



Army Emergency Relief is a private, non-profit organization incorporated in 1942 by the Secretary of War and the Army Chief of Staff. The AER mission is to provide emergency financial assistance to Soldiers by way of a no-interest loan or grant.

### Who does AER help?

- Active duty Soldiers, single or married, and their dependents
- ARNG and USAR Soldiers on continuous active duty (Title 10) for more than 30 days, and their dependents
- Soldiers retired from active duty for longevity or physical disability, and their dependents
- ARNG and USAR Soldiers who retired at age 60, and their dependents
- Surviving spouses and orphans of Soldiers who died while on active duty or after they retired.

There is help, and there are answers for you. If you are in financial stress and don't know where to turn, contact the Financial Readiness Program.

**(910) 396-2507**



### Commander and First Sergeant Quick Assist

This program is offered through Army Emergency Relief (AER) as a tool for Commanders and First Sergeants to help keep Soldiers from using predatory payday lenders with high interest rates.

If a Soldier meets all criteria below, Commanders and First Sergeants can authorize up to \$2,000 in assistance:

- Meet AER eligibility requirements
- Cannot be on the AER restricted list
- Must pay back the no-interest loan through allotment
- Can receive up to two Commander and First Sergeant Quick Assist loans in 12 months, but the first must be paid in full before receiving a second
- Repayment must be 60 days prior to ETS but not longer than 15 months. Total owed to AER cannot exceed \$3,000.

### Scholarship Information

The MG James Ursano Scholarship Fund helps Army Families with the cost of post secondary undergraduate-level education, vocational training, and preparation for acceptance by military service academies for their dependent children.

**The Patty Shinseki Spouse Scholarship** assists spouses/widow(ers) in gaining the education required to qualify for increased occupational opportunities. Individuals who receive free tuition as a result of their employment will not receive tuition assistance from AER. For more details on eligibility, visit [www.aerhq.org/education.asp](http://www.aerhq.org/education.asp).

### 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 and 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](http://www.FinancialFrontline.org)

### Consumer Complaint Office

If you experience unfair business practices in our area and are unable to resolve your issue, please make an appointment.

### Commercial Solicitation Office

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

# Financial Readiness Program (FRP) 2024

Fort Liberty, North Carolina



Updated Dec 2023

3rd Floor, Soldier Support Center  
Normandy Drive, Fort Liberty, NC  
(910) 396-2507  
[FortLibertyACSFRP.TimeTap.com](http://FortLibertyACSFRP.TimeTap.com)  
[www.Liberty.ArmyMWR.com/Programs/FRP](http://www.Liberty.ArmyMWR.com/Programs/FRP)





### Common Military Training (CMT) Milestones

The Army's Financial Readiness Program is a military life-cycle-based financial education and counseling program to bolster a Soldiers' financial fitness throughout their career. The FY16 National Defense Authorization Act mandates financial training throughout the military life cycle as Milestones (Touch Points).

- Permanent Change of Station (PCS) \*
- Promotion
- Vesting in TSP
- Continuation Pay - TSP
- Marriage/Divorce
- First Child
- Pre- and Post-Deployment
- Disabling Sickness/Condition

	1:30 - 2:30 pm	3:30 - 4:30 pm
Jan 22	Promotion	First Child
Feb 26	Pre-Deployment	Post-Deployment
Mar 25	Marriage	Divorce
Apr 22	Vesting in TSP	Continuation Pay
May 20	Disabling Condition	First Child
Jun 24	Promotion	Marriage
Jul 22	Pre-Deployment	Post-Deployment
Aug 26	Marriage	Divorce
Sep 23	Vesting in TSP	Continuation Pay
Oct 28	Disabling Condition	First Child
Nov 18	Promotion	Marriage
Dec 16	Pre-Deployment	Post-Deployment

### \* PCS Milestone Common Military Training (CMT)

This class is a must for all first-term Soldiers who have never PCS'd before. Learn about the benefits authorized and how to ensure a successful move.

9:00 - 10:30 am	1:30 - 3:00 pm
Jan 4, 9	Feb 6, 8
Mar 5, 7	Apr 4, 9
May 2, 7	Jun 4, 6
Jul 9, 11	Aug 1, 6
Sep 3, 5	Oct 1, 3
Nov 5, 7	Dec 3, 5

### Savings & Investment: The Fundamentals 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.

9:00 am - 10:30 am	
Apr 4	Sep 12
Jun 13	Nov 14

### Savings & Investment: The Fundamentals 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.

9:00 am - 10:30 am	
Jan 18	Jun 27
Apr 25	Sep 26

### Are You Ready for Retirement?

Now is the time to start planning to ensure a successful financial future. Join us for some necessary steps as you start to prepare and plan for retirement.

9:00 am - 4:00 pm	
Feb 22	Aug 29
May 23	Oct 31

### Shred It & Forget It

This event allows Soldiers and their Family members to shred unwanted personal documents such as bank and credit card statements, tax records, and medical documents to avoid becoming a victim of identity theft.

Apr 18
(Rain Date Apr 19)
Jun 20
(Rain Date Jun 21)
Sep 19
(Rain Date Sep 20)

### Commercial Solicitation Briefing

11:00 - 11:45 am		Learn what's required to process a solicitation permit. Home-based business entrepreneurs should begin their venture with this class.
Jan 8	Jul 8	
Feb 12	Aug 12	
Mar 11	Sep 9	
Apr 8	Oct 7	
May 13	Nov 18	
Jun 10	Dec 9	

### 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.

9:00 am - 10:30 am	
Jan 26	Aug 15
Apr 16	Oct 17

### 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 - 3:00 pm		
Jan 25	May 9	Sep 5
Feb 15	Jun 13	Oct 10
Mar 14	Jul 11	Nov 7
Apr 11	Aug 22	Dec 12

### Home Sweet Home

1:30 - 3:00 pm	This class is for anyone who wants to learn about the home buying process.
Jan 11	
Apr 25	
Jul 25	
Oct 17	

### Car Buying Strategies

Are you looking to buy a new or used car? Learn the basics before stepping onto the lot: the do's and don'ts of buying a car plus the "Three Deals of Car Buying."	9:00 am - 12:00 pm
	Feb 15
	Apr 11
	Jul 18
	Oct 24



To register for a class or for one-on-one financial counseling, visit [FortLibertyACSRP.TimeTap.com](http://FortLibertyACSRP.TimeTap.com) or call (910) 396-2507.