

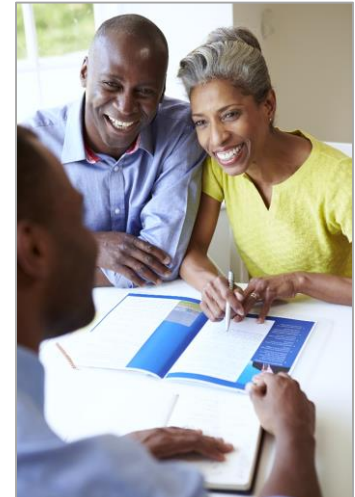
Need Help with Financial Matters?

MAKE THE MOST OF YOUR MONEY

The Office of Financial Readiness Program includes Personal Financial Counseling (PFC) to help you and your family manage finances, resolve financial problems and reach long-term goals such as getting an education, buying a home and planning for retirement.

SUPPORT AND COUNSELING SERVICES

- Confidential financial consultations for individuals and families
- Referrals to military and community resources
- Support for family members during deployment
- Help with credit management and budgeting
- Help navigating benefits



TRAINING AND WORKSHOPS

- Money Management
- Budgeting and Developing Spending Plans
- Debt and Credit Card Management
- Consumer Rights and Obligations (dealing with creditors)
- Financial Planning: Reaching Life Goal
- Financial Readiness and Economic Security
- Financial Readiness for Development
- Transitioning to Civilian Life
- Home Buying
- Understanding Mortgages
- Preventing Foreclosure
- Kids and Money: Raising Financially Savvy Kids
- Military Benefits, Pay and Entitlements
- Saving and Investments
- Retirement Planning
- Estate Planning
- Taxes

PFC Services are no cost, private, and confidential.

Denver

Debbie Williams, AFC®

803-323-9871

pfc.co.ng@zeiders.com

Colorado Springs

Jim Girlando, CFP®

719-600-9835

pfc4.co.ng@zeiders.com

Greeley

Beth Byerlein, CFP®

970-616-2315

pfc.co.ang@zeiders.com

Grand Junction

Donella Winkler, CFP®

970-975-0215

pfc3.co.ng@zeiders.com