

Classes Offered

- Banking and Credit Information
- Budgeting
- Buying a Home and Mortgage Financing
- Consumer Rights and Obligations
- Credit and Credit Card Use and Abuse
- Debt Management
- Estate Planning
- Identity Theft
- Maximizing Your Thrift Savings Plan (TSP)
- Planning for Retirement
- Principles of Personal Financial Management
- Smart Shopping—Easy Ways to Save Money
- Saving for Your Children's College
- Social Security
- Understanding the new Blended Retirement System for Military Personnel

Register for Army Community Service Financial Readiness Program Classes in TEDS.

Have a idea for a class? Want to schedule a presentation for your team? Submit your requests to the Financial Readiness Program Manager at 586-282-0489 or visit <https://detroit.armymwr.com> and click on Facilities & Programs/Community Support/ACS/Email Us.

**Economy
Money
Budget
Finance
Spending** 

Counseling

One-on-one counseling with an accredited financial counselor are offered in the following areas:

Debt Management: Is debt piling up around you? Are you unable to pay your creditors on time? Then look no further than your local ACS Financial Readiness Program. Financial counseling is provided to help design a plan to pay off extreme and overwhelming debt. A Financial Specialist will work with you in establishing a workable payment plan based upon your budget. Contact ACS for an appointment.

Budget Development & Financial Planning: Need some help forming a family budget? Curious about how to make your dollars work harder for you? Schedule a budget session with a Financial Specialist regarding your financial concerns. You will work together on a written budget, discuss workable techniques on how to save more money, pay off debts and track your monthly spending.

Consumer Rights and Advocacy: Be a smart consumer! Become educated on issues such as: Identity Theft, Internet Fraud, Investment Scams, Predatory Lending, Work-at-Home Scams and Foreign Lottery Scams. Be wary of what is out there. Know your consumer rights!

Useful Websites:

www.consumerfinance.gov
www.militarysaves.org
www.tsp.gov
www.mymoney.gov
www.ftc.gov
www.military.bbb.org

Contact the Financial Readiness Program Manager at 586-282-0489 or visit <https://detroit.armymwr.com> and click on Facilities & Programs/Community Support/ACS/Email Us to schedule a financial counseling appointment today.



Financial Services for Military Personnel

Active Duty military personnel can seek help from ACS's Financial Readiness Program for the following financial related topics:

- PCS/ETS financial concerns
- Deployment financial concerns
- Planning financially for retirement
- Understanding/maximizing your Thrift Savings Plan (TSP)
- Understanding the new Blended Retirement System for military personnel.

ACS is here to help you! Please contact the Financial Readiness Program Manager at 586-282-0489 or visit <https://detroit.armymwr.com> and click on Facilities & Programs/Community Support/ACS/Email Us to schedule an appointment.

**ECONOMIC
EDUCATION** 

EMERGENCY ASSISTANCE

Army Emergency Relief (AER)

AER is a private, non-profit organization established to assist Soldiers and their Family members in emergency financial situations due to no fault of their own. Financial assistance is given in the form of an interest-free loan, grant or combination of the two. Loans are repaid by allotment.

To apply for AER assistance, the Soldier should be seen by the Unit Commander/1SG for interview/counseling to determine if the situation can be resolved through the chain-of-command or some other source. After determining that the Soldier has a valid emergency, the unit commander would then authorize the individual to seek AER assistance.

Contact ACS's Army Emergency Relief Officer at 586-282-0489 or visit <https://detroit.armymwr.com> and click on Facilities & Programs/Community Support/ACS for more information.



Financial Security Clearance Issues

ACS's Financial Readiness Program can assist with financial concerns related to security clearance issues. Be proactive and seek our help with cleaning up your credit prior to applying for a new position or if your 10 year DOD security clearance renewal is approaching. Contact ACS's Financial Readiness Program Manager at 586-282-0489 or visit <https://detroit.armymwr.com> and click on Facilities & Programs/Community Support/ACS/Email Us to schedule an appointment.



Registration is required for all classes and services listed. Please call us at 586-282-0489.

U.S. ARMY GARRISON-DETROIT ARSENAL ARMY COMMUNITY SERVICE FINANCIAL READINESS PROGRAM



Army Community Service
Financial Readiness Program Manager
6501 East 11 Mile Road
Building 232, Room 1100
Phone: 586-282-0489
<https://detroit.armymwr.com>



FINANCIAL READINESS PROGRAM



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