

## Monthly Financial Management Classes: 2020

Time: 10:00am - 11:00 am

Location: McTureous Hall, Bldg. 218

Email: [sandra.little@usmc.mil](mailto:sandra.little@usmc.mil)



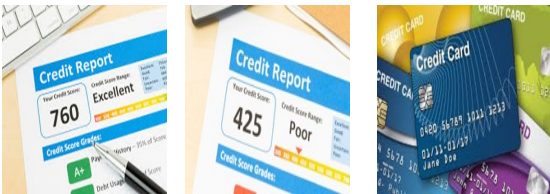
### Thrift Savings Plan & Blended Retirement System (9 January)

The Thrift Savings Plan (TSP) and the Blended Retirement System (BRS) are defined contribution plans for members of the uniformed services. Whether you are making the military a career or not, there is a retirement savings plan available for you. Attend this class to ensure you are fully informed.



### Marriage & Money/Budget (6 February)

This workshop provides guidance on how to develop a written budget that notes current and future expenses and also emphasizes the importance of short term-savings, explains financial ratios to live by and helps establish financial goals.



### Credit & Debt Management (5 March)

Credit and Debt Management is a course designed to help learners establish and maintain good credit as well as avoid, reduce or eliminate excessive debt. All participants will have the opportunity to pull a free copy of their FICO credit report.



### Money Habitudes (7 May)

A fun and interactive way to talk about money *habits & attitudes*, helps people understand why they handle money as they do and also introduces other *habitudes* that may be worth developing.



### Consumer Awareness (4 June)

Consumer Awareness is a course focusing on deterring, detecting and defending against consumer fraud in the marketplace. Participants will learn about the marketing slogans and techniques that target buyers as well as the available laws in place that protect them.



### Budgeting for the Holidays (2 July)

Don't charge your gifts or travel expenses this year! Learn how to establish a holiday budget to avoid overspending and starting off the new year in debt! In this workshop, attendees will be introduced to practices that can eliminate or reduce all related expenses.



### Car Buying (6 August)

Because purchasing a vehicle can have a significant impact on an individual's short-term and long-term finances, buyers should be fully informed of the various related expenses that come with the purchase. This workshop will provide available tools and resources that can help a buyer conduct adequate research, determine affordability and learn effective negotiation skills.



### Home Buying (3 September)

Buying a house is the most significant purchase many people will ever make. This course is designed to increase the knowledge and comfort level of first-time home buyers and serve as a refresher for repeat home buyers.



### Military Pay (5 November)

If reading your Leave and Earnings Statement (LES) confuses you, attend this class to familiarize yourself with your pay and allowances and to learn about the value of the other various forms of compensation. Additionally, common pay problems and viable sources of assistance will also be discussed.



### Saving & Investing (3 December)

Think you need a lot of money to invest in the stock market? Think again! Investing for your future only requires financial knowledge and discipline! In this class you will learn about affordable investment platforms that will help you begin the online stock investment process. You will learn how to analyze companies based off of historical data and related expenses as well as expected future growth and performance.