



First Command Educational Foundation

Standard Financial Presentations

First Command Educational Foundation offers presentations and comprehensive programs on a variety of financial topics for general personal finance principles as well as specific needs of service members, federal employees, adults, and young adults. Presentations can be customized to include the topics shown below individually, or grouped to create more extensive programs.

General Audience	
FINANCIAL BASICS	
Financial Basics Overview	Geared for the general adult population, provides a broad overview of various personal finance principles needed to achieve financial security such as financial planning, budgeting, saving, credit and debt management, investing, Social Security, and retirement planning.
Financial Basics for Young Adults	Intended for those in the early years of college or on their own for the first time, provides a general overview of establishing personal and financial goals, budgeting, establishing short-term savings, managing credit and credit card use, and the effect of credit reports and credit scores on their personal lives.
Financial Basics for Youth	Developed for middle and secondary school students, exposes participants to basic financial principles to develop a foundation for sound personal finance practices, such as banking and bank accounts, budgeting, saving, and the proper use of credit and credit cards.
Money Behaviors	Explains how habits and attitudes (behaviors) that have developed throughout life influence the daily decisions a person makes, including financial decisions. It provides strategies for modifying or changing unsatisfactory “money behaviors” to productive “money behaviors.” Highly recommended to help couples develop mutual financial goals.
WISE MONEY MANAGEMENT	
Banking Basics	Provides information on types of bank accounts, how to open a bank account, purpose of saving, types of savings vehicles, how to balance a checkbook, and how to reconcile a bank statement.
Debt Management and Bankruptcy	Provides information on debt management, debt payment schedules, debt reduction methods, and bankruptcy.
Debt Management and Personal Loans	How to effectively handle debt management and personal loans.
Developing a Spending Plan (Budget)	Provides information on the purpose of a spending plan/budget and how to develop one. Optional exercise available.
Identity Theft	Provides information on protecting credit card and personal information from identity theft.
Personal Loans	Explains the types and cost of loans, with a discussion of payday loans.
Saving for Financial Security	Explains the importance of saving and strategies for short- and long-term saving.
Understanding Credit	Provides information on the purpose of credit, using credit and credit cards wisely, and interpreting credit reports and credit scores.

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MAJOR PURCHASES	
Buying a Car	Explains the basics of buying a vehicle, including leasing vs. buying and new vs. used, as well as acquiring car insurance.
Buying a Home	Provides information on the cost and process involved in purchasing a home, including various mortgage options.
Renting vs. Buying a Home	Compares advantages and disadvantages of renting and buying a home.
Reverse Mortgages	Explains how a reverse mortgage works, how to become eligible, how the loan is paid off, and compares risk versus benefits.
FINANCIAL PLANNING	
Deciding on a Financial Professional	Explains purposes for using a financial professional, the different financial professional designations, and the selection process.
Developing a Financial Plan	Explains the importance of and process of developing a personal financial plan.
Developing Financial and Spending Plans	Explains the importance of budgeting in developing a financial plan.
INSURANCE	
Health and Disability Insurance	Explains why health and disability insurance are needed and how plans work.
Life Insurance	Explains why life insurance is necessary and the various types of plans.
Long-Term Care (LTC) Insurance	Explains the importance of having long-term care insurance and the benefits it provides.
Risk Management and Insurance	Provides information on the relationship between risk management and insurance, and explains how various types of insurances work, e.g., health, disability, life, long-term care, auto, and mortgage.
EDUCATION DOLLARS	
College Financial Aid Basics	Provides general information on financial aid and paying for college using grants, scholarships, and education loans.
College Savings Plans	Provides information on options available for accumulating assets for college expenses.
Repaying Medical School Education Loans	Explains various repayment options, as well as options for addressing payback problems and budgeting.
INVESTING AND RETIREMENT	
Basics of Estate Planning	Provides information on estate planning tools, such as wills, trusts, and life insurance, and the purpose of probate.
Financial Coaching	Intended for persons in the position of discussing unfavorable financial situations with others. It provides various approaches that can be used, interpreting what the other person is saying, understanding the values and cultural differences that may affect the situation, and resolving the situation.
Investing Fundamentals	Provides basic information on the principles of long-term investing and different investment vehicles.
Medicare Basics	Explains eligibility, the various parts, enrollment requirements, and coordination with other medical insurance plans.
Planning for Retirement	Emphasizes the importance of planning for retirement and some steps to take.

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Retirement Savings Plans	Explains the various types of tax-qualified plans available for retirement savings, including Traditional IRA, Roth IRA, annuities, 401K, 403(b), Roth 401(k), Roth 403(b), Simplified Employee Pension Plan (SEP), and Savings Incentive Match Plan for Employees (SIMPLE).
Social Security Basics	Provides information on Social Security retirement, survivor, and disability benefits.
Military Members	
FINANCIAL BASICS	
Developing a Spending Plan (Budget) for Military Members	Provides information on the purpose of a spending plan/budget and how to develop one.
Financial Coaching of Military Members	Intended for officers and NCOs. Explains prevalent issues and susceptibility of military members to financial problems and their effect on performance and mission readiness. Provides various approaches for counseling subordinates, including dealing with values and cultural differences.
Financial Readiness Overview (Active Duty)	Intended for active duty members of all grades/ranks. Explains the role and effect of financial stability on military readiness, and includes general explanation of select financial principles such as saving, budgeting, credit and debt management, retirement planning, insurance, etc. The length of the presentation and the principles covered may be adjusted according to the audience and time available.
Financial Readiness Overview (Reserve/National Guard)	Intended for members of all grades/ranks in the National Guard or reserves. Explains the role and effect of financial stability on military readiness and includes general explanation of select financial principles, such as saving, budgeting, credit and debt management, retirement planning, insurance, etc. The length of the presentation and the information covered may be adjusted according to the audience and the time available.
Fundamentals of Financial Readiness	Geared specifically for junior enlisted military service members, explains why military members are so susceptible to financial problems and how those problems affect mission readiness, determining their pay, developing a budget, credit and debt management, personal/payday loans, purpose of insurance, principles of investing, and Thrift Savings Plan.
Personal Financial Management for Future Military Leaders	Developed for members of college ROTC unit. Explains why persons they will lead are susceptible to financial problems and how those problems affect mission readiness, how to develop a financial plan and budget, how to manage credit and debt, determining how and what they will get paid (including basic pay, entitlements, allotments, allowances, and reading a Leave and Earnings Statement), investing, Thrift Savings Plan, military retirement plans, and the Career Starter Loan.
PAY AND BENEFITS	
From Military to Civilian Benefits	Explains the change and loss in benefits that occur when leaving the military, and how to replace them.
Military Benefits Overview-Active Duty	Provides details on various benefits, i.e., health insurance, life insurance (SGLI), Survivor Benefit Plan (SBP), VA Home Loan program, Educational Assistance (GI Bill), VA and military disability retirement, Thrift Savings Plan, and retirement plans.
Military Benefits Overview-Reserve/Guard	Provides details on various benefits available to reserve and National Guard members, i.e., commissary access, health/disability insurance, life insurance (SGLI), VA Home Loan program, Educational assistance (GI Bill), Thrift Savings Plan, military retirement plans, and Survivor Benefit Plan (SBP).
Military Death and Survivor Benefits	Explains benefits available to survivors and beneficiaries of deceased service members.

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Military Education Assistance Programs	Explains benefits and eligibility requirements for various programs, such as Montgomery GI Bill, Post 9/11 GI Bill, Veterans Educational Assistance Program, Reserve Educational Assistance Program, and Survivors and Dependents Assistance.
Military Health Insurance–TRICARE	Explains different options available under TRICARE.
Military Life Insurance	Provides information on the Servicemembers’ Group Life Insurance (SGLI), TSGLI, FSGLI, VGLI, etc., programs.
Military Pay System	Explains entitlements, allowances, allotments, and how to read and understand a Leave and Earnings Statement.
Preparing for Deployment	Explains the steps a service member and the family need to take in preparing for deployment.
Returning from Deployment	General advice for service members returning from an extended deployment.
Survivor Benefit Plan (SBP)	Explains how SBP works and benefits available to beneficiaries.
Tax Benefits for Military Service	An overview of tax benefits available to service members.
VA Home Loan Program	Explains eligibility requirements, loan process, and related costs.
Veterans Disability Benefits	Explains various programs, benefits, eligibility, including benefits for surviving spouses, children, and parents.
RETIREMENT PLANNING	
Blended Retirement System	Provides a close look at Blended Retirement System eligibility, elements, and recommended actions for success in retirement.
Blended Retirement System and Thrift Savings Plan	Overview of Blended Retirement System with additional detail on Thrift Savings Plan’s role in BRS.
Planning for Military Retirement (Active Duty)	Explains steps to consider in preparing for retirement, as well as disability pay options and military retirement plans for active duty members.
Planning for Military Retirement (Guard/Reserve)	Explains steps to consider in preparing for retirement, as well as disability pay options and military retirement plans for National Guard and reserve members.
Thrift Savings Plan for Military Members	Provides details of how the TSP works and investment options available for military members
Federal Employees	
Federal Employee Benefits Overview	Explains the details of the benefits, i.e., health, dental, vision, life insurance, long-term care, Thrift Savings Plan, retirement plans, and survivor benefit plan.
Federal Employee Group Life Insurance	Provides details on Federal Employee Group Life Insurance (FEGLI).
Federal Employee Retirement Plans	Provides details on the Civil Service Retirement System (CSRS) and the Federal Employees Retirement System (FERS).
Federal Long Term Care Insurance Program (FLTCIP)	Provides details on the Federal Long Term Care Insurance Program (FLTCIP).
Financial Preparedness for Federal Employees	Provides insight into the principles and practices necessary to achieve financial security, including developing a financial plan and budget, managing credit and debt, understanding the role of insurance in risk management, investing, Thrift Savings Plan, and federal retirement plans.

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Planning for Federal Civilian Employee Retirement	Explains steps to consider in preparing for retirement for civilian federal government employees.
Thrift Savings Plan for Federal Employees	Provides details of how the TSP works and the investment options available for federal employees.