

FINANCIAL COUNSELING CAN HELP PUT THE PIECES IN PLACE



And there's no cost to you

PRODUCTIVE COUNSELING

Helps you establish short and long-term goals through the use of various investment vehicles.

PREVENTIVE COUNSELING

Especially beneficial for newlyweds and young singles, offers basic guidance and suggestions for establishing a budget.

CORRECTIVE COUNSELING

Assists when you are having difficulty meeting financial obligations.

REFERRAL SERVICE

When appropriate, refers you to the proper person or agency that is best suited to help you and/or answer your questions.

INDIVIDUAL COUNSELING

Money Management and Budgeting & Debt Management

Banking Account Management

Financial Planning and Investments options, TSP, IRA

Insurance Options

Consumer Education(Home Buying)

Free Credit Scores and Report

FORT STEWART

SFAC



**SOLDIER & FAMILY
ASSISTANCE CENTER**

Soldier and Family Assistance Center

1145 Niles Avenue, Bldg 4973
Fort Stewart, GA 31314

Main Desk: (912) 435-9646
Financial Counselor: 435-9809

0730 to 1630 Monday to Friday
www.stewart.army.mil/acs/sfac.asp

SFAC Financial Services

**Soldier and Family Assistance Center
Financial Counselor**

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Financial Counselor: 435-9809



RESOLVE FINANCIAL PROBLEMS

The SFAC Financial Counselor helps resolve financial problems and reduce the stress associated with money worries. With an emphasis on financial literacy and self-sufficiency, our services include:

- ◆ Financial Problem Solving
- ◆ Understanding Credit
- ◆ Money Management
- ◆ Getting out of Debt
- ◆ Wise Ways to Invest your Savings
- ◆ Planning for a Major Purchase
- ◆ Making a spending plan that works
- ◆ Debt management for Security Clearance



FINANCIAL CRISIS?

When unforeseen financial crises arise, Army Emergency Relief (AER) can provide emergency financial assistance with interest-free loans and grants to help with:

- ◆ Rent
- ◆ Food
- ◆ Utilities
- ◆ Emergency Travel
- ◆ Temporary Lodging
- ◆ Medical/Dental Expenses
- ◆ Car Repairs, Car Payments, Auto Insurance



CLASSES & WORKSHOPS

- ◆ Basic Investing
- ◆ Build and Protect Your Wealth
- ◆ Budgeting for Baby
- ◆ Car Buying Workshop
- ◆ Cash Flow Planning
- ◆ Bank Account Management
- ◆ Consumer Rights & Obligation
- ◆ First-Termers' Financial Training
- ◆ Home Buyer Seminar
- ◆ Life Without Debt
- ◆ ETS Financial Planning
- ◆ Winning the Credit Game
- ◆ Women in Finance

COMMAND REFERRAL



Active duty Soldiers lacking the funds to meet their monthly obligations may request AER funds up to \$1500 by submitting a completed AER Form 600 to their immediate Commander or 1SG. Lack of funds could be for a myriad of complex reasons or as simple as overextending themselves the previous month. Whatever the basis, the immediate Commander, or 1SG, must be satisfied that the Soldier's request is reasonable, justifiable, and needed. If the Commander/1SG approves the request, under this category, they sign AER Form 600. The request is then taken to the local AER section, along with a current LES, where a check is issued and allotment for repayment prepared. The immediate Commander/1SG is the approving authority, not the AERO.



For a current class schedule, call or visit:

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