



# Financial Readiness Program & Army Emergency Relief



November 2020

## Financial Readiness Services:

Emergency Financial  
Assistance

Financial Classes

Financial Counseling

Debt Liquidation  
Assistance

## Army Community Service

9810 Lee Road  
Fort Jackson, SC  
29207

## Hours of Service:

Mon - Fri, 0730 -  
1630

We're on the web:



fortjacksonacs



@fffinancialread

Visit our  
webpage!

[https://  
jack-  
son.armymwr.com/  
programs/financial-](https://jackson.armymwr.com/programs/financial-)

## The Dos and Don'ts of Holiday Shopping



“Black Friday” started early this year and may look very different from the past. Online shopping will likely be the way to go during the pandemic. Standing in long lines, sleep deprived, and with tempers flaring could be a thing of the past, at least for this year. There are strategies to help you financially prepare for the year’s biggest shopping days, making them enjoyable while maintaining your financial and mental well-being. Kick off your holiday season successfully by following these seven guidelines:

1. Do pay using secured methods - **cash/credit cards**
2. Don't spend more than you can pay off – **payoff immediately**
3. Do make a plan ahead of time - **prepare a budget**
4. Don't be fooled by marketing tactics - **research before shopping**
5. Calculate time spent verses savings - **how much are you savings**
6. Don't get caught up in the hype - **do you really need it**
7. Be prepared for a long day - **proper self care minimize stress**

## ***HAPPY THANKSGIVING !!***



FOR SOLDIERS

FOR FAMILIES

FOR RETIREES

FOR CIVILIANS

## FRP Upcoming Classes



### Virtual TSP Training

Tuesday, 3 Nov 2020

#### Basics of TSP:

0900-1000

#### TSP Investment Funds:

1300-1430

Call 751-5256 to register



### Virtual

### Money and Mindsets

Tuesday, 10 Nov 2020

1:00 - 2:30 p.m.

Call 751-5256



### Love and Money Matters

Thursday, 19 Nov 2020

5:00-7:00 p.m.

5460 Marion Ave, Fort Jackson

Register NLT 12 Nov 20

Call 751-5256 to Register



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