

# FINANCIAL READINESS PROGRAM

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	1st Termers Training		As a new Soldier, learn how to save and invest your valuable earnings, establish savings goals, debt elimination strategies, and create a savings for emergency situations. This class is open to all new Soldiers, their Family members and DoD ID holders.
Monthly	Banking Management	1st Tuesday of the month 9:30am - 11:00am	Today's banking tools make managing money easier than ever before. Learn how to take advantage of all your options. Secure your success by understanding the basics of ATMs, Apps, online banking and much more.
Monthly	Understanding Your Military Retirement Thrift Savings Plan	1st Thursday 1:00pm - 2:00pm	In this class you will learn about the Thift Savings Plan (TSP) and the different options that are avialable to you within this program. You will also learn about the Legacy Army Retirement Plan and how this can or cannot fit in with yout TSP. With the help of the certified financial counselors you will be able to understand how to build your secure 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 even 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.
Quarterly	Smart Money Talks	2nd Thursday of the 3rd month 11:30am - 1:00pm (Jun, Sept, Dec, Mar)	Stop by after work and enhance your financial knowledge. Soldiers and Family members who are wanting to improve their financial status and plan for the future are welcome. Each month the subject of Smart Money Talks focuses on a different financial advice book, going into detail about how you can use these tools to improve your finances. Along with this great information you will recieve a copy of the book for free.
By Appointment	Army Emergency Relief (AER)	Call (719) 526-4590	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. AER is dedicated to "Helping the Army Take Care Its Own." If you are in need of assistance contact ACS FRP for an appointment.
By Appointment	Financial Counseling	Call (719) 526-4590	Meet with one of our Financial Counselors and get a handle on your specific financial situation. This is one-to-one counseling for budgets, debt management, or retirement plans.
By Appointment	Garrison Newcomer's Brief		

## WWW.CARSON.ARMY.MIL/ACS







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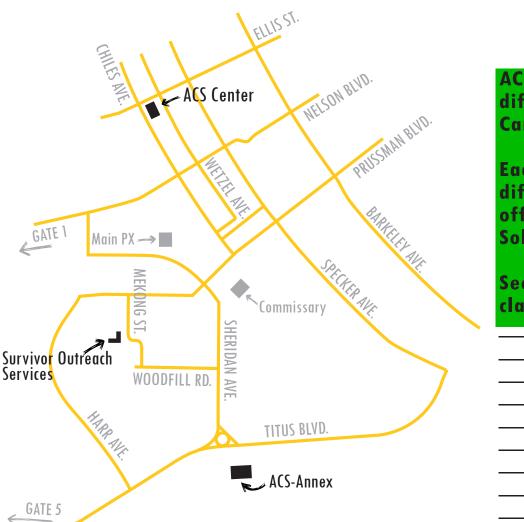


1517 Ellis Street Building 1201

(719) 526-4590

#### **ACS CENTER**

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.

See course listings for class locations.

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ACS Inclement Weather Policy: If the installation is on a 2 hour or less delay, ACS events will be adjusted to a 9:30 a.m. start time. If the installation is closed (2 or more hours), ACS classes will be canceled & rescheduled. For installation weather notifications, visit www. carson.army.mil or call (719) 526-0096. Updated February 2022

