

FINANCIAL READINESS PROGRAM (FRP)

The DPFR Financial Readiness Program (FRP) offers education, counseling and support services to assist active & retired Service Members, their Families, & DA civilians with their financial affairs. FRP services are geared toward building financial resiliency, living within means, and financial planning for the future.

One-on-One counseling for Service Members & their Families: Meet with one of our certified financial counselors to discuss setting and reaching financial goals, budgeting, money management, banking, debt elimination, credit reports and scores, car buying, home buying, investing basics, insurance, student loans, the Thrift Savings Plan (TSP), the new Blended Retirement System (BRS), and more!

Community Classes: Each month Financial Readiness conducts classes that anyone in the JBLM community may attend (see list of topics on the right).

Schedule an appointment or register for a community class online:
jblmfrp.checkappointments.com.

Classes for Units, FRGs & Other Organizations:
To request a Financial Readiness Class/Briefing Request Form, email:
usarmy.jblm.imcom-central.list.dfmwr-jblm-financial-readiness@mail.mil.

Services Include:

- Classes/Briefings in Personal Financial Readiness & Consumer Affairs
- Individual financial counseling
- Debt Liquidation assistance
- Consumer Advocacy
- Emergency Financial Assistance
(only available to active/retired military and their ID card Family members)
- Credit Report reviews
- Couples and Individual financial counseling

Classes & Briefing Topics Available:

- Financial Readiness for First Termers & Junior Service Members
- Air Force Aid Society
- Army Emergency Relief
- Home Buying Basics
- Checking Account Maintenance
- Insurance Basics
- Better Banking
- Investing Basics & the Thrift Savings Plan (TSP)
- Income Tax Basics
- Car Buying
- Managing Debt & Credit
- Consumer Awareness & ID Theft Prevention
- Money, Marriage and Divorce
- Financially Fit (budgeting, money management)
- Pre-Deployment (Financial) Planning
- Retirement Planning
- Blended Retirement System (BRS)



Service Member Civil Relief Act Notification (SCRA)

The SCRA is important to those who have recently come on active duty, or are preparing for a long term deployment whose duty situation may impact their ability to meet their previous financial commitments.

The SCRA generally provides (among other benefits):

- Protection from default judgments
- Potential reduction of Interest rates in excess of 6% on pre-service debts (debts before entering active duty)
- Allowing termination of rental agreements, cell phone contracts and automobile leases under certain circumstances

Service members seeking more information about their benefits and obligations under the Act should seek legal advice and assistance.





EMERGENCY FINANCIAL ASSISTANCE

ARMY EMERGENCY RELIEF

Army Emergency Relief (AER) provides financial assistance to Soldiers – active and retired and their Families, surviving spouses and orphans who are experiencing a financial hardship. Army National Guard and Army Reserve Soldiers and their Families are eligible when on continuous active duty under Title 10 orders for at least 30 consecutive days. Assistance is given in the form of no-interest loans, grants, or a combination thereof based on financial circumstances.

AER also offers scholarships for college and vocational training for spouses and dependent children of Soldiers.

Visit www.aerhq.org for information about AER & scholarship opportunities, or call (253) 967-9852.

AIR FORCE AID SOCIETY

Air Force Aid Society (AFAS) is a private non-profit organization established to support the mission of the Air Force by relieving financial distress of Airmen and their Families, assisting with educational goals and improving quality of life through proactive programs.

Visit afas.org for information about AFAS, or call (253) 982-2695.

AFTER HOURS EMERGENCIES

For after-hours emergencies, call the American Red Cross 24/7 Call Center at 1-877-272-7337.

DIRECTORATE OF PERSONNEL & FAMILY READINESS (DPFR) *formerly Armed Forces Community Service* FINANCIAL READINESS

FINANCIAL CLASSES & APPOINTMENTS:

jblmFRP.CheckAppointments.com
(253) 967-1453

AER: (253) 967-9852/9812

AFAS: (253) 982-2695

DPFR IN WALLER HALL

2140 Liggett Ave. | JBLM-Lewis Main
(253) 967-1453

DPFR-LEWIS NORTH

Hawk Transition Center
11577 41st Division Dr. | JBLM-Lewis North
(253) 967-1453

DPFR-MCCHORD

100 Col. Joe Jackson Blvd. (Suite 1091)
JBLM-McChord Field
(253) 967-1453

Money Management Matters

jblmFRP.CheckAppointments.com
jblmafcs.com

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