



## *Army OneSource Financial Readiness*

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# Army OneSource – Financial Readiness



## Agenda

- Welcome
- Financial Readiness on Army OneSource
- How to Access Army OneSource Financial Readiness
- Financial Readiness Tools
  - Calculators
  - Resource Links
  - Retirement Information
  - CBT's
  - Army Gold
  - Services Locator
- Financial Readiness Programs
  - Survivor Outreach Services
  - Army Emergency Relief





# Army OneSource – Financial Readiness



## Financial Resources on Army OneSource

- A way to successfully handle money matters
- A variety of tools, programs and services include:
  - Budget Assistance
  - Tax Benefits and Assistance
  - Financial Counseling
  - Retirement Information
  - Army Emergency Relief (AER)



## How to Access Financial Resources

- www.myarmyonesource.com

**ARMY OneSource**

Search Army OneSource...

Need Site Support? 1-877-811-ARMY

[Commander's Page](#)
[Volunteer Tools](#)
[My AOS Page](#)

[Family Programs and Services](#)
[Health Care](#)
[Soldier and Family Housing](#)
[Child, Youth and School Services](#)
[Education, Careers, and Libraries](#)
[Recreation, Travel and BOSS](#)
[Communities and Marketplace](#)

[Army Family Action Plan](#)  
[Active Issue Search](#)  
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[Army Family Action Plan](#)  
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[Financial Readiness](#)  
[Mobilization and Deployment](#)  
[Relocation Services](#)

**Services Locator**

San Diego, California, 9212

Army Community Service (ACS) Staff  
 Army Gold - A Financial Game  
 Army Reserve

## What will You Find?

**Financial Readiness**  
The Army is here to help provide you with information on matters dealing with money. From financial calculators to tax preparation, these tools shown below, can help you on your way to financial success.

**Calculate**

**Calculators**  
Our personal finance calculators are designed to help guide you through the financial decision-making process. All calculators are built to help you successfully manage your personal finances including, debt payoff, investments and loan consolidation.

- Savings**  
View the difference a regular savings plan can make!
- Compound Interest**  
See why it's better to start saving early for retirement.
- Debt Payoff**  
Determine how long it will take to pay off your debt based on different monthly payment scenarios.
- Monthly Payment**  
See what your monthly payment will be for a loan.

**Retirement**

**Retirement Information**  
The eLearning center offers courses that can help you learn how to prepare for a financially secure tomorrow. Interested? Try the following classes:

- Financial Planning for Retirement**
- Financial Readiness Training**

For more information about PRE-retirement and POST-retirement, visit:

- Army Retirement Services Office (RSO) web site**

**Financial Readiness Resources**  
Use these resources to guide you towards a more secure financial outlook.

- American Recovery Reinvestment Act of 2009**
- Department of Defense Instruction - Number 1342.27**
- Save Yourself from Identity Theft**

**Financial Profile**  
The Financial Profile system will help give you a more accurate picture of your finances. The system allows you to securely enter your data giving you the ability to make assessments based on the values.

**Enter Financial Profile**

**Learning Tools**

**Financial Literacy Game Demo**  
Step into a virtual world and learn about finances through the Army Financial Literacy Game! This virtual world integrates creativity, education and fun, making it a great way to learn about the financial world.  
Watch this demo to learn more about the Financial Literacy Game.

**Community Search**

**Services Locator**  
Map View List View Service Types  
Colorado Go Advanced  
Map View List View Service Types  
Colorado Springs  
Fort Carson Security  
Rock Creek Park Wildfield  
Duffield Fountain  
10 miles  
bing

**Training**

**Financial Readiness CBT Training**  
The purpose of the Personal Financial Management Training is to provide you with a practical approach to financial management so you can gain control over your finances and manage your money more effectively. The goal of the training is to provide you with the tools to handle your money wisely and to make informed purchasing decisions.

**Launch Training**

**Resource Links**

**Financial Library Resources**  
Check on your 401K and other investments, read up on a company or seek for personal finance information in a large collection of magazines, newspapers, and books.  
Visit Financial Library Resources

**Financial Links**

- My Fico Website**  
[11/17/2010]  
A website that provides information on credit scores used to determine your eligibility for loans.
- Youth Initiatives**  
[11/17/2010]  
Resources from the Credit Union National Association (CUNA) that provide youth and young adults with information for financial literacy.
- Path to Investing**  
[11/17/2010]  
Information on how to invest in your financial future. A source of objective and practical financial advice.
- myPay**  
[11/17/2010]  
myPay is an innovative, automated system that puts you in control of processing certain discretionary pay date items without using paper forms. You can also get your pay and tax statements.
- Military Saves**  
[11/17/2010]  
Military people just like you are proving that you don't have to be rich to build wealth. From Junior Enlisted ranks to stay-at-home moms, from teenage family members to NCOs, officers, civil servants, SNCOs, retirees, veterans and contractors, Military Saves helps you secure their future by saving.



# Army OneSource – Financial Readiness



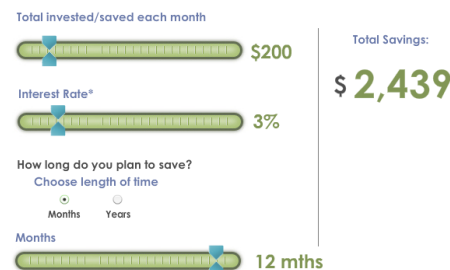
## Financial Readiness Tools & Services

- Calculators

- Built to successfully manage personal finances
- Easy to use
- Savings, Compound Interest, Debt Payoff, Monthly Payment

[Demo](#)

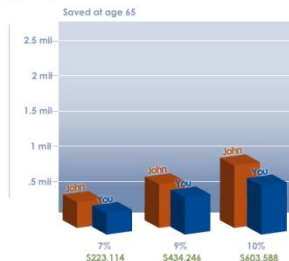
### Savings Calculator



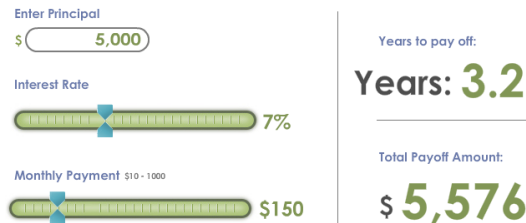
### Compound Interest Calculator

Compare yourself to John.  
John began investing \$2,000/yr at the age of 22 for 10 years only.

Your age at initial deposit: 25  
Your annual deposit for a 10-year period: 2,000



### Debt Payoff Calculator





# Army OneSource – Financial Readiness



## Financial Readiness Tools & Services

- Resource Links
  - Guides for secure financial outlook
    - American Recovery Reinvestment Act of 2009
    - Save Yourself from Identity Theft
  - 401K and other Investments
  - Websites for other services
    - Taxes, Loans, Investments, Credit Score
    - My Fico Website, Youth Initiatives, Path to Investing, and myPay







# Army OneSource – Financial Readiness



## Financial Readiness Tools & Services

- Army Retirement Services
  - Use the eLearning Center
  - Army Retirement Services Officer (RSO)
    - PRE/Post Retirement
      - Benefit Tools/Plans
    - Send an Email
    - Print Forms
    - Find Contact Information

[demo](#)





# Army OneSource – Financial Readiness



## Financial Readiness Tools & Services

- Financial Computer Based Training (CBT)
  - Take courses to develop Financial Readiness
  - Now or for the future
  - Courses include:
    - Planning and Budgeting
    - Banking and Checking
    - Using Credit
    - Consumer Scams
    - Retirement

[demo](#)

**Financial Readiness**  
*Training for First Term Soldiers*

**Welcome!**

No one is born with the ability to manage money effectively. Managing money is a skill; it requires learning and practice. There are people who have and people who do not have; it has little to do with the amount they earn, it has everything to do with developing the skill of good money management.

This lesson will show you why you should take charge of your finances and give you examples of what happens to someone who does plan their financial future, and someone who doesn't. You'll learn how to create a budget and get control of your finances.

At an average of \$30,000 per year, you'll spend a significant portion of your working lifetime. It's time to start planning.

**Why Do I Need to Manage My Money?: How You Can Save Money Today**

Living better today is the first reason to learn how to manage your money. Let's look at an example of how much more you get for your money just by getting a better interest rate. Car dealers try to get you to focus on just the monthly payment. The monthly payments are close; Loan #2 is a little more. But what about the total cost for the car?

LOAN #1	LOAN #2
Sticker Price: \$8,000 10% Used Car Loan	Sticker Price: \$8,000 26% Used Car Loan
Monthly Payment \$258.16 for 36 months	Monthly Payment \$269.74 for 48 months
<b>TOTAL:</b>	<b>TOTAL:</b>

[View Total Cost](#)



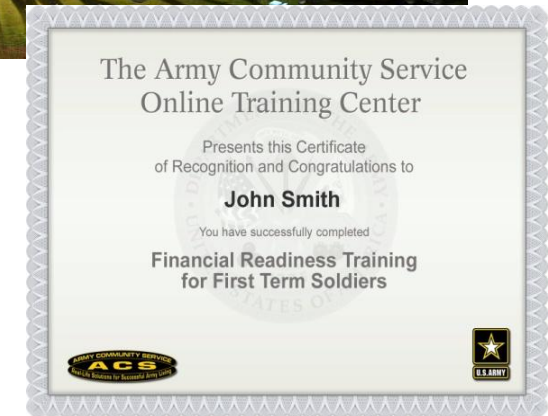
# Army OneSource – Financial Readiness



## Financial Readiness Tools & Services

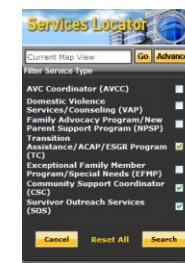
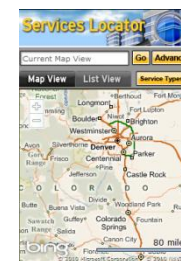
- Army Gold – A Financial Learning Tool
  - Military Specific concepts around finance
    - Pay Grade and Rank
    - Credit Score and Bill Management
    - Real Estate and Stock Investments
    - Personal Loan Management
  - First – Term Soldiers
    - Mandatory Financial Training
    - Financial Readiness Certificate of Completion
    - Increased learning retention with emerging technology

[demo](#)



## Financial Readiness Tools & Services

- Services Locator Provides:
  - Search Financial Services & Resources
  - Easy Interactive Map
  - Search the CONUS or OCONUS
  - Use Community Based Searches
  - Services created by Support Coordinators
    - Community Support
    - Survivor Outreach
    - ACS Staff
  - iPhone or iPad App
    - iTunes





# Army OneSource – Financial Readiness



## Financial Readiness Tools & Services

- Services Locator Search Results for Financial Readiness Services – [demo](#)
  - Detailed Contact Info
  - Interactive Map Features
  - Print Details
  - Email Information
  - Get Driving Directions

[demo](#)

The screenshot displays a search results page with a list of services on the left and a map on the right. Red arrows indicate the relationship between the list items and the map callouts.

Service Name	Address	Distance
Financial Readiness Branch	761st Tank Battalion Ave & Hood Road The Rivers Building Bldg 121 Fort Hood, Texas	151.6 miles
Financial Readiness Branch	761st Tank Battalion Ave & Hood Road The Rivers Building Bldg 121 Fort Hood, Texas	151.6 miles
Family Readiness Assistant	8502 Airport Road Room 34 Temple, Texas	170.5 miles

Services Offered: Financial Readiness/Army Emergency Relief Services

Installation: Fort Hood

Map Callout for Financial Readiness Branch:

**Financial Readiness Branch**  
761st Tank Battalion Ave & Hood Road 151.6 miles  
The Rivers Building Bldg 121  
Fort Hood, Texas  
Services Offered  
Financial Readiness/Army Emergency Relief Services



# Army OneSource – Financial Readiness



## Financial Readiness Programs

- Survivor Outreach Services

- Financial Support through:

- Financials Counselors
- Benefit Coordinators
- Support Coordinators

[demo](#)



Family Programs and Services	Health Care	Soldier and Family Housing
Army Family Action Plan		
Active Issue Search		
Army Community Service (ACS) Staff		
Army Gold - A Financial Game		
Army Reserve Family Programs		
eLearning Center		
Family Readiness Group		
Family Programs		
National Guard Family Management		
Population Density		
Surviving Families		
Volunteering		
Wounded Warriors		

Survivor Outreach Services





# Army OneSource – Financial Readiness



## Financial Readiness Programs

- Army Emergency Relief (AER)
  - “Helping the Army Take Care of Its Own”
    - Soldiers and their dependent
    - Members of the Reserve
    - Retired Soldiers
    - Widows, widowers, and orphans
  
- Financial Programs
  - Scholarship
  - Food, Rent, utilities
  - Emergency Repairs, Flights
  - Survivors

[demo](#)

**Colorado**

Address	Telephone	Fax
<b>Fort Carson (03001)</b> Commander, Fort Carson ATTN: IMNW-CAR-MWA (AER Officer) 6303 Wetzel Avenue Bldg. 1526 Room 114 Fort Carson, CO 80913-4104 <a href="mailto:Patricia.Randle@CARSON.ARMY.MIL">Patricia.Randle@CARSON.ARMY.MIL</a> <a href="mailto:geraldine.g.wilson@us.army.mil">geraldine.g.wilson@us.army.mil</a>	DSN 691-4783/4807 (719) 526-4783/4807	DSN 691-4884 (719) 526-4884

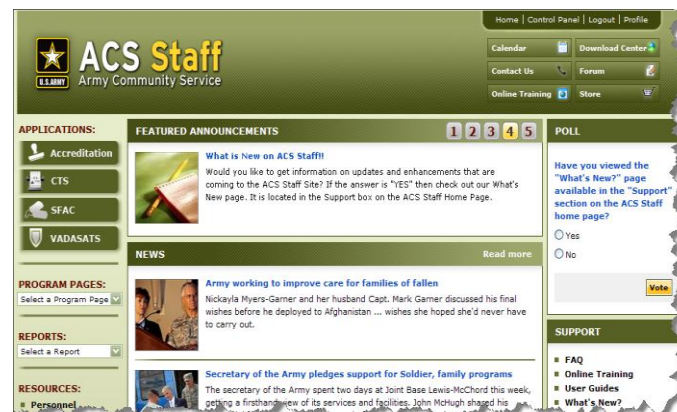


# Army OneSource – Financial Readiness



## Financial Readiness Programs

- Amy Community Service (ACS) Staff
  - Client Tracking System (CTS) Training
    - Army Emergency Relief (AER)
    - Financial Profile
    - Personal Management of CTS
    - Job Board
  - [training@myarmyonesource.com](mailto:training@myarmyonesource.com)
- Army Family Readiness Groups (vFRG)
  - [www.armyfrg.org](http://www.armyfrg.org)
  - Work with Commanders
  - Work with FRG Leaders







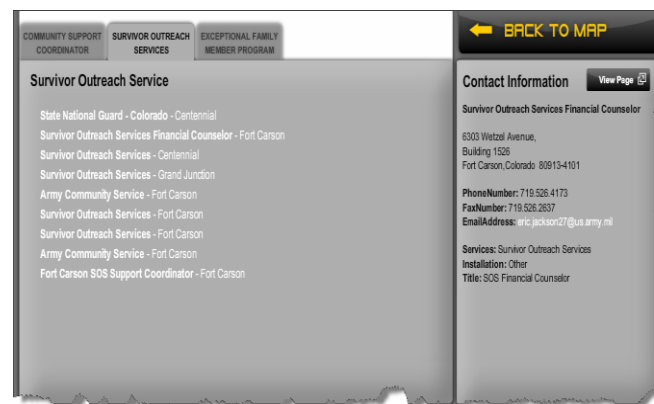
# Army OneSource – Financial Readiness



## Financial Readiness Programs

- Community Support
  - Use as a direct interactive resource
    - Community Support Coordinators
    - Survivor Outreach Services
  - Community Services Locator Map
    - [www.myarmyonesource.com](http://www.myarmyonesource.com)
    - Click on Community Support Tab
    - Locate your State – Click

[demo](#)





# Army OneSource – Financial Readiness



## Army OneSource Support Channels

- Online Help Center
  - Video Tutorials
  - Context-sensitive assistance
- Online Chat with a Live Technician
- 24/7 Feedback submission through 'Contact Us' form
- Toll-free Technical Support (CONUS only)
- [training@myarmyonesource.com](mailto:training@myarmyonesource.com)





## Conclusion

- Financial Readiness with Army OneSource
- How to Access Army OneSource Financial Readiness
- Financial Readiness Tools
  - Calculators
  - Resource Links
  - Retirement Information
  - CBT's
  - Army Gold
  - Services Locator
- Financial Readiness Programs
  - Survivor Outreach Services
  - Army Emergency Relief





# Army OneSource – Financial Readiness



## Questions



**Danielle Prey – Army Family Programs - Army OneSource**

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