

Insurance

- ❖ *Servicemembers' Group Life Insurance (SGLI)*
- ❖ *Veterans' Group Life Insurance (VGLI)*
- ❖ *Disability Insurance for Military Personnel*
- ❖ *TRICARE Health Coverage options*
- ❖ *Auto & Renters' Insurance for Service Members*

Loaning Options

- ❖ VA Home Loans & Mortgage Benefits
- ❖ Personal Loan options & Military Discounts
- ❖ Avoiding Predatory Lenders & Payday Loans
- ❖ Using the GI Bill for Housing Stipends
- ❖ Debt Consolidation Strategies

Estate Planning

- ❖ Importance of Wills & Power of Attorney
- ❖ Survivor Benefit Plan (SBP) options
- ❖ VA Burial Benefits
- ❖ Life Insurance Considerations (SGLI, VGLI)
- ❖ Family Financial Preparedness in Case of Deployment



Important Numbers

Resiliency Center TEAM: 816-236-3939

Opt: 1 – M&FRPM

Opt: 2 – Chaplain

Opt: 3 – SAPR

Opt: 4 – DPH

Opt: 5 – IPPS

Opt: 6 – PFC

Opt: 7 – MFLC

Opt: 8 – MEO

Opt: 9 – HRA

M&FRPM: Cell (Emergency): (816) 390-2777

PFC: (816) 236-3659 - (816) 500-3163

Suicide Hot Line: 1-800-273-8255, Press 1

MONG SAPR 24 Hr. (573) 694-4124

DOD Safe Helpline 877-995-5847

Base Operator: (800) 528-1835

Security: (816) 236-3394

Main Gate: (816) 236-3316

Recruiting: (816) 236-3475

Personnel: (816) 236-3330

Finance Office: (816) 236-3247

TMO: (816) 236-3209

Retention Office: (816) 236-3939

Medical Squadron: (816) 236-3334

AATTC Main Directory: (816) 236-3500

AATTC Support (816) 236-3512

AATTC Superintendent (816) 236-3686

Base Legal: (816) 236-3087

Public Affairs: (816) 236-3181

Red Cross 1-877-272-7337



PERSONAL FINANCIAL READINESS (PFR)

As Personal Financial Counselors (PFCs) and CFP® professionals, we provide confidential financial counseling (except for limits of confidentiality related to harm to yourself or others) at no cost to Service Members and their family members.

Whether you need assistance with budgeting, retirement planning, or understanding your benefits, we are here to help. We can also connect you with the appropriate resources to ensure you receive the full range of support available to you.



Credit Management

- ❖ Understanding Credit Scores & Reports
- ❖ Military-specific Protections (SCRA, MLA)
- ❖ How to build & Maintain Good Credit
- ❖ Managing Debt Effectively
- ❖ Identity Theft Prevention for Service members

Retirement Planning

- ❖ Thrift Savings Plan (TSP) options
- ❖ Military Pension vs Blended Retirement System (BRS)
- ❖ Veterans Affairs (VA) Benefits & Disability Compensation
- ❖ Transition planning for civilian retirement savings
- ❖ Social Security & Military Service Credits

Milestones

- ❖ Joining the Military – Setting up finances & benefits enrollment.
- ❖ First Duty Station – Officer & Enlisted – Budgeting for new income & benefits.
- ❖ Continuation Pay – Understanding mid-career retention bonuses & financial planning.
- ❖ Marriage – Combining finances, updating benefits, & tax considerations.
- ❖ New Child – Family financial planning, increasing savings, & insurance updates.
- ❖ Permanent Change of Station (PCS) – Managing relocation expenses & allowances.
- ❖ Promotion – Adjusting financial goals with increased income.
- ❖ Transitioning Out of the Military – Financial preparation for civilian life.
- ❖ Retirement Planning Starter – Early strategies for maximizing military retirement benefits.

Education Funding

- ❖ *GI Bill & Tuition Assistance (TA) Benefits*
- ❖ *529 College Savings Plan*
- ❖ *Yellow Ribbon Program Details*
- ❖ *Education savings options for Dependents*
- ❖ *Student Loan Repayment Programs for Service Members*

Tax Strategies



- ❖ Military Tax-Exempt allowances (BAH, BAS)
- ❖ Combat Zone Tax Exclusions
- ❖ State Tax Benefits for Military Personnel
- ❖ Deductions & Credits for Military Families
- ❖ Tax implications of PCS Moves & Deployments

Budget & Cash Flow

- ❖ Managing Military Pay & Allowances
- ❖ Building an Emergency Fund
- ❖ Handling PCS-related expenses
- ❖ Planning for irregular income (deployment bonuses, reenlistment)
- ❖ Strategies for Reducing Financial Stress