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Cora Johnson, a financial manager and certified counselor at Army Community Services, discusses a few financial education programs with Sgt. 1st Class Eric Towns, during a recent office visit. Johnson and ACS offer more than 15 classes aimed at helping Soldiers, family members and civilians learn financial management skills.

As spring gets closer many of our minds think of upcoming vacations and getting away from the office for a few days. But if you don't start planning financially now, those dreams may never become reality.

To help remind servicemembers and their families of the importance of saving and planning for the future, Military Saves, as part of the nationwide America Saves Campaign, is a yearlong effort focused on the financial readiness of military members and their Families. To kick off the campaign, the Department of Defense designated Feb. 27 through Mar. 4 as Military Saves Week. It is conducted in cooperation with the Consumer Federation of America, one of the Department of Defense's official financial readiness nonprofit partners.

The week is an opportunity for the military community to come together with federal, state and local resources, along with military banks and credit unions, to focus on debt reduction, financial management and future savings. The year's DOD theme is "Making Saving Automatic."

"Help is available -- much more help than most people realize," said Cora Johnson, a financial manager and certified counselor at Army Community Service. "We offer a wide variety of financial services to help improve your financial life. No matter what your financial situation, we can help you to establish a plan of action for achieving your financial goals."

Johnson said that there are 15 individual programs within the Financial Readiness Program, which range from learning good savings habits to credit/debit management, mortgage counseling and first time home buying. Her

expertise was recently recognized as she received an IMCOM Certificate of Achievement for her commitment to Soldiers, family members and civilians through the development and implementation of new financial assistance programs.

ACS offers the classes in personal financial readiness and consumer affairs as well as personal financial counseling. These services are also available to support commanders in maintaining unit financial readiness and to educate service members and families on financial self-sufficiency. Some services are offered on an individual basis.

One of the hidden danger of poor financial management is the impact it can have on your career. Nearly half of all security clearance applications are denied due to financial problems, according to the Office of Personnel Management. DoD guidelines state that people with a history of being unable to live within one's means, satisfy debts, and meet financial obligations may raise questions about the individual's honesty and put people, property or information systems at risk.

Planning, not panicking are keys to sound financial management, according to Johnson.

“Learn how to assess the situation, identify resources, set priorities, create a plan, and communicate with your creditors during a financial crisis,” she said. “Don’t wait for the crisis to get worse. The monetary benefits of dealing with financial problems—saving more, paying down expensive debt—will improve not just your bottom line but your overall mood as well. The less you worry about dealing with finances and money issues, the more you can enjoy life.”

To learn more about the ACS financial programs call (717) 245-4357 or visit http://carlislebarracks.carlisle.army.mil/acs/financial_readiness.htm