



March 2018

## Financial Readiness Program — Army Emergency Relief



National Consumer Protection Week

4 – 10 March 2018

Every year, National Consumer Protection Week (NCPW) encourages people and businesses to learn more about avoiding scams and understanding consumer rights. NCPW highlights free resources from government agencies and consumer organizations to help people make smarter buying decisions and spot rip offs.

For more information, see  
[www.ncpw.gov](http://www.ncpw.gov).



### Financial Readiness Services

- Emergency Financial Assistance
- Financial Classes
- Financial Counseling
- Debt Liquidation Assistance
- Consumer Advocacy/Complaint Resolution
- Mandatory Training: Financial Mgmt for 1st Term Soldiers & Financial Planning for Initial PCS Move (E4 & Below)



**Income & Growth.** According to the National Center for Women and Retirement Research, as many as 9 out of 10 women will be solely responsible for their finances at some point in their lives. Get ahead of the curve!

**Retirement.** 90% of women say that they're insecure about their financial futures. Make sure you're firmly in the 10% that know where they're going when it comes to retirement.

**Family.** More and more women are taking control of their and their families' finances. Learn about insurance and investment options that put family first.



## Support the 2018 AER Campaign!



The Fort Jackson AER Campaign kicked off on 23 Feb. For a briefing on AER see your Unit Representative or call the AER Campaign Coordinator at 751-5256 to schedule a briefing.

## 4 Ways to Raise Your Credit Scores in 2018

1. Payoff past due accounts.
  2. Ask for good faith adjustments.
  3. Deal with collection accounts, charge-offs and liens.
  4. Improve your debt-to-credit ratio.
- For complete details follow the link below for the article.

<https://creditcards.usnews.com/articles/how-to-improve-your-credit-score>

## Upcoming Classes

*Tuesday, 4 April 2018*

### **Do it Yourself Credit**

Seminar will teach you how to obtain credit reports, how to complete a thorough review, steps to dispute errors, address past due debts and collections.

*Tuesday, 17 April 2018*

### **Keys to Wealth Management (Wells Fargo)**

Seminar will discuss topics and strategies to achieve your long-term financial goals.

*Monday, 23 April 2018*

### **Social Security Benefits**

Seminar provides information on how social security affects your retirement income. Subject matter expert will be on hand to answer your questions.



## Three Tips for Safe Mobile Banking

[www.saveandinvest.org](http://www.saveandinvest.org)



Banking through your phone or tablet is quick and convenient, but don't forget these five tips to help keep your money—and identity—safe:

1. Password-protect your phone or tablet so that only you can access the information on your device.
2. Never provide personal information unless you initiate contact with your bank or other financial institution. Financial institutions should not request account numbers, Social Security numbers or other sensitive information through email or text messages. If you're not sure about a request, contact your bank by calling number on the back of your debit or credit card.
3. Don't stay "auto-logged in" to your accounts. Even though it's convenient, it increases the risk that an unauthorized user will access.