








**Financial Readiness Branch
NOVEMBER 2016 Class Schedule**

Monday	Tuesday	Wednesday	Thursday	Friday
	1 0930-1100 Savings & Investing	2 0930-1100 Budget/Debt Management 1330-1500 Credit Booster	3 0930-1100 Banking 1330-1500 Budget/Debt Management	4 
7	8 0930-1100 Savings & Investing	9 0930-1100 Budget/Debt Management 1330-1500 Credit Booster	10 0930-1100 Banking 1330-1500 Covering Your Assets/Insurance	11 VETERAN'S DAY 
14 YOUR COMMAND FINANCIAL SPECIALIST (CFS) PROVIDES A VARIETY OF FINANCIAL SERVICES CALL 288-2862 FOR INFO.	15 0930-1100 Savings & Investing	16 0930-1100 Budget/Debt Management 1330-1500 Credit Booster	17 0930-1100 Banking 1330-1500 Credit Booster	18 
21 INFORMATION TABLES AT YOUR LOCATIONS UPON REQUEST 553-4702.	22 0930-1100 Savings & Investing	23 0930-1100 Budget/Debt Management 1330-1500 Credit Booster	24 	25 NEED A SPECIAL TOPIC CLASS. CALL 553-4702, TO SCHEDULE A CLASS ON PERSONAL FINANCIAL MANAGEMENT TOPICS.
28 	29	30 PERSONAL FINANCIAL ASSISTANCE CENTER located on the Resiliency Campus provides budget counseling, credit repair, credit reports and Army Emergency Relief Assistance. 553-4698 for more information.	VISIT OUR WEBSITE SCAN THE QR CODE! 	

Course descriptions on reverse side

All classes are held at Resiliency Campus, Personal Financial Assistance Center, Bldg 12020, Suite 400, Battalion Ave & 31st Street

*Financial Readiness Branch
NOVEMBER 2016 Class Schedule*

Credit Booster

Learn how to read and understand your credit report; how a credit score is determined and how you can improve your score. Learn how to correct errors found on your credit report which can reflect on your credit score. Also, you will learn how to understand the calculation of finance charges and how to lower your interest rate.

Banking

Determine what financial institutions best suit your individual needs. Provides introduction to technology and apps that can assist in recordkeeping and organization of finances.

Budget/Debt Management

This class teaches how to create an accurate budget/spending plan that you can stick to and that meets your need; plus information and strategies for managing personal debt; how to escape its clutches and improve your credit score.

Covering Your Assets “Understanding Insurance”

Students will learn the basics of understanding insurance. The instructor will discuss the different reasons for purchasing insurance (life, auto, home, and renter’s).

Home Buying (Upon Request)

Buying your first home can be overwhelming. You will learn home buying terms such as down payment, mortgage, escrow, financing, home inspection, survey, property taxes, fees, titles, insurance, and legal responsibilities.

Consumer Rights & Obligations/Identity Theft

The goal of this class is to help the soldier and their families make smart consumer decisions and how to avoid problems in our increasingly complex marketplace. Subjects include purchasing a car and auto repairs; dispelling myths and avoiding scams; telemarketing, internet and mail fraud schemes; consumer laws, and many other topics.

Understanding TSP (Upon Request)

This class is to assist in providing information on the Thrift Savings Plan.

FREE CREDIT REPORTS: www.annualcreditreport.com or 1-877-322-8228 (To schedule an appointment to review your credit reports call 553-4698.)

INFORMATION ON IDENTITY THEFT: <http://consumer.gov/idtheft/> or call 1-877-IDTHEFT

REMOVE NAMES ON MARKETING LIST: www.optoutprescreen.com or call 1-888-5OPT-OUT

ONLINE CAR BUYING CLASS: www.hoodmwr.com/acs/frb.html

FINANCIAL READINESS BRANCH EMAIL: usarmy.hood.imcom-fmwrc.list.ACS-FRB@mail.mil