Financial Readiness Program

What is FRP?

Our Financial Readiness Program (FRP) is both proactive and reactive in nature. We offer proactive educational classes for our military community, keeping Families financially aware and prepared. The FRP is available by appointment for "one-on-one" financial counseling. Consider seeing one of our counselors at the various financial touch points throughout your career (promotion, marriage, first child, etc.).

Support and Counseling Services

- Confidential financial consultation for individuals & Families
- Referral to military/community resources
- Support for Family members during deployment
- Credit management and budgeting
- Security clearance issues
- Debt liquidation plans
- Budgeting and spending plans
- Credit report review

www.FinancialFrontline.org

Commercial Solicitation Office

We provide installation guidance for all solicitation issues, permits, Home-Based Business permits, banner placement, and fliers.

Army Emergency Relief

AER promotes financial readiness and helps relieve distress of Soldiers and their Families by providing grants, interest-free loans, emergency travel and scholarships.

AER provides assistance for more than 30 categories of assistance including:

- Basic Living Expenses Utilities, mortgage, rent, initial deposits, minor home repairs, PCS moves and more.
- Vehicle Payments, insurance and repairs.
- Healthcare Dental and medical expenses. and cranial helmets for children.
- Food Insecurities

Eligibility:

- Active duty Soldiers, single or married, and their eligible dependents.
- Army National Guard and Army Reserve Soldiers on active duty for more than 30 consecutive days, and their eligible dependents.
- Army National Guard and Army Reserve Soldiers who are retired and receiving DFAS Retired Pay, and their eligible dependents.
- Surviving Spouses and orphans of Soldiers who died while on active duty or after they retired.

www.aerhq.org

Consumer Complaint Office



deal-Life Solutions for Successful Army

(910) 396-2507

3rd Floor, Soldier Support Center **Normandy Drive, Fort Bragg, NC** www.Bragg.ArmyMWR.com/Programs/FRP

Financial Readiness Program

2025 Financial Workshops

Milestone (Touch Point) Trainings

This are military life-cycle-based financial education and counseling classes to help bolster a Soldier's financial fitness throughout their career.

Vesting in TSP

(1:30 - 2:30 pm)

Feb 24 Jun 16 Oct 20

Continuation Pay

(3:30 - 4:30 pm)

Feb 24 Jun 16 Oct 20

Pre-Deployment

(1:30 - 2:30 pm)

Apr 21 Aug 18 Dec 15

Post-Deployment

(3:30 - 4:30 pm)

Aug 18

Marriage

(1:30 - 2:30 pm)

Jan 27 May 19 Sep 15 **Divorce**

(3:30 - 4:30 pm)

May 19 Sep 15 Jan 27

Promotion

(1:30 - 2:30 pm)

Jul 21 Mar 17

Disabling Condition

(3:30 - 4:30 pm)

Mar 17 **Jul 21 Nov 17**

First-Term PCS (CMT Milestone) "Money and Moving"

A must for all first-term Soldiers who have never PCS'd before. Learn the benefits authorized and ensure a successful move.

(9 - 10:30 am)

Jan 2 or 7 Jul 8 or 10 Mar 4 or 6 Sep 2 or 4

May 1 or 6 Nov 4 or 6

(1:30 - 3 pm)

Aug 5 or 7 Feb 4 or 6

Apr 3 or 8 Oct 2 or 7

Jun 3 or 5 Dec 2 or 4

Commercial Solicitation Briefing

Learn what's required to process a request for a solicitation permit. This is a must for any on-post resident looking to start or continue a home-based business out of their quarters.
(11 - 11:45 am)
an 6 Apr 14 Jul 14 Oc

Oct 6 Jan 6 Nov 3 Feb 10 May 12 Aug 11

Mar 10 Dec 8 Jun 9 Sep 8

Shred It and Forget It

(By appointment only)

Shred unwanted personal documents such as bank and credit card statements, tax records, and medical documents to avoid becoming a victim of identity theft.

Jun 26

Credit Management

Learn how to identify credit management strategies and understand your credit history. Discover all the ways to help improve your credit and overall credit score.

(9 - 10:30 am)

Jan 24 Apr 15 Aug 14 Oct 16

Home Sweet Home

Be prepared with what to expect when purchasing a home.

(1:30 - 3 pm)

Apr 24 Jul 24 Oct 16

Car Buying Strategies

Are you looking to buy a new or used car? Learn the basics before stepping onto the lot, i.e. what to do and what not to do, as well as the the "Three Deals of Car Buying".

(9 am - 12 pm)

Feb 13 Apr 10 **Jul 17 Oct 23**

Are You Ready for Retirement?

Now is the time to start planning for a successful financial future. Discover important steps as you begin planning for retirement.

(9 am - 4 pm)

Feb 20 May 22 Aug 28 Oct 30

Planning for your Financial Future

Learn strategies to help you develop a spending plan. Discover financial management resources available to help you obtain and maintain your established personal financial goals.

(1:30 - 3 pm)

Jan 23 Apr 10 **Jul 10**

May 8 Aug 21

Feb 13 Jun 12 Mar 13

Sep 4 Dec 11

Oct 9

Nov 6

Saving and Investing for Federal Employees

Learn about risk tolerance and how it ties in with savings and investing. Become familiar with terms and understand contribution limits, withdrawals and tax considerations for your IRA. Discover resources and calculators to help you navigate as you invest.

(9 - 10:30 am)

Jun 12 Sep 11 **Nov 13**

Saving and Investing for Military Personnel

Learn about risk tolerance and how it ties in with savings and investing. Become familiar with terms and understand contribution limits, withdrawals and tax considerations for your IRA. Discover resources and calculators to help you navigate as you invest.

(9 - 10:30 am)

Jun 26 Sep 25 Apr 24

