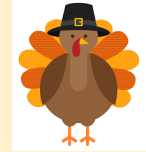


# Financial Readiness Program & Army Emergency Relief



## FINANCIAL PREPARATION FOR THE HOLIDAYS WORKSHOP

### Financial

### Readiness

#### Program Services

- \* Emergency Financial Assistance
- \* Financial Classes
- \* Financial Counseling
- \* Debt Liquidation Assistance
- \* Consumer Advocacy/ Complaint Resolution

DFMWR/Army Community Service is hosting a holiday financial workshop. Come learn to develop a shopping plan and establish limits. The discussion will cover alternative gift ideas and financial safety throughout the holiday season.

**27 Nov 2018**

**1145-1245**

Bldg. 9810 Lee Road

Call 751-5256 to RSVP



### Debit Cards and Overdrawn Accounts

*Debit cards are convenient, but they can also get you into trouble. Debit cards make it easy to pull more money from your account than you have. Overdraft fees usually range from \$1 to \$35 per charge (regardless of the amount of the purchase). You have the option to opt out of overdraft protection but this could cause some embarrassment at the register. Regularly balancing your checking account will help you avoid embarrassment and additional fees.*

## Holiday Travel Tips

- 1. Call before booking online:** Making travel arrangements through the Internet may be convenient, but it doesn't always guarantee you the best deal.
- 2. Avoid peak travel dates:** If possible, plan your flights several days before or on the day of the holiday to get a cheaper flight.
- 3. Leave early:** During peak travel times, arrive at the airport with plenty of time for check-in and security checks. Be sure not to have prohibited items in your carry-on bag and be prepared to remove your shoes during the security check. Hopefully, you will use the kiosk for check-in and will have already printed your boarding pass.
- 4. Consider cheaper lodging:** Another way to save on hotel stays is to choose properties that are less crowded and thus have an incentive to discount their rooms.
- 5. Consider alternate airports:** Instead of defaulting to the closest or biggest airport, consider others nearby.

## Predatory Lending

Predatory lending is any lending practice that imposes unfair or abusive loan terms on a borrower. It is also any practice that convinces a borrower to accept unfair terms through deceptive, coercive, exploitative or unscrupulous actions for a loan that a borrower doesn't need, doesn't want or can't afford.

Many states have anti predatory lending laws. A savvy consumer who compares lenders is unlikely to be taken by predatory lending. Additionally, becoming more financially literate helps borrowers spot red flags and avoid questionable lenders. Congress passed the Military Lending Act in 2007 to provide some protections for Service members and their Families. Read more at

<https://www.military.com/money/personal-finance/banking-and-savings/how-to-protect-yourself-from-predatory-lenders.html>

## THANKSGIVING AT FT. JACKSON DINING FACILITY

**Thursday November 22, 2018 2:00 PM - 4:00 PM**

Thanksgiving Meal at Fort Jackson (3/34th IN BN and 1/61st IN BN) Dining Facility, Bldg 11990 on Golden Arrow Road will be 22 Nov 2018, 2:00 pm- 4:00 pm, for Retired Service Members and guests of ID card holders not assigned to a Fort Jackson unit.

Holiday Meal Rates are \$9.05 (standard) and \$6.80 (discount). The discount rate is for spouses and dependents of enlisted personnel in pay grades E-1 through E-4. All others will pay the standard rate. For information call LRC Food Service, 803-751-7371/5556.



## THANKSGIVING FUN FACTS

**The first Thanksgiving was held in the autumn of 1621** and included 50 Pilgrims and 90 Wampanoag Indians and lasted three days. Many historians believe that only five women were present at that first Thanksgiving, as many women settlers didn't survive that difficult first year in the U.S.

**Thanksgiving didn't become a national holiday until over 200 years later!** Sarah Josepha Hale, the woman who actually wrote the classic song "Mary Had a Little Lamb," convinced President Lincoln in 1863 to make Thanksgiving a national holiday, after writing letters for 17 years campaigning for this to happen.

**Thanksgiving is the reason for TV dinners!** In 1953, Swanson had so much extra turkey (260 tons) that a salesman told them they should package it onto aluminum trays with other sides like sweet potatoes — and the first TV dinner was born!

**Benjamin Franklin wanted the turkey to be the national bird, not the eagle.**

**Americans eat 46 million turkeys each Thanksgiving.**



*For more information on Financial Readiness and AER Programs call 751-5256*