



Financial Readiness Program-Army Emergency Relief

Financial Readiness Services



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

4 Ways to Raise Your Credit Scores in 2019

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](https://creditcards.usnews.com/articles/how-to-improve-your-credit-score)

March 2019

Support the 2019 AER Campaign!



The Fort Jackson AER Campaign kicked off on 1 March. For a briefing on AER see your Unit Representative or call the AER Campaign Coordinator at 751-5209 to schedule a briefing.



Directorate of Family and Morale, Welfare & Recreation/
Army Community Service

invites you to the



SCAMS &



IDENTITY THEFT WORKSHOP

IN SUPPORT OF

NATIONAL CONSUMER PROTECTION WEEK



Please bring your lunch. Food is not provided.

**TUESDAY, 05 MAR 19
1200-1300
MG JOHN A. RENNER BLDG
BLDG 9810, LEE ROAD
FORT JACKSON, SC 29207**

Call 751-5256 to register.



Fun Facts

It is the first month of Spring which begins between **March** 19-21.

In the Southern Hemisphere, **March** is the same as September in the Northern Hemisphere.

Each year **March** and June end on the same day of the week.

It is the time of year when animals start to wake up from hibernation.



Tweet with Fort Jackson

Financial Readiness!!!

@ffinancialread

Find us on Facebook!!!

Info at your fingertips!

National Credit Education Month

In this month, credit professionals are on a mission to teach you about credit. This is a great time to manage your finances and get on top of your incomings and outgoings, and any credit you might have. Because credit can be a difficult thing to keep on top of, this month was created to ensure that anyone who either has or might be thinking about applying for credit knows exactly what to expect.

When you think of credit, you might first think of credit cards. A credit card is a payment card which you can use to buy items, but you won't need to pay for them right away. Depending on your credit provider, you will need to pay the amount back later most frequently, with a small percentage put on the original price to pay to the lender.

How to Observe Credit Education Month

Not as on track with your finances as you would like? This month, sit down and make a note of all your incomings and outgoings. Make sure to list the most important things, such as rent, and allowances for food.

If you have credit cards, it's best to pay them off as soon as possible. If you are able to put aside money at each paycheck, use it to pay off your cards this will improve your credit rating, and keep it in the green for when you apply for big things like a mortgage.



Five Tips for Safe Mobile Banking 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. This will help protect you if your phone or tablet is ever lost or stolen.
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 your accounts.
4. Delete old texts from your bank to reduce your exposure to fraud.
5. Report lost or stolen devices immediately to your wireless provider and financial Institutions.

For more information on Financial Readiness and AER Programs call 751-5256, send an email to usarmy.jackson.93-sig-bde.mbx.jackson-acsc@mail.mil.