



FINANCIAL READINESS

Sound Principles For
Successful Money Management



A GUIDEPOSTS OUTREACH PUBLICATION

Guideposts

Guideposts, founded by Dr. Norman Vincent Peale and his wife, Ruth Stafford Peale, in 1945, is a nonprofit interfaith ministry dedicated to helping people from all walks of life achieve their maximum personal and spiritual potential. Its inspirational products and programs spring from two major beliefs: that true stories are a powerful way to motivate people to lead better lives and that faith in God can be strengthened by applying spiritual truths to daily life.

Guideposts strives to fulfill our mission by providing inspirational publications free of charge to hospitals, nursing homes, churches, military personnel, correctional facilities and other organizations that serve the public. In addition, we invite readers to send us their prayer requests—by mail, by phone or via the Internet. Every working day, Guideposts staff and volunteers pray for those requests by name and need.

For more inspirational messages, visit Guideposts.org

This Guideposts Outreach booklet, *Financial Readiness: Sound Principles For Successful Money Management*, is made available through the generous support of the Wells Fargo Foundation.



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Printed in U.S.A.

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Introduction

Being prepared—secure, confident, and ready—is critical to our Armed Forces calling. Trust in God, the One who “shows us where to go, giving us a full, expansive life” (Isaiah 58:11), is the “heart” of our preparation.

This instructive booklet, *Financial Readiness—Sound Principles for Successful Money Management*, addresses an important aspect of preparedness. When our “financial house” is in chaos, most other areas of life soon follow. Concentration on the mission at hand suffers.

Poor money habits (excessive indebtedness, pawn shop loans, late checking fees, over-the-limit charges on our credit cards, impulse buying), can make us hesitant and unsure. Financial strains of deployments, unforeseen emergencies and “over-the-top” phone bills can burden even the most purposeful among us. Guidance from wise and trusted mentors is what we need. This *Financial Readiness* booklet provides such insight.

A recent all-star Presidential commission recommended that the Department of Defense “promote Service members’ financial literacy” through training and education (Final Report of the Military Compen-

sation and Retirement Modernization Commission, 29 January 2015, page 3). *Financial Readiness* helps fulfill this mandate. Setting goals, forming budgets, understanding credit, and investing for the future are treated in clear, understandable terms.

Use this booklet to improve your readiness. Visualize a secure financial future. Recognize snags you’re especially liable to. Discipline your spending, saving and investing habits. Be accountable to trusted family members and advisors. And, increase your partnership with our Creator, realizing when you “put God in charge... then what you’ve planned will take place” (Proverbs 16:3).

—Kenneth L. Sampson
Chaplain (Colonel) US Army (RET.)
Guideposts Outreach Military Liaison

Take Charge of Your Finances



“By failing to prepare, you are preparing to fail.”
—Benjamin Franklin

Banking Basics

To take charge of your finances you'll need to work with a financial institution that offers safe, secure and convenient services to help you save money and build toward a better financial future. Shop around for the financial institution and the types of accounts that best meet your needs.

Choosing a Bank Account

A savings account is a safe place to put money aside for your future goals or for unexpected expenses. In a savings account, your money will grow with interest. The amount of interest you earn will depend on which account you choose and how much money you keep in the account over time.

Savings accounts are a great place to set aside money for the future, but for paying your monthly bills and making day-to-day purchases, we recommend a checking account as the ideal tool.

Once your bank accounts are open, you'll probably have lots of options for how to use them. Talk to your bank for all the details.

Become a Good Money Manager

To be a good money manager, you need to keep accurate records. It's up to you to keep track every time you put money in and take money out of your ac-

Photo credit: Adobe Stock/Sean Locke Photography

counts. Keep your receipts and record every transaction you make. Every month, review your statement along with your register and your receipts to make sure that your records and the bank's records agree.

Keeping track will help you avoid overdrafts — spending more than you have — and having to pay expensive fees and penalties.

Finally, take advantage of services your bank may offer — like ATMs, online banking, mobile banking, direct deposit and automatic transfers. All of these can make managing your money quick and convenient, and put you in control.

Key Points

Remember these key points about the basics of banking services.

- Financial institution = safe, secure, convenient services to save money and build a better financial future.
- Savings account = safe place to put money for future goals, large expenses, and emergency funds.
- Checking account = ideal for paying bills and daily purchasing.
- Ask your bank what services they offer and how to use them.
- Keep accurate records.

- Reconcile your statements monthly.
- Avoid overdrafts.
- Take advantage of helpful tools: ATMs, online banking, direct deposit, and more.

ATM vs. Debit Cards: What's the Difference?

ATM card: An ATM card is a PIN-based card. That means that in addition to using it at ATMs, you can use it to make purchases by entering your Personal Identification Number (PIN) at time of purchase.

Debit card: A debit card looks just like a regular ATM card, and you can use it at ATMs. The difference is that a debit card has a Visa® or MasterCard® logo on its face. This means you can use your debit card to make everyday purchases and pay bills worldwide at participating retailers and service providers—including online or by phone.

ATM and debit cards allow you to use ATMs, a safe and convenient way to access your money. There are millions of ATMs worldwide and you can use many ATMs 24 hours a day, 7 days a week. ATM and debit cards are also a convenient way to make purchases without carrying cash that help you keep better track of the money you spend.

Setting Goals to Make Savings a Habit

Read the list below, and then think about your future. Which items have you already accomplished? Which items will you do in 1-3 months, 3-6 months, or 1-2 years? If not applicable, just skip to the next item.

Make savings actionable

GOALS	I've done it!	1 to 3 months	3 to 6 months	1 to 2 years
I'm committed to a monthly saving goal of \$_____ per month.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have a savings account.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I've set-up automatic transfers to my savings account.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
As I earn more, I increase the amount I save.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have enough savings to cover 3-6 months of expenses.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

GOALS	I've done it!	1 to 3 months	3 to 6 months	1 to 2 years
My debts are manageable so that I can comfortably pay them.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I contribute to the Thrift Savings Plan (TSP).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My spouse contributes to a retirement plan.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Review your goals periodically. Continue to bring your goals and timeline into sharper focus over time.

It's Never Too Late to Get Started

Getting started with saving may seem daunting at first, but once you take that first step and make saving a habit, you'll see how easy it can be.

But it's up to you to make it happen. Here's how to get started.

- Set aside savings from every paycheck.
- Automatically deposit a percentage of your income (for example, 5-10%) into a savings account. If 5% is too much, start with an amount that's comfortable for you, and increase it over time.
- Don't forget you can also save for retirement by

using a 401(K), a traditional or Roth IRA, or the Thrift Savings Plan (TSP).¹

- Every time you receive money, make it a habit to set some money aside in savings.
- If you do, you'll be less likely to spend it and your money will grow with interest. Plus you'll be ready for emergencies and to make major purchases.
- Try to earn the most interest you can on the money you save.
- Remember that the amount of interest you earn will depend on which account you choose and the amount you keep in the account over time.

Make Spending Smart an Everyday Activity

Whether you're on active duty, in the Reserve, a veteran or you're a spouse budgeting for your family, you should be in control of your finances.

Budgeting should be an everyday activity—one that involves the decision makers of the household. Planning ahead will make a difference for you or your family while you're in garrison or downrange.

¹Investment, Insurance, and Identity theft protection products:

- Are Not insured by the FDIC or any other federal government agency
- Are Not deposits of or guaranteed by a Bank
- May Lose Value

Wells Fargo Veterans Scholarship Program



Helping veterans reach their education goals through renewable scholarships and financial grants



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Learn more at
scholarshipamerica.org/wellsfargovets

Budget Tips

To make your monthly income last, consider using it in the following sequence:

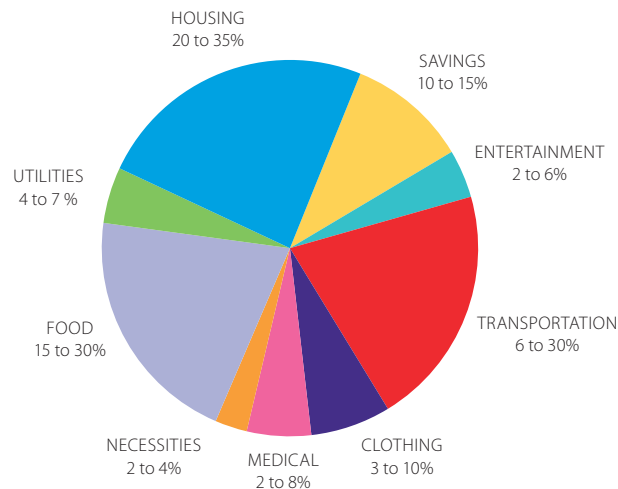
1. **Pay your monthly bills.** There are many potential penalties if you pay late, such as late fees, losing possession of things you've bought on credit, even being evicted from an apartment!
2. Set aside the money you'll need for your **weekly and day-to-day expenses**, like groceries and bus fare.
3. **Put money into savings.** Try to build two months of take-home pay for an unexpected financial emergency.
4. Set aside money for **larger expenses you know are coming**, such as car repairs or appliances.
5. Set aside money for your **major future goals** whether it's a home, college for your children, a new car, or travel.

If possible, try to stretch your bills out evenly over the month, so that you pay about the same amount each week. For regular monthly bills, you may be able to request a change of a bill's due date to spread out your bills more evenly. Try to avoid having one week when all of your cash-on-hand is needed for bills.

For large expenses that are not monthly (for example, insurance bills, car repairs, holiday gifts, etc.) place an amount of money aside each week or pay period so that you have money to pay the bills when they are due.

Establish a Budget

Here are some guidelines to consider for how much of your take-home monthly income you might budget for various expenses:



These are the basic categories. How much you and your family allocate to each will depend on you and your situation and individual needs.

Budget Categories

Housing

(rent or mortgage)

20 to 35%

Utilities

(gas, electric, water, trash, telephone)

4 to 7%

Food

(at home and away)

15 to 30%

Family necessities

(laundry, toiletries, hair care)

2 to 4%

Medical

(insurance, prescriptions, bills)

2 to 8%

Clothing

3 to 10%

Transportation

(car payment, gasoline, insurance, repairs, or bus fare)

6 to 30%

Entertainment

2 to 6%

Savings

10 to 15%

*“The art is not in making money,
but in keeping it.”
—Proverb*

Develop Healthy Spending Habits

Try to limit your installment debts (car loans, credit cards, etc.) to 10–20% of your monthly budget.

- To decide whether a purchase is necessary, ask yourself these questions:
 - Do I really need it?
 - Do I really need it today?
 - What would happen if I don't buy it now?
 - Can I meet this need less expensively?

Always review your bank and credit card statements. It will remind you where your money is going.

Create a Spending Plan

Use the worksheet below and on the next page to create a monthly spending plan and track your actual spending. If you have an expense that is not paid monthly, convert it to a monthly amount. For example, if you pay your car insurance bill every six months, divide the amount of the bill by six.

Monthly Income	Estimate/ Goal	Actual Earned
Salary from Job 1	\$	\$
Salary from Job 2	\$	\$
Other Income	\$	\$
TOTAL Monthly Income	\$	\$

Monthly Expense	Estimate/ Goal	Actual Spent
Fixed Expenses		
Housing	\$	\$
Car Loan	\$	\$
Car Insurance	\$	\$
Other debt (credit cards/loans)	\$	\$
Flexible Expenses		
Groceries	\$	\$
Gas	\$	\$
Telephone (cell phones too)	\$	\$
Utilities	\$	\$
Household items	\$	\$
Other	\$	\$
Discretionary Expenses		
Clothing	\$	\$
Dining out	\$	\$
Entertainment	\$	\$
Gifts	\$	\$
Savings	\$	\$
Other	\$	\$
Total Monthly Expense	\$	\$



Military Saves is a component of America Saves and a partner in DoD's Financial Readiness Campaign.



Set a Goal.
Make a Plan.
Save Automatically.

KEY SAVING STRATEGIES

- 1 Save monthly through direct deposit or an automatic transfer from checking to savings
- 2 Spend less than you earn and save the difference
- 3 Set up a separate savings account for emergencies

START SAVING TODAY

TAKE THE PLEDGE

Take the Military Saves Pledge at www.MilitarySaves.org and get tips, news, and advice to help you save more successfully.



A Harvest of Hope for Veterans



Inspiration from the pages of Guideposts

*A troubled soldier helps himself and others
by returning to the life he once knew.*

by Adam Burke

THE GUY in the mall food court was hard to miss. It wasn't just his threadbare clothes and duffel bag. It was the way he scanned the tables, more focused on the food than the people. When my wife, Michele, and I stood and picked up our trays, he came over. "If you're not going to finish that sandwich, I'll take it," he said.

"Sure," I said, disturbed that a young guy—no more than 25—had to ask strangers for leftovers. Then something on his duffel caught my eye. A military ID patch. He was a homeless vet, back from combat with no idea where to go.

That could have been me.

I grew up in Webster, Florida, on my parents' blueberry farm. I couldn't wait to escape small-town life. The Army was my ticket out. See the world and serve my country... what could be a better adventure? I enlisted just out of high school.

By the time my unit deployed to Iraq in 2003, I was 26, a sergeant, newly married to a beautiful pediatric nurse. I was excited about seeing action. Michele wasn't. "Before, you were on support missions. This is combat. I'm scared."

"Try not to worry," I said. "I'll be fine."

My first months in Iraq were more of a grind than dangerous. Then my platoon started running missions

in the densely populated, tumultuous Sunni Triangle. We had to be on constant high alert. You never knew who the enemy was (they weren't in uniform) or where they might be holed up. Your nerves never rested.

In May 2004, two weeks before my tour of duty was due to end, we were clearing a village said to be an insurgent stronghold. One of my guys went down, hit by a sniper. I ran out to pull him to cover. A mortar bomb knocked me off my feet. Shrapnel ripped into my legs and head.

I lay in the dirt, helpless, bombs exploding around me, my men returning fire. All I could think of was Michele, my family and how desperately I wanted to see them again. *Lord, can you see me? If you get me home, I promise I'll make my life worth saving.* Then I passed out.

I came to in a military hospital in Iraq. Surgeons couldn't remove all the shrapnel. Back in the States, I was in and out of hospitals for months. The diagnosis: traumatic brain injury and PTSD.

I had blinding headaches, memory and other cognitive problems and balance issues so I needed a cane to walk. My military career was done.

The hyper-vigilance that kept me alive in the war zone didn't translate well to civilian life. My anxiety was intense. Being around even a few people made me

jittery. I woke up sweat-drenched from nightmares. It seemed like everything I used to count on—strength, discipline, toughness—had been stripped away.

Except for Michele and her love for me, her patience. She encouraged me to go back to school. It was slow going because of my TBI-related cognitive

**“Farming’s in your blood,”
she said. “Maybe this
is what you need.”**

impairments, but I got a business degree. I found work with a healthcare staffing firm.

It didn't take long to see an office job wasn't for me. I was still riddled with anxiety. Sometimes I'd think about that promise I'd made to the Lord lying in the street in Iraq. *Would I ever be able to make good on it? Would it have been better if I had not made it back?* No, no, I couldn't think like that!

When my family offered me a small plot of land on the old farm in Webster, my first instinct was to say no. The tedium, the isolation, the labor in the fields... hadn't I spent all these years trying to get away from the farm? Michele convinced me to give it a try. “Farming’s in your blood,” she said. “Maybe this is what you need.”

I decided to go with what I knew best—blueberries. Researching organic farming methods, figuring out the right plants and soil mix, got my brain in gear like nothing else. A great group called the Farmer-Veteran Coalition helped me buy my first bushes. I used my disability pay to get an irrigation system.

Then came the morning I went out onto my little patch of land to start planting. I got down on my knees, dug my hands into the dirt. The earthy smell of it brought a rush of memories. When I was little I used to love plunging deep into the rows of bushes where no one could see me.

It was like being in my own blueberry forest, so beautiful and peaceful it was almost holy. There's no hurry here, I thought. The only sound was birds chirping. No noise, no pressure, no worries. Maybe for the first time since I'd been wounded, my heart and mind stopped racing.

That calm didn't leave me all day. Finally I stood and surveyed the neat rows of blueberry bushes I'd planted. Tiring work, but so satisfying to have something to show for it.

Michele helped during her off hours, but mostly I worked the field alone. One by one other veterans started to come out and join us. Then they brought along other vet buddies. We had different post-com-

bat issues, but they all seemed to work themselves out on the farm.

My coordination and balance improved and I got rid of my cane. My thinking and memory sharpened, my anxiety subsided. Working together helped us feel comfortable around other people again.

Even the crowds at the mall no longer fazed me, which was why I was there that day when the young homeless vet asked for leftovers. All the way home, I couldn't get him out of my mind. "I wish I knew how to help guys like him," I told Michele. "More than a handout..."

"You'll find a way," she said.

"If only he could work on a farm like ours," I said, "he'd get back on track."

That's when it came to me. What if I expanded our farm, made it a place where disabled veterans could work and heal and reintegrate into civilian life? I made tons of phone calls trying to find a way to turn my idea into reality.

Someone put me in touch with Work Vessels for Veterans, a group that gives returning vets start-up tools for new careers. In my case, that was eight acres of farmland near Jacksonville, where there are large numbers of returning military.

Things took off from there. Veterans Farm is

thriving. There's a fellowship program so disabled vets can earn a living while they learn to run an organic farm. At the end, they get seed money to start



their own farms. We grow fruit and vegetables, raise tilapia and chickens and keep bees.

Our biggest crop is blueberries. We sell them at farmers markets as Red, White and Blueberries.

That young man from the mall? I never saw him again. I pray he finds his way. He helped me find mine. And if he ever needs work, I know a farm that can use his help, a place of promise fulfilled under the loving eye of the Lord.

—GUIDEPOSTS



CLIMB HIGHER

WarriorsToSummits.org



NO BARRIERS
WARRIORS

No Barriers Warriors empowers veterans and transitioning service members with disabilities to overcome barriers and unleash their potential.

Achieving Financial Freedom



*“What the mind can conceive and believe,
and the heart desire, you can achieve.”*

—Norman Vincent Peale

Use Credit Wisely

Credit means being able to borrow money from a lender with a promise to pay them back, usually in monthly payments. Car loans, student loans, credit cards, and home mortgages are all examples of credit.

The lender makes money by charging you an extra amount in interest and fees over and above the amount of the loan itself.

Lenders will only loan you money if they have trust and confidence that you're able to pay them back. Earning their trust is called establishing credit.

Every time you borrow money and keep your promise to pay it back, you strengthen your ability to borrow again the next time. That's called building a good credit record, or a good credit history.

Good credit can give you financial flexibility and options. So let's look at what you can do to build good credit and limit how much it costs you.

First, shop for a credit card with a low annual fee and a low interest rate. Every month, pay at least the minimum payment due and more whenever you can. Pay off your balance as quickly as you can.

Second, if you apply for a loan, shop around. Look for a lender with a good reputation. Understand the terms of the loan agreement before you sign.

Photo credit: Straight 8 Photography/Shutterstock

Third, order a free credit report. You can get a free copy of your credit report every 12 months at www.annualcreditreport.com. Hosted jointly by the three largest credit bureaus,* it is the only source for free credit reports authorized by Federal law. Check your credit report carefully and contact the credit bureau immediately if you find an error.

Finally, remember that the key to financial freedom is living within your income. Never borrow more than you can manage to repay.

If you find yourself in trouble with debt, take action early. Call your lender and work with them to decide your next steps.

* The three largest credit bureaus in the United States are Equifax, Experian, and TransUnion.

Get Debt Relief. Make the Call.

National Foundation for Credit Counseling is the nation's largest and longest-serving nonprofit financial counseling organization. Call 1-877-404-6322, or visit www.nfccdebtrelief.org/military to connect with an NFCC Certified Financial Professional. NFCC member agencies provide financial counseling and educational services to millions of consumers each year in person, over the phone, or online.

Your Credit Score and How It's Determined

A credit score is a numerical rating used by lenders in the loan approval decision process.

Lenders always want to know the credit history of people who ask them for credit cards and loans. To find out, they turn to credit bureaus.

Credit bureaus keep track of almost everybody's credit history information — things like how many credit cards you have and how much you owe; whether you pay your bills on time; where you work and how long you've worked there.

In addition to your credit history, almost all lenders look at your credit score. This is a number that indicates how reliable you are at paying back your debts. A computer program analyzes your entire credit history and generates a single number or score, usually ranging from 300 to 850. This score helps lenders decide if you're a good credit risk or not.

Different formulas are used to calculate credit scores, but the higher the score, the lower the risk.

And remember: the higher your credit score, the better the interest rate lenders are likely to offer you — which could mean more money in your pocket!

How You Can Impact Your Credit Score

Different formulas are used to calculate credit scores, but five actions can improve it and five will hurt it.

These Actions Improve Your Score

- Keep credit card balances that are 70 percent or less of your spending limit
- Have high income relative to how much you owe
- Only apply for and open new credit accounts when you need them
- Have a good credit history for a long period of time
- Consistently pay your bills on time

These Actions Lower Your Score

- Have a very brief credit history or don't establish credit
- Pay some bills late
- Exceed your credit card spending limit
- Apply for new credit cards frequently, whether you need them or not
- Have credit cards balances near your maximum spending limit

The Basics of Investing

Putting money in a savings account is one way to make it grow. Investing is another.

The main idea behind investing is to put money you've saved into things you think will go up in value over time. Things like stocks, bonds, or real estate. The trick is to buy when the price is low, then try to sell when the price is high. That's how you make a profit.

One big difference between saving and investing is that investing always involves risk. If the value of your investment goes up, you could earn more than you would in a savings account. But if the value goes down, you could lose some or even all of your money. That's why you should never invest money that you can't afford to lose.

And that's why before you invest, we want to make sure you know the basics of what investing's all about and how it works.

Any time you sell an investment for a profit, your earnings are called capital gains. If you lose money when you sell your investment, you'll have what's called a capital loss.

"Freedom is the right to live as we wish."

—Epictetus

Saving vs. Investing

Saving

Short-term: Ready to go

Saving is typically for smaller, shorter-term goals in the near future (usually three years or less) like going on vacation or having money for an emergency.

Ready access to cash

A savings account gives you access to ready cash when you need it. But all Banks are required to limit how often you can take your money out of your savings account. Ask at your bank.

Low risk

You can rest assured you've made a sound decision to keep your money in a savings account. Most savings accounts are FDIC-insured up to applicable limits.

Earn interest

You can earn interest by putting money in a savings account.

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.

Investing¹

Long-term: Achieve major goals

Investing can help you reach bigger long-term goals (at least four to five years away), like saving for a child's college education.

Harder to access cash

When you invest your money, it's typically not as easy to get your hands on it quickly as compared to a savings account.

Always involves risk

You may lose some or all of the money you invest.

Potential for profit

Investments have the potential for higher return than a regular savings account. Your investments may appreciate over time. This increases your net worth, which is the value of your assets minus your liabilities. If you sell for a higher price than you invested initially, you make a profit.

Remember: *the greater the risk of an investment, the higher potential return or loss of your money.*

¹Investment, Insurance, and Identity theft protection products:

- Are Not insured by the FDIC or any other federal government agency
- Are Not deposits of or guaranteed by a Bank
- May Lose Value

Prepare for a Successful Transition

Changing careers—especially for military service-members—will take time and some effort. In fact, most people realize that changing careers is a full-time job in itself. However, the more work you complete up front, the more manageable the process will become as you search for a new career.

The first step in this process—your personal appraisal or assessment—is critical.

By analyzing your interests, skills, values, expertise, and other considerations, you can create a clear picture of what you want and how to successfully sell yourself to potential employers.

Transitioning to civilian life after a military career can be an exciting time. To help make your transition as stress-free as possible, use all the resources at your disposal, focus on your strengths, and highlight your unique skills and talents for potential employers.

As you begin the exciting—and maybe unsettling—move from a military career to a civilian career, keep in mind these key points:

- Complete a personal assessment to help identify your wants and needs from a civilian job.
- Create a list of your skills and achievements and

then de-militarize them.

- Network with current contacts as well as past acquaintances.
- Be prepared for any type of interview.
- Spend time researching careers that interest you.

Start Saving for Retirement

If you're like most people, you'd like to retire some day, and you have some ideas about the kind of life you'd like to lead in retirement. But do you and your family have a strategy in place to make that happen?

Creating a retirement strategy is a great first step, and there are a number of people who can help you. Think of these individuals as your retirement strategy team. Take advantage of the information they can offer you.

Remember: lots of good information is available about retirement planning at low or no cost — in books, magazines, and on the Web — but if you do pay someone to assist you, be sure you understand how (and how much) you'll be charged.

You may have to pay for some planning services, but paying for that advice now can be a bargain if it helps you make smart financial choices that pay off in the long run.

Resources

American Corporate Partners (ACP) www.acp-usa.org/veterans

Consumer Information www.consumer.ftc.gov

Free Credit Report www.annualcreditreport.com

Hands on Banking www.handsonbanking.org

Military Saves www.militarysaves.org

My Money www.mymoney.gov

**National Endowment for
Financial Education (NEFE)** www.nefe.org

**National Foundation for
Credit Counseling (NFCC)** www.nfccdebtrelease.org/military

Operation Gratitude www.operationgratitude.com

Scholarship America www.scholarshipamerica.org/wellsfargovets

Volunteers of America www.voanet.org/veterans

Warriors to Summits www.warriorstosummits.org

Work Vessels for Vets www.workvesselsforveterans.org

*“You must gain control over your money or
the lack of it will forever control you.”*

—Dave Ramsey, Financial Peace Revisited



Are you
a veteran
looking
to build
your next
career?

Our volunteer mentors are ready to assist

ACP's nationwide Mentoring Program connects veterans with professionals from some of America's top corporations and select universities. Veterans are mentored on topics ranging from résumé building and job market knowledge to networking and leadership. All mentors are employees of one of ACP's Participating Institutions.

The Mentoring Program is not a formal job-placement program, but a tool for networking and long-term career development. [Learn more at www.acp-usa.org](http://www.acp-usa.org)



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