

**AF FINANCIAL  
READINESS REQUIRED  
TOUCH POINTS TRAINING**

- ACCESSION: Enlisted/Officer  
(W/IN 120 DAYS)**
- FIRST DUTY STATION  
(W/IN 120 DAYS)**
- ARRIVAL AT EACH  
SUBSEQUENT DUTY STATION**
- PROMOTION (E-5/0-4 and  
BELOW)**
- TSP VESTING (90 DAYS in  
ADVANCE OF 2 YOS)**
- CONTINUATON PAY (BRS ONLY-  
AT 12 YOS)**
- MARRIAGE/DIVORCE**
- NEW CHILD (BIRTH, ADOPTION)**
- PRE/POST DEPLOYMENT**
- DISABLING SICKNESS/  
CONDITION**
- CAREER TRANSITION (TAP)-  
TITLE 10 MANDATORY; TITLE  
32 OPTIONAL**

**NOTE**

Training may be embedded in existing training; otherwise available online (ADLS, MyVector), through A&FRPM briefings or individual consultations.  
SM Notifications generated by DEERS or other facility. (AFI 36-3009)

**Resiliency Center**

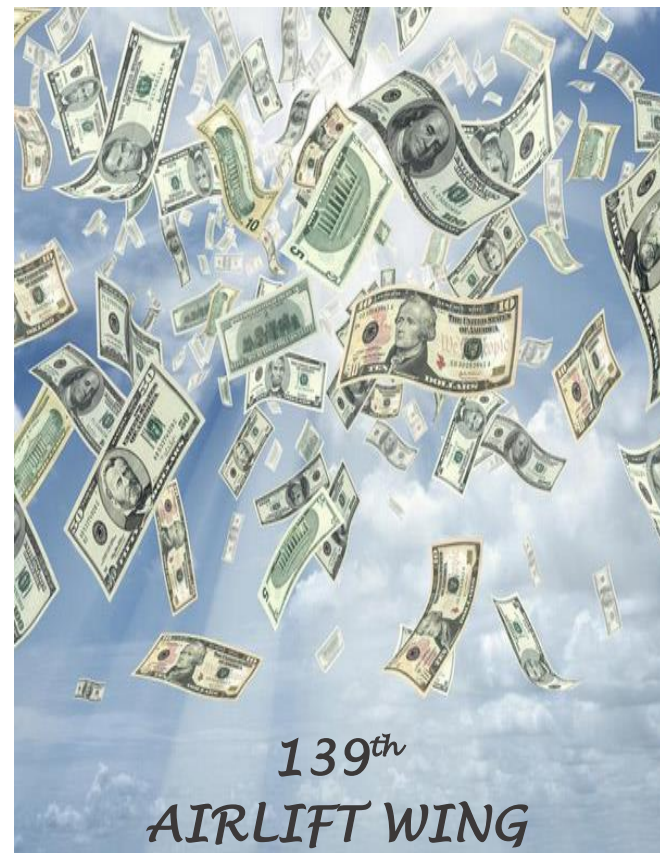
(816) 236-3939

A&FRPM: (816) 236-3511  
DPH: (816) 236-3356  
Chaplain: (816) 236-3236  
MFLC: (816) 236-3199  
YR: (816) 236-3064  
PFC: (816) 236-3659  
MEO: (816) 236-3837  
SARC: (816) 236-3677  
Suicide Hot Line:  
1-800-273-8255 Press 1  
DOD Safe Helpline 877-995-5847



**Important Numbers**  
**139th Airlift Wing**

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)**



### **Credit Management & Budgeting**

- ❖ Electronic and hardcopy templates
- ❖ Goal identification and funding
- ❖ Cash reserves
- ❖ 2-Week spending plans
- ❖ Debt “snowball” plans



### **Free FICO Scores & Credit Reports**

- ❖ Experian, Equifax, Transunion
- ❖ Service Member and/or Spouse
- ❖ Affects loans, insurance, leases
- ❖ All in one appointment, or individually
- ❖ Prevent Identity Theft

### **Personal Financial Counselor**

- ❖ TSP – Retirement Planning
- ❖ Income Taxes
- ❖ Budgeting
- ❖ Credit Management
- ❖ FICO Scores
- ❖ Major Purchases
- ❖ Loans-VA, Student



*Consultations are Free  
Confidential and Anonymous  
During/After Duty hours; On/Off  
Base*

### **Thrift Savings Plan**

- ❖ BRS vs. Legacy system
- ❖ Pre-tax vs Roth
- ❖ Low cost index, lifecycle funds
- ❖ Enhanced withdrawal options
- ❖ Loans, hardship withdrawals



### **Tax Planning**



- ❖ W-4 withholding calculator
- ❖ Tax Cuts and Jobs Act 2017.
- ❖ The SECURE Act 2019
- ❖ Refundable Tax Credits
- ❖ Self-employed Retirement Plans

### **VA & Student Loans**

- ❖ VA – 0% Down, no PMI, assumable
- ❖ Loan Purchase, IRRRL Loans
- ❖ Certificate of Eligibility (COE)
- ❖ Federal Student Aid.gov
- ❖ Repayment, Deferment, Forbearance
- ❖ Consolidation, Delinquency, Default
- ❖ Public Service Loan Forgiveness