

# Financial Readiness Program



## Army Emergency Relief



## July 2018

### COUPON CLASS

**23 July 2018**  
**1145 – 1300**

Come learn the art of doubling, tripling and stacking coupons, price matching and more. This is a great opportunity to learn new strategies, meet other coupon users, and share your own ideas. Each class participant will receive a special gift, Complements of Army Community Service.

### Investment Basics Seminar



**7 August**  
**1130 – 1300**

Army Community Service (ACS) will host a "Lunch & Learn" Investment Basics Seminar. This seminar will focus on investment basics such as investment vehicles and pyramids. Additional topics include Dividend Reinvestment Plans (DRIPS), no load and load funds and fees. Feel free to bring your lunch with you, lunch is not provided. Please call (803) 751-5256 for additional information.



### 5 Ways to Save on Your Summer Barbecue - Enjoy frugal cookouts this summer with these easy tips.

- 1. Pick the right grill for you.** A basic gas grill can cost \$70 more than a basic charcoal grill. If you only barbecue once or twice a year, it may make sense to go with charcoal grill due to the lower initial cost. On the other hand, gas grills are cheaper to operate due to the lower fuel costs. Deal News calculates that cooking with gas costs \$1 per hour of grilling, and charcoal costs \$1.70 per cookout. If you use your grill on a weekly basis, gas might be the better choice.
- 2. Stop wasting fuel.** Whatever method you choose, you can cut costs quickly by not wasting fuel. For gas, once you've brought your grill to the right temperature, use burners you need that temperature, the lid shut as manufacturer
- 3. Control other costs.** Do you a special set of cooking tools? Most of the tools and gear found in a well-stocked kitchen will work just as well outside.
- 4. Choose cheaper cuts.** More fiscally responsible proteins, like chicken legs and thighs, will get you most of the way there, especially if you're willing to experiment with recipes and techniques.
- 5. Invite your friends and ask everyone to bring a side.** The more, the merrier!



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Army Community Service, in partnership with AllSouth Federal Credit Union, is offering a car buying class. Learn about budgeting for the purchase, credit reports, interest rate and much more! Come get financial tips that will enhance your car-buying experience.

19 July 2018

1145-1300

9810 Lee Road, rm 119

Call 751-5256 to RSVP



**HOME  
OF THE  
FREE  
BECAUSE  
OF THE  
BRAVE**

**"I AM THE MASTER OF MY WEALTH"**

## The Thrift Savings Plan Funds



### G Fund

The G Fund assets are managed internally by the Federal Retirement Thrift Investment Board. The G Fund buys a nonmarketable U.S. Treasury security that is guaranteed by the U.S. Government. This means that the G Fund will not lose money.

### F, C, S, and I Funds

The Federal Retirement Thrift Investment Board currently contracts BlackRock Institutional Trust Company, N.A. (BlackRock) to manage the F, C, S, and I Fund assets. The F, C, S, and I Fund assets are held in separate accounts.

The F, C, S, and I Funds are index funds, each of which is invested in order to replicate the risk and return characteristics of its appropriate benchmark index. For example, the C Fund is invested in a stock index fund that fully replicates the Standard and Poor's 500 (S&P 500) Index, a broad market index made up of the stocks of 500 large to medium-sized U.S. companies. The C Fund's objective is to match the performance of the S&P 500. The F, C, S, and I Funds remain invested regardless of the performance of the securities markets or the overall economy.

### L Funds

The L Funds are invested in the five individual TSP funds based on