

# FINANCIAL COUNSELING



## Need help making a budget? Thinking about buying or leasing a new car? Worried about paying off your credit card debt?

Military OneSource can help! Military OneSource financial counselors can provide confidential help and support to active-duty, National Guard and reserve members and their families on a wide range of financial issues by telephone, online or face to face at no cost.

### *Highlights*

- ✓ **Confidential help and information** from trained counselors on topics such as financial benefits for military members, managing a budget, planning for major purchases such as a car or home, and saving and investing
- ✓ **Coaching on how to address difficult issues** such as foreclosure, late mortgage payments and debt consolidation, including helping individuals contact their creditors and negotiate late fees, interpreting interest rates and building affordable payment plans
- ✓ **In-person or telephonic counseling** options available
- ✓ **Additional information and resources** on Military OneSource's Money Management page, including articles, tools and links to helpful websites
- ✓ **Information for all stages** of financial planning including article titles such as "Financing a College Education," "Home Buying," and "Financial Planning in Your Twenties and Thirties"
- ✓ **Helpful tools and resources** including calculators to figure out how much to save for retirement or spend on a new car, podcasts on topics such as repairing credit and managing deployment pay, as well as links to useful websites such as the Better Business Bureau and the Thrift Savings Plan
- ✓ **Access to each service's Personal Financial Management Program**, which provides classes and seminars, counseling and information on financial issues at installations, as well as access to each service's financial relief organization for help with emergency expenses



*Call.* 800-342-9647

*Click.* [MilitaryOneSource.mil](https://www.militaryonesource.mil)

*Connect.* 24/7



Visit Military OneSource to learn more about confidential financial counseling and additional resources.

