# It Pays to Visit a Personal Financial Counselor

financial education ... financial readiness ... peace of mind







Personal Financial Counselors (PFCs) are a resource provided by the Department of Defense. They augment the Military Services financial readiness programs and offer free services that help you enhance your financial well-being. PFCs can help you make the most of your money today as you develop your financial plans for tomorrow.

## Counseling and support services:

- Financial education
- Creating a spending plan
- Retirement and estate planning
- Military benefits and education
- Saving/planning for major purchases
- Paying off student loans/paying for college
- Building an emergency fund

#### PFCs are:

- Credentialed professionals who understand military culture
- Available in person, to include evenings and weekends
- Flexible, offering individual appointments, classes and briefings
- Available to Service members and their spouses

#### PFCs aren't:

Investment advisors or tax preparation professionals



Stay mission ready. Reach out to a PFC today. Visit <a href="https://finred.usalearning.gov/pfcMap">https://finred.usalearning.gov/pfcMap</a> or scan to find the PFC closest to you.

# Training and workshops:

- Common Military Training (CMT), including:
  - Initial entry and first duty station
  - Permanent Change of Station (PCS)
  - Major life events
  - Pre- and post-deployment
  - Vesting in TSP and Continuation Pay eligibility
  - Financial Planning for Transition
- Credit management
- Saving and investing
- Promotion
- Tax preparation for Service members
- Home and car buying
- Raising financially fit kids

### **Local Contact Information**













