



FINANCIAL READINESS PROGRAM

RESOURCES FOR A SUCCESSFUL FINANCIAL FUTURE

The Fort Carson ACS Financial Readiness Program offers a variety of services such as one-on-one appointments addressing retirement plans, debt reduction, and emergency financial situations, including access to the Army Emergency Relief program. Financial Readiness also provides finance education, budget assistance, personalized budget counseling, credit counseling and debt management along with a host of many other finance support programs.

By Appointment	Setting Money Goals		As a Soldier, now is the time to enhance your financial knowledge and learn how to save and invest your valuable earnings, establish savings goals, discover debt elimination strategies, create a savings for emergency situations, and learn the value of Army Emergency Relief (AER). This class is open to all new Soldiers, their Family members and DoD ID holders.
Monthly	Understanding Your Credit Score	1st Tuesday 9:30am - 11:00am	This class ensures Soldiers understand the importance of credit and why credit should be a part of their financial knowledge. If your credit score is less than 700, take this class to increase your financial knowledge and increase your purchasing power.
Monthly	Understanding Your Military Retirement Thrift Savings Plan	1st Thursday 1:00pm - 2:00pm	In this class you will learn about the Thrift Savings Plan (TSP) and the different options that are available to you within this program. Learn about the Retirement Plan and how this can or cannot fit in with your TSP. With the help of certified financial counselors, you will be able to understand how to build and secure your financial future as a single Soldier or married Soldier with or without children.
Monthly	Financial Strength Budgeting 101	2nd Wednesday 10:00am - 11:00am	If you've never thought of having a budget, this class will help you learn how to create your own specific to your needs. Designed to ensure that each Soldier has a plan to better manage their money and create a sound financial plan. Family members are welcome to attend.
Monthly	Financial Touch Points & Milestones	2nd Thursday of every month 1:00pm - 2:00pm	This class is designed to increase your knowledge on each of the Common Military Milestones: Pre-Deployment, Post-Deployment, PCS, Marriage, Divorce, Vesting in the TSP, Promotion, First Child, Continuation Pay, and Disabling Sickness or Condition. The Common Military Milestones cover various lifestyles you may face during your military career. A different Milestone will be covered each month. See our web calendar for which one is scheduled this month: carson.armymwr.com/calendar
By Appointment or the Online Portal	Army Emergency Relief (AER)	Call (719) 526-4783	AER is a private non-profit organization whose mission is to provide financial assistance to Soldiers and Family Members, Retirees, Retiree Family members, and Medically Retired Wounded Warriors needing financial assistance in an unforeseen emergency situation. If you are in need of assistance contact ACS AER for more information or how to apply. You can also visit: carson.armymwr.com/AER
By Appointment	Financial Counseling	Call (719) 526-4605	Meet with one of our Financial Counselors and get a handle on your specific financial situation. This is one-on-one counseling for credit, budgets, debt management, or retirement plans.
By Appointment	Garrison Newcomer's Brief		Build upon your financial knowledge, learn how to invest, get out of debt, build a savings, build good credit, and the value of Army Emergency Relief (AER).

FIND CLASS DATES & REGISTER ON OUR WEBSITE
CARSON.ARMYMWR.COM/ACS • (719) 526-4590





ACS CENTER
 6303 Wetzel Ave.,
 Building 1201
 (719) 526-4590
 Mon.-Fri.: 8 a.m.-4:30 p.m.
 Wed.: 9 a.m.-4:30 p.m.
 Federal Holidays: Closed

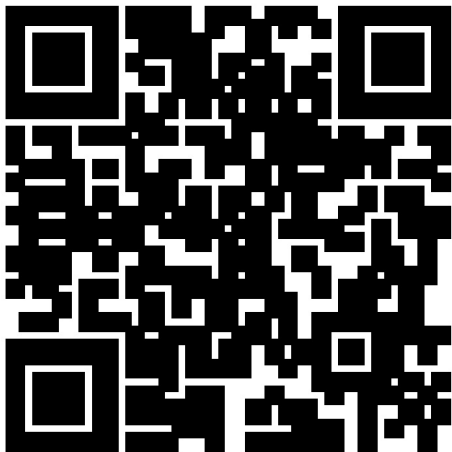
**ACS is located across three different buildings on Fort Carson.
 Each location houses different programs that offer resources for Soldiers & their Families.**



Primary Categories of AER Assistance

- Rent/Mortgage
- Utilities/Deposits
- Emergency Travel
- Travel Funds for Relocation (PCS)
- Funeral Expenses
- Vehicle Repair
- Replacement Vehicle
- Rental Vehicle
- HVAC Repair
- Natural Disaster
- Cranial Helmets
- Basic Essential Furniture
- Car Seats
- Repair or Replacement of Major Appliances
- Minor Home Repairs
- Dental Care for Dependents
- Food

Visit Our Army Emergency Relief Web Page Here



UNAUTHORIZED CATEGORIES

- Ordinary Leave expenses
- AAFES Debt
- Adoption Fees
- Legal Fees / Fines
- Liquidation or Consolidation of Debts
- Items of Convenience
- Government Debt
- In Vitro Treatments
- Government Credit Cards
- Personal Credit Cards
- Overdrawn Fees
- Child Support payments/Alimony
- Abortion Fees
- Earnest for a New Home
- Closing cost of a New Home
- Appliance Upgrade
- Purchase of a new Vehicle
- Financial Assistance for Non-ID Card Holders

719-526-4783
 Contact your local AER Officer about additional categories and exceptions to policy

