



## Thrift Savings Plan (TSP)

For Service Members and Federal Civilian Employees

As a Service Member or a current Federal Employee, do you feel comfortable with your TSP retirement plan? Do you want to gain a better understanding about the different funds and how they can impact your plan for retirement?

Attend this no-cost TSP seminar to gain a better understanding of the program.

The instructor will discuss the differences between Roth and Traditional accounts, how to avoid penalties, withdrawals and more. Call 751-5256 to RSVP (Space is Limited).

Date: Tuesday, 18 September 2018

Location: Bldg. 9810, Lee Rd.

Time: 1200 -1300

## Financial Readiness in an Emergency

Unfortunately, the news in recent months has been full of headlines about natural disasters across the country. Home is where most people feel safe and comfortable.

But sometimes when a hurricane, flood, tornado, wildfire, or other disaster strikes it's safest to pack up and go to another location. When it comes to preparing for situations like weather emergencies, financial readiness is as important as a flashlight with fully charged batteries.

Leaving your home can be stressful, but knowing that your financial documents are up-to-date, in one place, and portable can make a big difference at a difficult time.

Conduct a household inventory. Make a list of your possessions and document it with photos or a video. This could help if you are filing insurance claims. Keep one copy of your inventory in your home on a shelf in a lockable, fireproof file box; keep another in a safe deposit box or other secure location.

Buy a lockable, fireproof file box. Place important documents in the box; keep the box in a secure, accessible location on a shelf in your home so that you can "grab it and go" if the need arises.

Among the contents:

A list of emergency contacts, including family members who live outside your area.

Health insurance cards or information & copies of current prescriptions

Health insurance cards or information

A small amount of cash or traveler's checks (financial institutions or ATMs may be closed)

Birth certificates, naturalization papers, and Social Security cards

SEPTEMBER 2018

## Financial Readiness Program & Army Emergency Relief



SOUTH CAROLINA  
DEPARTMENT OF CONSUMER AFFAIRS

The South Carolina Department of Consumer Affairs (DCA) is the state's consumer protection agency. Established in 1974, DCA has more than forty four years of experience in protecting South Carolina consumers while recognizing those businesses that act honestly and

fairly. The Department accomplishes its mission by: 1.) Acting as an effective regulator, 2.) providing complaint mediation services that are unmatched at both state and federal levels, 3.) saving millions for both consumers and small businesses through

insurance rate filing intervention, and 4.) serving as an educational portal for consumers and businesses alike. To learn more about the agency, call 1-800-922-1594.



## Financial Literacy

### September Classes

\* Thrift Savings Plan (TSP)

Date: 18 SEP 2018

Time: 1200 -1300

Classes will be held at  
ACS, Bldg. 9810, Lee Road,  
Rm 119

\* Call 751-5256 to register

Financial literacy is an integral part of mission readiness and quality of life. Army Community Service offers classes in personal financial management and consumer affairs. The intent is to help Soldiers and Families gain and/or maintain control over their Personal finances and manage their hard-earned money more effectively. The training will provide the tools to handle money wisely and to make informed consumer decisions. Classes can be tailored to meet the needs of your unit or group.

Please call ACS at 751-5256 to schedule a class.



## Developing Skills You Can Use Outside the Military

[www.militaryonesource.com](http://www.militaryonesource.com)

**Consider skills that will be marketable in the future.** Whether you have a short time left in the military or retirement is many years down the road, it's a good idea to take a look at employment trends and plan your career moves accordingly.

**Choose your military career field with an eye to the future.** Most technical and medical fields are easily transferable to careers outside the military.

**Decide whether to try to change your career path.** Your ability to change careers in the military will depend on a number of different variables, including need for the job you're in or for the job you want to move into. Your unit's career planner or career counselor can provide more information on changing your career field.

**Consider assessment testing.** Your installation Family Support Center, Transition Assistance Program (TAP), or Army Career and Alumni Program (ACAP) will have assessment tools to help you determine the career paths best suited to your interests and abilities. Many service members take these tests just before they get out of the military, but the assessment tests are available anytime - and a lot can be gained by having this information early or in mid-career.

**Pursue your education.** Seeking a college degree or technical training while you're still in the military will improve your chances of landing a good job when you get out.



### Army Emergency Relief Categories of Assistance

- ❖ Emergency Travel
- ❖ Food
- ❖ POV Repairs or Maintenance
- ❖ Rent/Mortgage
- ❖ Essential Furniture
- ❖ Rental Car
- ❖ Utilities
- ❖ Funeral Expenses
- ❖ Medical/Dental
- ❖ HVAC Repair
- ❖ Replacement Vehicle



For more information on Financial Readiness and AER Programs call 751-5256, send an email to [usarmy.jackson.93-sig-bde.mbx.jackson-accs@mail.mil](mailto:usarmy.jackson.93-sig-bde.mbx.jackson-accs@mail.mil)