

# NEED HELP WITH FINANCIAL MATTERS?



## MAKE THE MOST OF YOUR MONEY

The Military and Family Life Counselor (MFLC) Program includes **Personal Financial Counseling (PFC)** to help you and your family manage finances, resolve financial problems and reach long-term goals such as getting an education, buying a home and planning for retirement.

### SUPPORT AND COUNSELING SERVICES

- » Confidential financial consultations for individuals and families
- » Referrals to military and community resources
- » Support for family members during deployment
- » Help with credit management and budgeting
- » Help navigating benefits



### TRAINING AND WORKSHOPS

- » Money Management
- » Budgeting and Developing Spending Plans
- » Debt and Credit Card Management
- » Consumer Rights and Obligations (dealing with creditors)
- » Financial Planning: Reaching Life Goals
- » Financial Readiness and Economic Security
- » Financial Readiness for Deployment
- » Transitioning to Civilian Life
- » Home Buying
- » Understanding Mortgages
- » Preventing Foreclosure
- » Kids and Money: Raising Financially Savvy Kids
- » Military Benefits, Pay and Entitlements
- » Savings and Investments
- » Retirement Planning
- » Estate Planning
- » Taxes



PFC services are no cost, **private and confidential**.

Your contact is:

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**Meet with me to get your current FICO credit score for FREE! (Provided by FINRA.org)**

**Tax year 2013 is coming to a close - meet with me to discuss end-of-year tax planning.**

**Don't pay to have your tax return prepared! Meet with me to discuss tax preparation options.**