



REPLY TO
ATTENTION OF
IMPC-JA-MWA

DEPARTMENT OF THE ARMY
US ARMY INSTALLATION MANAGEMENT COMMAND
HEADQUARTERS, UNITED STATES ARMY GARRISON, JAPAN
UNIT 45006
APO AREA PACIFIC 96343-5006

7 January 2008

FINANCIAL READINESS PROGRAM

“Mastering money management”

MISSION: To reduce indebtedness and requests for emergency financial assistance, and to prevent financial difficulties before they arise through classes on money management, credit, financial planning, insurance and consumer issues.

VISION: Soldiers and Families living within their means and providing for their financial future.

The Financial Readiness Program offers education, counseling and support services to assist Soldiers and their Families with their financial affairs, including living within their means and investing for the future. Additionally, it oversees the Army Emergency Relief Program (AER)

The Financial Readiness Program helps commanders establish an educational and counseling program in personal finance. Classes emphasize financial literacy and self-sufficiency by focusing on budgeting, money management and check writing principles, proper use of credit, decreasing debt, insurance and financial planning. Special attention is given to the impact of deployment, transition and relocation on the Army Family's financial situation.

Finances are the number one stress in the lives of military Families. The Financial Readiness program offers classes and counseling to resolve problems and reduce this stress.

All Soldiers receive eight-hours of Financial Readiness Training for First Term Soldiers at their first duty station. Following that, they have access to comprehensive educational and counseling programs on money management, credit, financial planning, insurance and consumer issues.

80% of the professional staff in the Financial Readiness Program are certified financial counselors.

The Financial Readiness Program supports readiness by relieving Commanders from the distraction of helping Soldiers resolve personal financial problems. It aids retention by helping Army Families to be financially healthy and secure.

Contact your Exceptional Family Member Program Manager:
Camp Zama at 263-5550
Torii Station at 644-4378