



## The Financial Readiness Program

PRESENTS

# Financial Readiness

## FREE Community Classes

1 - 3 PM in the Army Community Services Building 9023

### OCTOBER 2015

#### OCTOBER 14

OCTOBER 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.

#### OCTOBER 19

OCTOBER 19  
**Thrift Savings  
Plan**

### Thrift Savings Plan

Designed to provide detailed information on the Thrift Savings Program (TSP) and to help participants understand how TSP can contribute to financial security during retirement.

#### OCTOBER 26

OCTOBER 26  
**Savvy  
Consumer**

### Savvy Consumer

Provides an overview of consumer rights and protections to prevent and/or deter consumer scams, frauds, rip-offs and identity theft.

