

Debt Management & Credit: covers using credit wisely, the cost of credit, ways to reduce, control and eliminate debt your debt.

Insurance: explores the different types of insurance, such as life, auto, renter's/homeowner's, and disability.

Credit & Credit Reports: delves into the different types of credit, how to establish credit, how to read a credit report, what is in a credit report, how your credit score is computed, what affects your score, and how scores determine your interest rates.

Consumer Rights & Obligations: covers information on your legal rights as a consumer, what you can do to remedy problems you encounter, plus your responsibilities as a consumer.

Personal Financial Management Readiness Training for 1st Term

Soldiers: a mandatory class for all Junior enlisted (E1-E4) first term Soldiers where Fort Jackson is their first permanent duty station. This 8-hour course covers personal finance, planning & budgeting, banking & checking accounts, using credit wisely, getting insurance, saving, & investing.

Financial Planning for Initial Permanent Change of Station (PCS)

Move: a mandatory class for all Junior Enlisted Soldiers (E1 – E4) getting ready to PCS for the first time. This class covers budgeting, costs, allowances, and entitlements associated with a PCS move.

Personal Financial Readiness: this class is a general overview for setting financial goals, preparing a budget, debt management, credit, and credit reports, savings, investments, and insurance.

Car Buying: covers information to make wise auto purchasing choices, consumer protection laws, researching the purchase, and contracts.

Home Buying: explores the purchasing and settlement processes, negotiating the contract, the types of mortgages, and planning for the purchase.

Identity Theft: covers how you might be at risk, tips to prevent identity theft, the financial impact on you should your identity be stolen and the steps you will need to take to restore your good credit.

Retirement Planning: reviews the types of retirement savings, your retirement needs, tax considerations on retirement income and information on withdrawals from retirement accounts.

Saving & Investing: this class gives information on building and protecting wealth and the basics of investing and developing an investment plan.

Thrift Savings Plan (TSP): discusses information on the TSP including how to enroll, how much and what types of pay you can invest, the five different investment funds, and what to do with your TSP after you leave the Army or government service.

Banking & Credit Union Services: explores many of the services and products offered at most banks and credit unions.

Checkbook Maintenance: covers areas from selecting a checking account to balancing your checkbook, and everything in between. If you have trouble balancing your checkbook, this class is for you.

Budget Development & Record Keeping: looks at ways to establish a budget to include net worth statements, developing financial goals, accounting for different categories of expenses, debt-to-income ratios and how to keep good records.

