseling
- Consumer Affairs and Complaints
- Family Subsistence Supplemental
Program (FSSA)

Unit Training available: Call and schedule
a training class for your squad, platoon or
unit; designed specifically to meet your
needs!

**FRG Workshops; schedule for your next
meeting!**

For more information, call DSN:493-4151
Or Civ. 0631-3406-4151



**Call or check us out online
to Schedule**

Financial Readine\$\$ Classes



**USAG Kaiserslautern
Army Community Service**

**Financial Readiness Program Manager
Pulaski Barracks Bldg 2917**

DSN: 493-4151

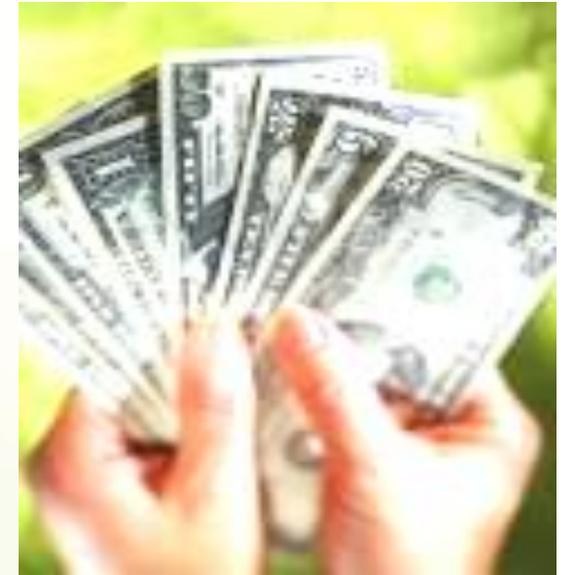
Civ: 0631-3406-4151

www.facebook.com/kaiserslauternacs

www.mwrgermany.com/klacs

**Army Community
Service**

Financial Readiness



The choices you make with your personal finances when you in-process in Germany will impact the stability and strength of your future financial well-being. This information will help you plan beyond today and enhance your strategies for a solid financial future.

TELEPHONE CONTRACTS

Shop around to find the best cost effective plan that fits your communication needs. You are not limited to TKS or Telekom. You can get package deals for internet, cable, and phone services including unlimited free calls to the states for a reasonable flat rate. Consider pre-paid cell phones for local calls. Do not “max” out all the services and features as this can become costly. Telephone contracts in Germany are for two years and you are locked in for this period.

APO MAIL

APO mail can take up to 2 to 3 weeks to arrive. Plan to pay your bills early or set up automatic payments from your checking account to avoid late fees or negative annotations on your credit report.

Avoid the trap and get your finances on track!

Did You Know?

Financial Readiness Training for first termers is now online

If you complete the training at: <http://www.myarmyonesource.com> within 30 days of your arrival to your first permanent duty station you do not have to attend the mandatory 8-hour class.

Follow the step-by-step instructions to the training. Once you have completed the training bring the printed certificate to ACS Financial Readiness to receive credit.

- Go to <http://www.myarmyonesource.com>
- If you have not registered, please do so now
- If you are already registered go to the Soldier and Family Programs drop down menu:
 - To eLearning Center
 - Then click Online Courses
 - To Financial Readiness “Money Matters” training
 - There are nine units to complete

**Go to
www.annualcreditreport.com**

And see what your credit report says about you!

****This is the ONLY place to get your free credit report!**

Important Questions:

Do you have a will?

How much is in your emergency fund?

What is the difference between a Roth IRA and a typical IRA?

Where is your written budget located?

Financial Readiness is here to help answer these and many other financial questions. Call and talk to a financial counselor today.

