



# 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.

<b>By Appointment</b>	<b>1st Termers Training</b>		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.
<b>Monthly</b>	<b>Understanding Your Credit Score</b>	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.
<b>Monthly</b>	<b>Understanding Your Military Retirement Thrift Savings Plan</b>	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.
<b>Monthly</b>	<b>Financial Strength Budgeting 101</b>	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.
<b>Quarterly</b>	<b>Smart Money Talks</b>	2nd Thursday of the 3rd month  11:30am - 1:00pm (Jun, Sept, Dec, Mar)	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 receive a copy of the book for free.
<b>By Appointment</b>	<b>Army Emergency Relief (AER)</b>	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.
<b>By Appointment</b>	<b>Financial Counseling</b>	Call (719) 526-4590	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.
<b>By Appointment</b>	<b>Garrison Newcomer's Brief</b>		

[WWW.CARSON.ARMYMWR.COM/ACS](http://WWW.CARSON.ARMYMWR.COM/ACS)

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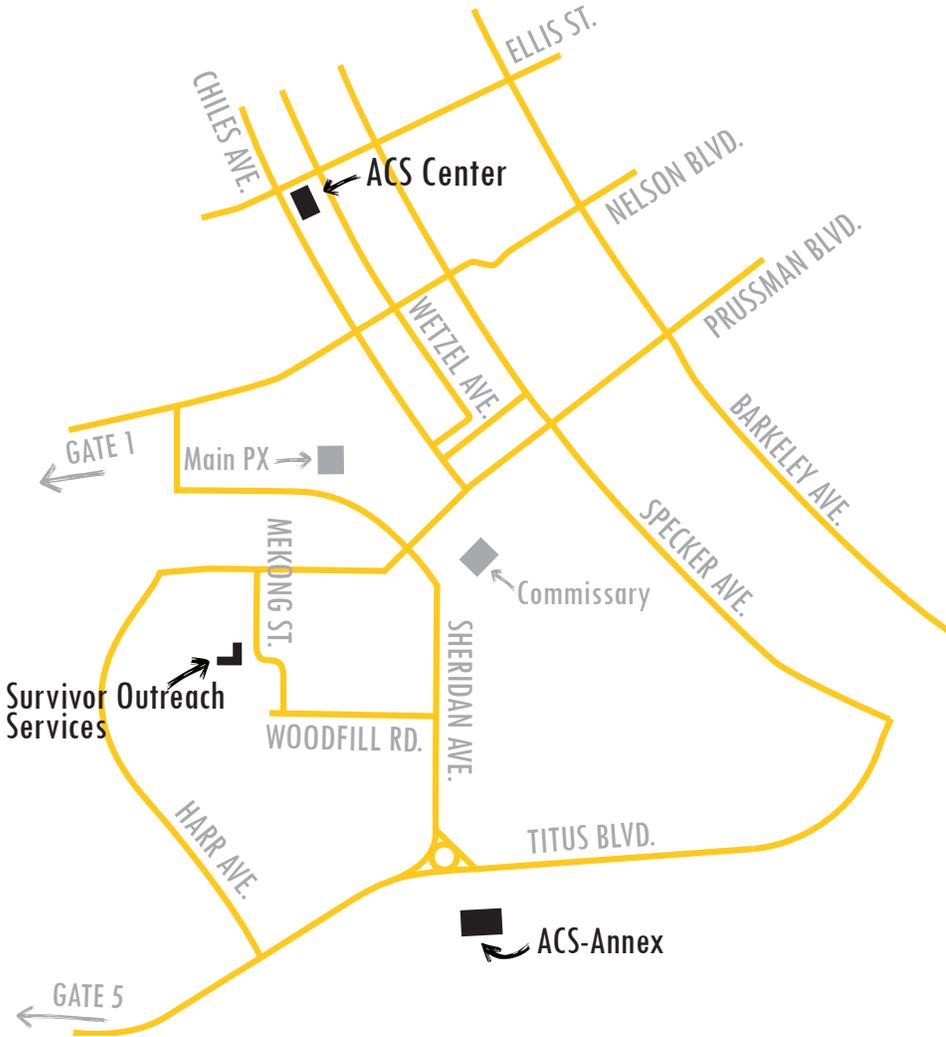




1517 Ellis Street  
 Building 1201  
 (719) 526-4590

## 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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