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*Captain's Call*

## FFSC's Personal Financial Management Program Helps Military and Families Stay Financially Fit

Fleet and Family Support Center (FFSC) offers a program to help service members and their families manage finances.

The Personal Financial Management Program, which encompasses a variety of budgeting and financial planning courses and workshops, is designed to educate military personnel and their family members before financial issues become problematic and possibly jeopardize their careers.

With frequent deployments and training along with the responsibilities of everyday military life, financial education may get put on a back burner, which can lead to financial trouble in a Sailor's career; including the loss of security clearances due to financial mismanagement.

Through the Personal Financial Management Program, Sailors and families learn how to successfully navigate through the transitions of Navy life and financial challenges that may arise.

The course covers several topics, including military pay and allowances and establishing and maintaining credit.

Attendees also learn how to exercise their consumer protection rights, avoid becoming victims of fraud, and effectively budget for their household and save and invest.

The Personal Financial Management Program offers additional workshops including consumer awareness, credit management, car buying strategies, developing a spending plan, retirement planning, home buying and Thrift Savings Plan.

FFSC also offers free financial counseling.

