



The Financial Readiness Program
PRESENTS

Financial Readiness

FREE Community Classes

1 - 3 PM in the Army Community Services Building 9023

SEPTEMBER 2015

SEPTEMBER 14

September 14
**Developing a
Spending
Plan**

Developing a Spending Plan

Learn how to create and maintain a personal budget that works! Participants will learn how to evaluate their present financial situation, establish personal financial goals and identify their Debt-to-Income Ratio.

SEPTEMBER 21

September 21
**Three C's
of
Credit**

Three C's of Credit

Participants will learn how to establish and maintain good credit and avoid excessive debt.

SEPTEMBER 28

September 28
**The Cost
of our
Happy Holidays**

The Cost of our Happy Holidays

Participants will learn how to plan for increased holiday expenses and develop strategies to avoid overspending and accumulating excessive debt.

