

# A ROAD MAP FOR YOUR FINANCIAL FUTURE

## Directions: Plan, Save and Prepare



### Plan for Your Financial Road Trip

- Take advantage of military credit protections.
- Use credit wisely. Too much credit can weigh you down and limit your options.
- Pay down debt. Track all of your debt by balance and interest rate and develop a plan with a personal financial manager or counselor to pay it off.



### Save Now for the Journey

- As a service member, you have retirement resources.
- The Thrift Savings Plan offers low fees and great investment options.
- Take advantage of any employer matching contributions. It's free money.



### Prepare Your Emergency Travel Kit

- Watch out for the unexpected. Establish an emergency fund.
- Carry insurance. It can protect you and your family against major emergencies.
- Ease the stress on family members. Include a will or trust in your estate plan.

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You have accredited **personal financial managers** and **counselors** at your fingertips. Set up a no-cost appointment at your nearest Military and Family Support Center to learn more about planning for a secure financial future.