



First Command Educational Foundation

Standard Financial Presentations

May 2018

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 servicemembers, 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/changing unsatisfactory “money behaviors” to productive “money behaviors.” Highly recommended to help couples develop mutual financial goals.
WISE MONEY MANAGEMENT	
Developing a Spending Plan (Budget)	Provides information on the purpose of a spending plan/budget and how to develop one. Optional exercise available.
Saving for Financial Security	Explains the importance of saving and strategies for short- and long-term saving.
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.
Understanding Credit	Provides information on the purpose of credit, using credit and credit cards wisely, and interpreting credit reports and credit scores.
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.
Debt Management and Bankruptcy	Provides information on debt management, debt payment schedules, debt reduction methods, and bankruptcy.

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MAJOR PURCHASES	
Buying a Car	Explains the process of buying a vehicle, including leasing vs. buying and new vs. used, as well as acquiring car insurance.
Renting vs. Buying a Home	Compares advantages and disadvantages of renting and buying a home.
Buying a Home	Provides information on the cost and process involved in purchasing a home, including various mortgage options.
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	
Developing a Financial Plan	Explains the importance of and process of developing a personal financial plan.
Deciding on a Financial Professional	Explains purposes for using a financial professional, the different financial professional designations, and the selection process.
INSURANCE	
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.
Life Insurance	Explains why life insurance is necessary and the various types of plans.
Health and Disability Insurance	Explains why health and disability insurance are needed and how plans work.
Long-Term Care (LTC) Insurance	Explains the importance of having long-term care insurance and the benefits it provides.
EDUCATION DOLLARS	
College Savings Plans	Provides information on options available for accumulating assets for college expenses.
College Financial Aid Basics	Provides general information on financial aid and paying for college using grants, scholarships, and education loans.
Repaying Medical School Education Loans	Explains various repayment options, as well as options for addressing payback problems and budgeting.
INVESTING AND RETIREMENT	
Investing Fundamentals	Provides basic information on the principles of long-term investing and different investment vehicles.
Planning for Retirement	Emphasizes the importance of planning for retirement and some steps to take.
Retirement Savings Plans	Explains the various types of tax-qualified plans available for retirement savings, including Traditional IRA, Roth IRA, MyRA, 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.
Medicare Basics	Explains eligibility, the various parts, enrollment requirements, and coordination with other medical insurance plans.

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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.
Military Members	
FINANCIAL BASICS	
Fundamentals of Financial Readiness	Geared specifically for junior enlisted military servicemembers, 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.
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.
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	
Military Pay System	Explains entitlements, allowances, allotments, and how to read and understand a Leave and Earnings Statement.
Tax Benefits for Military Service	An overview of tax benefits available to servicemembers.
Military Life Insurance	Provides information on the Servicemembers' Group Life Insurance (SGLI), TSGLI, FSGLI, VGLI, etc., programs.
Military Health Insurance—TRICARE	Explains different options available under TRICARE.
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.
VA Home Loan Program	Explains eligibility requirements, loan process, and related costs.
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.

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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).
Veterans Disability Benefits	Explains various programs, benefits, eligibility, including benefits for surviving spouses, children, and parents.
From Military to Civilian Benefits	Explains the change and loss in benefits that will occur when leaving the military, and how to replace them.
Military Death and Survivor Benefits	Explains benefits available to survivors and beneficiaries of deceased servicemembers.
Survivor Benefit Plan (SBP)	Explains how SBP works and benefits available to beneficiaries.
Preparing for Deployment	Explains the steps a servicemember and the family need to take in preparing for deployment.
RETIREMENT PLANNING	
Planning for Military Retirement (Active Duty)	Explains steps to consider in preparing for retirement, as well as disability pay options and military retirement plans.
Planning for Military Retirement (Guard/Reserve)	Explains steps to consider in preparing for retirement, as well as disability pay options and military retirement plans.
Thrift Savings Plan for Military Members	Provides details of how this plan works and investment options available.
Blended Retirement System	Provides close look at the new Blended Retirement System eligibility, elements, and recommended actions for success in retirement.
Using the DoD Blended Retirement System Comparison Calculator	A guide to help servicemembers navigate and use the DoD BRS Comparison Calculator to evaluate whether to opt into BRS or remain with their current retirement system.
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.
Federal Employees	
Financial Readiness Overview 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.
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 Long Term Care Insurance Program (FLTCIP)	Provides details on the Federal Long Term Care Insurance Program (FLTCIP).
Federal Employee Retirement Plans	Provides details on the Civil Service Retirement System (CSRS) and the Federal Employees Retirement System (FERS).

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Thrift Savings Plan for Federal Employees	Provides details of how TSP works and the investment options available.
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