



# Consumer Affairs Tabloid



Keeping you in the "KNOW"

287- CITY

Army Community Service Financial Readiness Branch

February 2010



[MilitarySaves.org](http://MilitarySaves.org)



**21-28 February is National Military Saves Week. Fort Hood Army Community Service Financial Readiness Branch encourages everyone to participate.**

## What is Military Saves?

Military Saves is a national campaign to persuade, motivate, and encourage military Families to save money every month, and to convince leaders and organizations to be aggressive in promoting automatic savings.

## Why Join?

You'll be a part of a global movement dedicated to personal financial stability. Financial stability is about a lot more than knowledge - it takes consistent action over time. Military Saves is a campaign to make every military community a supportive environment to assist in that. By signing up and taking the saver pledge you will have access to a savings arsenal of wealth and receive a Military Saves newsletter and additional information.

**Are you ready to take the saver pledge?** *"I will help myself by saving money, reducing debt, and building wealth over time. I will help my family and my country by encouraging other Americans to Build Wealth, Not Debt."*

Worrying about money is no fun. If you need more financial security, join Military Saves for encouragement, support and knowledge you can trust. If you're already set for life, help your neighbors by promoting the campaign. There's a place for everyone! *Sign up on* [www.militarysaves.org](http://www.militarysaves.org).

Follow Military Saves on Facebook - [www.facebook.com/pages/Military-Saves/55037599726](http://www.facebook.com/pages/Military-Saves/55037599726)



Excerpt from Federal Reserve Bank of Dallas

[www.dallasfed.org/ca/wealth/index.cfm](http://www.dallasfed.org/ca/wealth/index.cfm)

## A Beginner's Guide to Securing Your Financial Future

This Guide helps individuals and Families develop a plan for building personal wealth. It presents an overview of personal wealth-building strategies that includes setting financial goals, seeking guidance, budgeting, saving and investing, and managing debt.

You can access this interactive version from the above referenced website. (Also available in Spanish) If you prefer you can order the CD from the Federal Reserve or stop by the Army Community Service Financial Readiness Branch to pick up your copy. The ACS FRB is located at the Rivers Building, bldg 121, corner of T.J. Mills Road and 761<sup>st</sup> Tank Battalion Avenue.



**Excerpt from the Federal Trade Commission**  
National Consumer Protection Week - March 7-13 2010

<http://consumer.gov/ncpw/>

**Dollars and Sense: Rated “A” for All Ages** highlights consumer education for every stage of life – from grade school to retirement. Take advantage of our free resources, which can help you protect your privacy, manage money and debt, avoid identity theft, understand credit and mortgages, and steer clear of frauds and scams.

The ‘For Everyone’ tab includes a Topical Library which includes websites, videos, audios, PDF’s and online articles on Banking, Credit and Debt, Health, Identity Theft and Privacy, Investing, Money, Mortgages, Rights and Responsibilities, Scam Watch.

The ‘For Kids and Parents tab includes the FTC’s virtual mall. Kids can play games, design ads, chat with customers and store owners, and much more. Visitors learn key consumer concepts, such as how advertising affects you, how you benefit when businesses compete, how (and why) to protect your information, and how to spot scams. This tab also includes Kids.gov, the official kids’ website from the U.S. federal government. It links to over 2,000 web pages from government agencies, schools and educational organizations. Kids.gov is divided by age group and by topic.

Check out our NCPW blog at <http://consumer.gov/ncpw/blog/> to get great tips and connect with consumer protection experts.

### **From the Files of Fort Hood’s Consumer Affairs Office**

Did you know the Financial Readiness Branch has two locations on Fort Hood? Our first office is located at the Rivers Building, Bldg 121, 761<sup>st</sup> Tank Battalion. Our second office, the Personal Financial Assistance Center (PFAC), is part of the Fort Hood Resiliency Campus and located at bldg 12020, Suite 400, 31<sup>st</sup> and Battalion.

Do you need to talk about money? If so, let us help you work out a spending plan and receive assistance in becoming financially fit. Call 553-4698 to schedule an appointment with a Personal Financial Readiness Specialist.

Looking for additional resources to start out your quest to build wealth not debt? Check out prior issues of our Monthly Consumer Affairs Tabloid. Back issues of the Consumer Affairs Tabloid are available on the Financial Readiness section of the ACS website at [www.hoodmwr.com/acs](http://www.hoodmwr.com/acs).

The Financial Readiness Branch offers classes on Credit, Savings & Investing, Home Buying, Banking, Budgeting/Debt Management, Insurance and Consumer Awareness/Identity Theft. Call 288-2862 for more information. We also offer an online Car Buying class at [www.hoodmwr.com/acs/frb.htm](http://www.hoodmwr.com/acs/frb.htm).

Have questions? Contact: [melody.squires@us.army.mil](mailto:melody.squires@us.army.mil) 287-CITY (2489)