

ADDITIONAL FINANCIAL CLASSES

WHAT WE OFFER

Most people are so busy with day-to-day living and do not have the time to acquire the financial education required to secure a better and prosperous future. The Financial Fitness Program is designed to fulfill this need.

"Basic Budgeting Classes" are held the 2nd and 4th Fridays of every month from 1000-1130. Each participant will complete their own personal budget on an excel spread sheet.

"Car Buying Classes" are held at the unit's request.

"Special Topic Classes" These classes will be on a variety of topics from "Managing Your Credit", "Investing", "Home Buying", "Identity Theft", "Bankruptcy", "Banking and Financial Services" to "Teaching Parents How To Teach Their Kids How To Manage Money".

"You Name It Class" We can tailor any class at your location on any financial topic you choose.

"Individual Counseling Session" We also do individual financial counseling.

These opportunities are open to Active Duty/ Retirees, Civilian, Contract Staff and their families aboard the Base.

For more information, reservations, or to schedule a class, please contact us at:
(760) 725-6098 / 6209

How To Teach Children Good Money Habits For Life

Estate Planning

Income Tax Planning

Investing for College

Financial Planning For Deployment

Consumer Awareness

Banking/Financial Services

Finances and The PCS Move

Understanding the LES

Retirement Planning

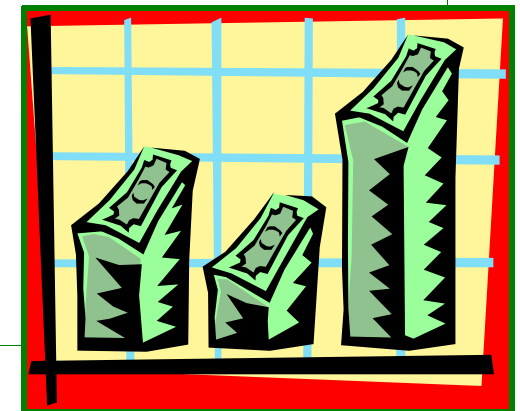
Basic Insurance (Life/Auto)

FINANCIAL FITNESS PROGRAM

*FINANCIAL
MANAGEMENT*

MCFCS
MARINE & FAMILY SERVICES
Camp Pendleton

FINANCIAL FITNESS PROGRAM



Tel: (760) 725-6098 / 6209

OUR EDUCATIONAL EVENTS COVER SUCH TOPICS AS...

Developing a Spending Plan

Learn how to pay yourself first, basic budgeting, develop a personal savings plan and the importance of paying your bills on time. Are you newly married, new to the USMC or just tired of never having any money? Then this is the class for you.

Debt & Credit Management

Find out how to obtain a free copy of your credit report, read and understand it and how to fix it. What is your debt to income ratio? Are you in over your head? Come to this class.

Financial Emotional Behavior

This class helps you explore your spending habits, your personal beliefs and values regarding money. Learn to determine the difference between needs and wants.

Banking & Financial Services

Gain knowledge in how to find a bank. Learn about the different types of checking and savings accounts. Become skilled at balancing a checkbook and using a check register.



Develop a Spending

Home Buying

Find out about appraisals, mortgages, financing and escrow.

Investing

Become skilled at investing. From IRA's to TSP to the stock market.

INDIVIDUAL COUNSELING

Meet with a Financial Fitness Counselor for an analysis of your personal budget. Discover what your financial problems are and how to solve them. Learn how to find savings, how to create your future financial goals. Find out how much you will need to retire.



**If you fail to plan, you are planning to fail.
Benjamin Franklin**

Your budget will be entered into an excel spread sheet that you can have emailed to you to enable you to continue the plan at home.

COMMAND FINANCIAL SPECIALIST TRAINING

26 Jun - 30 Jun 2006

25 Sep - 29 Sep 2006

4 Dec - 8 Dec 2006

Building 13150 (Classroom TBA)

Please Call For Reservation

These Command Financial Specialist Seminars are open to E6 and above. Classes are from 0800 – 1500 Monday through Friday. All attendees are required to attend all classes. At the completion of the seminar, those individuals who successfully complete the course will be designated as the unit Command Financial Specialist and awarded an appropriate certificate.



**2 Teach is
2 touch lives
4 ever**

Classes provided in the seminar are those currently contained within the Financial Fitness Program designed for the USMC and adopted by the CMC. Each participant will receive materials necessary to teach classes at their commands. *Help others to become Financially Fit!!!*

FINANCIAL FITNESS PROGRAM

Gerald Williams, MBA
Beth Middleton, BA

Financial Management Specialists
M&FS/FTBCS Building 13150
P.O. Box 555020

Camp Pendleton, CA 92055-5020

Phone: (760) 725-6098

Fax: (760) 725-8969

Email: gerald.williams@nmci.usmc.mil

Email: beth.middleton@nmci.usmc.mil