

Financial Resources from Federal Agencies and Organizations

Many government agencies and non-profits offer free financial resources to consumers, and several are designed specifically for Veterans, Service members and families.

Thrift Savings Plan (TSP)

The Thrift Savings Plan (TSP) is a retirement savings plan for Service members that is similar to 401(k) plans offered to private sector employees. In addition to service members, employees covered by the Federal Employees Retirement System (FERS) or the Civil Service Retirement System (CSRS) may also be eligible for TSP. Civilians in certain other categories of federal service including some congressional positions and some justices and judges may also be eligible. For more information visit: <https://www.tsp.gov/PlanParticipation/AboutTheTSP/benefits/index.html>. You can also download a plan summary here: <https://www.tsp.gov/PDF/formspubs/tspb08.pdf>.

DoD's Financial Readiness Network

The Department of Defense's Financial Readiness Network supports the development of Service members' financial readiness skills to meet the challenges of the military lifecycle. Follow the group on social media for more information:

- Facebook: <https://www.facebook.com/DoDFINRED/>
- Twitter: <https://www.twitter.com/DoDFINRED>
- Instagram: <https://www.instagram.com/DoDFINRED>
- YouTube: <https://www.youtube.com/channel/UCg0MPnnOV4wVimcGH1i-T8Q>

FLEC's Planning & Budgeting Tools

The Financial Literacy and Education Commission (FLEC) and FEMA have teamed up during the month of April

to encourage people to take action to improve their financial futures and be prepared when disaster strikes. You can access a variety of tools to help you manage your personal finances here: <https://www.usa.gov/flec>.

Military Saves

Military Saves seeks to motivate, support, and encourage military families to save money, reduce debt, and build wealth. The non-profit campaign collaborates with the Department of Defense, defense credit unions, military banks, government agencies, and non-profit organizations to promote savings and debt reduction. Read the fact sheet here: https://militarysaves.org/images/stories/pdf/2019_msw_factsheet_v3.pdf or learn more about Military Saves and take the Military Saves Pledge here: <https://militarysaves.org/learn-more-about-us/what-is-military-saves>.

Get A Free Credit Report

The information on your credit report may affect your mortgage rates, credit card approvals, apartment requests, or even your job application. Reviewing your credit report can alert you to errors and help you catch early signs of identity theft.

Everyone is entitled to one free copy of their credit report every 12 months from each of the three nationwide credit reporting companies. You can order yours online from: <https://www.annualcreditreport.com/index.action>.

Financial Resources from Federal Agencies and Organizations

FDIC- Money Smart

The FDIC's Money Smart program offers education and tools to help people of all ages build their financial know-how. The site offers free, online, game-based financial education courses and a four-part podcast series on topics including the basics of banking, checking accounts, savings/spending plans, and borrowing money. It even offers tools to help people start and manage a small business. Learn more and access free resources here: <https://www.fdic.gov/consumers/consumer/moneysmart/index.html>.

FEMA Disaster Assistance

FEMA's Disaster Assistance Improvement Program's (DAIP) mission is to provide disaster survivors with information, support, services, and a means to access and apply for disaster assistance. The Disaster Assistance website can offer survivors help with immediate needs like finding shelter, securing food and water, as well as resources to help you move forward following a disaster. Visit <https://www.disasterassistance.gov/>.

SBA's Office of Veterans Business Development (OVBD)

The Small Business Administration's (SBA) Office of Veteran Business Development is devoted to promoting Veteran entrepreneurship. It connects Veterans, service-disabled Veterans, reservists, active-duty Service members, transitioning Service members, and their dependents or survivors with all SBA programs, providing access to capital and preparation for small business opportunities. The office can also connect Veteran small business owners with federal procurement and commercial supply chains. Learn more at: <https://www.sba.gov/business-guide/grow-your-business/veteran-owned-businesses#section-header-0>

Treasury.gov

See these FAQs for furloughed employees: https://home.treasury.gov/system/files/266/Frequently-Asked-Questions-for-Furloughed-Employees_2018-12-20.pdf.

Mymoney.gov

This website serves as a one-stop shop for federal financial literacy and education programs, grants and other information: <https://www.mymoney.gov/Pages/default.aspx>

Helpwithmybank.gov

This site helps you find answers to your questions regarding national banks, federal savings associations, and credit cards. <https://helpwithmybank.gov>

MilitarySaves.org

A component of America Saves and a partner in the Department of Defense's Financial Readiness Campaign, this organization seeks to motivate, support, and encourage military families to save money, reduce debt, and build wealth. <https://militarysaves.org>

Consumer.gov

<https://www.consumer.gov/>

Militaryconsumer.gov

<https://www.militaryconsumer.gov/>

Consumer Financial Protection Bureau

www.consumerfinance.gov

Elder Justice

<https://www.justice.gov/elderjustice/financial-exploitation>