



Promotion

Instructor Guide



SECURING THE
**FINANCIAL
FRONTLINE**

I. COURSE ORGANIZATION AND OUTLINE

The **Promotion** course is organized into five parts:

1. **Introduction and Agenda**
 - Welcome
 - Facilitator introduction
 - Agenda
2. **Financial Planning**
 - Setting SMART Goals
 - Spending plan
 - Your Credit Reputation
3. **Saving for Retirement**
 - Who Wants to Be a Millionaire?
 - ✓ Thrift Savings Plan (TSP)
 - ✓ Managing Your TSP
4. **Career Investment Programs**
 - United Services Military Apprenticeship Program (USMAP)
 - Credentialing Opportunities On-Line (COOL)
 - Tuition Assistance
5. **Summary and Resources**

TOTAL: Approximately 30 minutes

II. LEARNING OBJECTIVES



Terminal Learning Objectives (TLOs) and Enabling Learning Objectives (ELOs)

1. **TLO:** Understand the fundamentals of creating and managing a spending plan, and the importance of updating a spending plan.
ELOs: Update personal spending plan. Understand changes in income related to promotion. Identify options for increased income, to include paying off debt and managing credit.
2. **TLO:** Understand future financial benefits afforded by the Department's Career Investment Programs.
ELO: Know the education and training benefits that are available to help you advance in your career such as Apprenticeships, Certifications and Tuition Assistance.
3. **TLO:** Recognize the importance of and be able to develop savings and an emergency fund.
ELO: Re-evaluate savings goals and status.
4. **TLO:** Understand and be able to manage a Thrift Savings Plan (TSP) account.
ELO: Understand how an increase in pay affects TSP contributions.

III. CHAPTER PREPARATION

Sections labeled “**INSTRUCTOR NOTE:**” include additional information for instructor background, as well as activities that provide practical application of key learning points. Instructor notes contain an icon and appear in a shaded text box for easier recognition.

CONTENT ICONS — The following icons are used throughout this guide:

INSTRUCTOR NOTE:	Instructor Note (indicates additional information related to the content for the instructor)
	Checklist and Handout (indicates a checklist or handout is associated with the content)
	Learning Activity (indicates a learning activity)

INSTRUCTOR NOTE: Being prepared for training promotes organization, projects a positive image, and reduces stress.

Be prepared to discuss each checklist and handout in class. You should familiarize yourself with this content so you can effectively discuss each document during your presentation.

While this guide is written as a script, avoid reading it word-for-word. Familiarize yourself ahead of time so you feel comfortable covering the material in your own words.

Throughout the presentation, the checklist or handouts will be identified with an Instructor Note in this Instructor Guide.

Materials and Equipment:

- Projector/screen
- *Promotion* Course PowerPoint slides
- Chart paper and easel or whiteboard and markers
- Paper, pens, pencils
- Course sign-in sheet
- Course evaluations

Forms and Handouts:

- *Promotion* Soldier Checklist
- *Spending Plan Worksheet* Handout
- *Understanding Credit* Handout
- *Free Credit Monitoring* Handout
- *Military Retirement* Handout
- *Thrift Savings Plan* Handout
- *Combat Zone Tax Exclusion* Handout
- *Contribution Limits* Handout

IV. CONTENT



SLIDE 1

Introduction

Welcome to the *Promotion* financial readiness course. This course will help prepare you for the financial aspects of a promotion and teach you how to take advantage of certain opportunities to improve your situation.

Facilitator Introduction:

Introduce yourself by providing:

Hello, my name is _____.

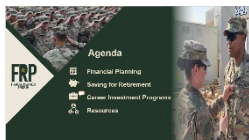
I am a _____.

(Describe your experience as a facilitator or with personal financial management.)

The information I'll provide over the next 30 minutes will help you organize your finances and make the most of your recent promotion.

Disclaimer: *The information provided in this course does not constitute a formal endorsement of any company, its products, or services by the military. Specifically, the appearance or use of external hyperlinks does not constitute endorsement by the military of the linked websites, or the information, products, or services contained therein. The military does not exercise any editorial control over the content you may find in these resources. The intent is to provide informative material to assist Soldiers and their families in identifying or exploring multiple options.*

This training satisfies the common military training requirement for *Promotion*.



SLIDE 2

Agenda

Congratulations to everyone here today on your recent promotion! As your career advances, it's a great time to hit the pause button and review your finances to set yourself up for a more successful, prosperous future.

In this training, we will cover four main topics, they are:

- Financial Planning
- Saving for Retirement
- Career Investment Programs
- Resources



SLIDE 3



Financial Planning

ACTIVITY: How many of you already know how you will be spending your pay increase? (Take note of the types of responses and use them as examples throughout the course.)



SLIDE 4

Planning for Success

Some of you already have big plans for your pay raise, but let's take a step back and look at the big picture. Your promotion may prompt a number of financial changes that you will need to account for. For example, on a more positive note, you may experience an increase in BAH rates however, you will also need to plan for the costs to update your uniform, as well as the expenses associated with your promotion ceremony. Even more, you may need to revisit your estate plans and ensure they continue to meet your current needs.

While this is an exciting time, it may also come with worries about what is to come next. For many, a promotion may mean a new job, increased responsibilities, or additional schooling. However, with proper planning, you can make the most of this opportunity.

For those planning to save, invest, or make a major purchase, have you really analyzed how you will accomplish these goals? A good way to set yourself up for success is to set SMART Goals.

INSTRUCTOR NOTE: Demonstrate how to create a SMART Goal using a goal from one of the attendees, or use the example provided below.

As you navigate your financial future, set goals that are SMART, which means they are Specific, Measurable, Achievable, Realistic, and Time-bound.

Let me give you an example:

What if I say, "I want to pay off my debt more quickly." Is that a SMART Goal?

No. It is not specific or measurable and there is no deadline. In this case, you will need to specify both a timeline and a quantifiable objective.

For example, a SMART Goal is more like: "Six months from today, I want to have an extra \$1,000 in my account to put towards my outstanding auto loan. I will save \$42 per week by taking my lunch to work and making my own coffee in the morning. This small action will help me pay off my loan more quickly."

Here are some smart money moves for your increased pay:

- If you haven't already done so, strongly consider building an **emergency fund**. This "just-in-case" account is designed for your peace of mind during emergencies, such as repairs or insurance deductibles, and keeps you from going into debt and/or depleting money you have set aside for other goals. Experts suggest, **a minimum of \$1,000 with a goal of 3–6 months of living expenses**. If you need to tap into your emergency fund, try to replenish it quickly.
- If you have a lot of debt, or any debt with a high interest rate, it may be a good idea to make **eliminating or reducing** that debt your top priority.
- Generally, it's a good idea to prioritize your **financial goals** as we discussed earlier. Next, you need to get into the habit of paying yourself first. If you are not already allocating a portion of your income toward savings or investments, this may be a good time. **Automate savings** and keep funds in a separate account to help you stick with your plan and avoid temptations to spend.
- You may also want to save more for **retirement** or for a **near-term goal** like a down payment on a car.
- If you are covered under the Blended Retirement System (BRS), ensure you are saving at least 5% into your TSP to get the full Service matching contribution. If you aren't quite to 5% yet, then now is a good time to consider an increase in retirement savings.
- Once you've determined how much you need to save monthly to achieve your goals, consider automating your savings to make it easier. For example, if you are an Active Component member, you may want to consider setting up allotments through myPay, this function can be found on your LES.



ACTIVITY: Challenge attendees to write down as many of their financial goals as they can in 60 seconds. Some examples may include pay down debt, build an emergency fund, save for retirement. Make notes of these goals on a whiteboard or poster. Refer to the listed goals throughout the presentation.



SLIDE 5



Spending Plans

Now that we've discussed SMART ways to set goals for your new income, let's turn our attention to your overall spending plan to help you achieve those goals.

INSTRUCTOR NOTE: Distribute *Spending Plan Worksheet* Handout and *Promotion Soldier Checklist*.

A spending plan is a great way to map out all your current income and expenses, including everything from bills and debt payments to retirement plan contributions. In addition to giving you a clear picture of where you stand, a spending plan also lets you set goals for how you use your money each month. For example, you can plan to decrease spending on some items, and use the extra money to pursue goals such as paying down debt or saving for the future.

Here are four simple steps to help you get started: understand your current situation, know where your money should go, create a plan, and make adjustments.

When making a spending plan, be sure to consult your significant other. By involving your partner in this process, you both will gain a better understanding of the current state of your finances and will be able to manage your money more effectively in the future.



ACTIVITY: Ask attendees to think of some examples of unexpected expenses that an emergency fund could help cover. Answers may include: vehicle repairs, home repairs, insurance deductibles, appliance replacements, travel on short notice, spouse loses job.

Step 1: Understand Your Current Situation

Knowing where your money is going now can help you determine whether these expenses need to remain as is or adjustments are needed. **Track all of your cash inflows** (including your pay increase) and outflows for the next 30 days or look back at the previous 30 days. You can record it any way you want – by pen and paper, on a spreadsheet on the computer or on your phone. The important thing here is to do it for the full 30 days. You may benefit from tasks such as color coding your bank statements, saving receipts, or making a budget.



INSTRUCTOR NOTE: Ask the class about any additional methods they take to track their own income and expenses?

Step 2: Know Where Your Money Should Go

Once you know where your money is going, you then need to understand where it should go. There are general rules/guidelines that experts suggest:

- Save and/or invest 10% – 15% of pretax pay.
- Keep transportation expenses, including car payments, insurance, gas and maintenance, to 15% – 20% of pretax pay.
- Housing expenses, including mortgage, or rent payment, taxes, utilities, maintenance, etc. should be limited to your Basic Allowance for Housing (BAH) or to 25% of pretax pay.

Step 3: Create a Plan

Now that you know how much you are spending, where it's going and where it should be going, it's time to **create your plan**. Throughout this process, consult with your significant other and consider seeking professional financial advice.



INSTRUCTOR NOTE: Take a minute to consider what obstacles will get in your way when you're trying to save, invest, and limit household expenses. Based on your current situation you evaluated in Step One, brainstorm the following: where do you tend to spend more than you need to? What habits are inhibiting you from reaching your goals? To achieve financial goals, we need to acknowledge the obstacles that will stand in our way, so we feel more prepared in those moments to make a different choice.

Step 4: Make Adjustments

As your life circumstances change, your spending plan needs to adjust as well. Major life events like marriage, welcoming a new child, divorce or a disabling sickness or condition could affect your spending plan, so review it regularly.

You will need to decide how often you want to check in on your spending plan (e.g., every month) and pick the first day that you'd like to check-in (e.g., May 1) to ensure you follow through with updating your plan. You can also identify a system to help ensure you check-in, like a monthly reminder on your phone or a note on your family calendar.



SLIDE 6



Your Credit Reputation

ACTIVITY: Ask the class: "When was the last time you looked at your credit report?" Raise hands if in the last 6 months, year, more than 2 years, etc.



Distribute the *Understanding Credit* and *Free Credit Monitoring* Handouts.

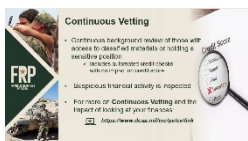
Up next, let's talk about your credit reputation. Why does it matter? Your credit reputation impacts the loan rate you receive, your ability to rent or buy a home or car, and even your security clearance, among many other things. It also impacts your ability to get approved for a loan and how much interest you'll pay. If your promotion plans include making a major purchase or to pay back debt, then it makes sense to review your credit.

Check your credit report for free at www.annualcreditreport.com. There are three major credit bureaus and you can request a free report once a year from each one of them. Your credit report shows all the current credit that's open in your name, as well as your past history. Make sure all information is correct and dispute errors if needed.

Another benefit available for active duty Soldiers and eligible members of the Guard and Reserve is free credit monitoring services from the nationwide credit reporting agencies shown on the screen.

- **Equifax:** www.equifax.com/personal/credit-report-services
- **Experian:** www.experian.com/help
- **TransUnion:** www.transunion.com/credit-help

Now, let's review the *Understanding Credit* and *Free Credit Monitoring* Handouts for more information about credit reports, credit scores and tips on improving your credit.



SLIDE 7

Continuous Vetting (CV)

This is a personnel security investigative process that uses various sources of information to continuously review the background of individuals are eligible to access classified information or eligible to hold a sensitive position. CV is essentially a real-time review of an individual's background at any time to determine if they continue to meet their requirements. Continuous vetting includes automated credit checks categorized as employment "soft inquiries" (note that these soft inquiries do not affect a person's credit score).

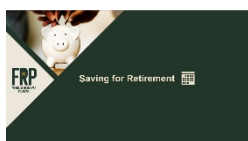
These record checks help mitigate the risk posed by malicious insiders by identifying relevant information earlier and more frequently than occurs through manual record checks. Soldiers with security clearances are continuously vetted using Continuous Evaluation (CE).

CE data sources fall into seven categories, as prescribed by Security Executive Agent (SecEA) and Federal Investigative Standard (FIS) requirements: (1) clearance eligibility; (2) terrorism; (3) foreign travel; (4) suspicious financial activity; (5) criminal activity; (6) credit reports; and (7) commercial public records.

For further information on how your credit can impact your security clearance through Continuous Vetting, please see:

- https://www.dni.gov/files/NCSC/documents/products/CE_FAQ_7_July_2020.pdf
- <https://www.dcsa.mil/mc/pv/cv/>

Although navigating your credit and the implications of continuous vetting are complex matters, be aware that you can always speak with a Personal Financial Manager/Counselor at your Family Support Center or installation Legal Services for additional guidance.



SLIDE 8

Saving for Retirement

ACTIVITY: Provide a copy of the *Military Retirement* Handout to each participant.

As you reach this promotion milestone, you may be feeling one step closer to retirement. Retirement is one of the most important goals any of us will save for. It's also one of the most expensive. And unlike other goals, we typically don't get a second chance to get this one right. Even more, you will want to keep in mind that you cannot simply get a loan for retirement; therefore, it is best to make moves as early in life as possible to ensure your financial stability later in life.



ACTIVITY: Utilize this slide for the learning activity "Who Wants to Be a Millionaire?" Ask the class to estimate the amounts required to invest at each age to reach \$1 million. The closest guess without going over is the winner.



SLIDE 9

Start Saving Early: How to Be a Millionaire

Compounding (which you might hear called "compound interest" or "compound earnings") is when the dollars you save or invest accumulate earnings of their own.

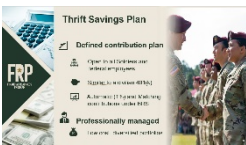
Let's think about one goal worth consideration: your retirement. How much you need to save for retirement depends on a variety of factors, but it's best to start saving as soon as possible so time is on your side. For example, how much would you have to save to have a million dollars at retirement?

Assuming “retirement” is age 65 and interest is 8%, it would take the following to have a million dollars:

- **\$190/month for 45 years** (starting at age 20)
 - ✓ Cumulative invested: \$102,600
 - ✓ Cumulative compound interest: \$899,563
 - ✓ Total: \$1,002,163
- **\$290/month for 40 years** (starting at age 25)
 - ✓ Cumulative invested: \$139,200
 - ✓ Cumulative compound interest: \$873,192
 - ✓ Total: \$1,012,392
- **\$675/month for 30 years** (starting at age 35)
 - ✓ Cumulative invested: \$243,000
 - ✓ Cumulative compound interest: \$762,993
 - ✓ Total: \$1,005,993
- **\$1,700/month for 20 years** (starting at age 45)
 - ✓ Cumulative invested: \$408,000
 - ✓ Cumulative compound interest: \$593,335
 - ✓ Total: \$1,001,335

Although both savings and investments accumulate compound interest or earnings, the return rate for investments is usually much higher than a savings account. But note with the higher returns comes higher risk.

Thrift Savings Plan

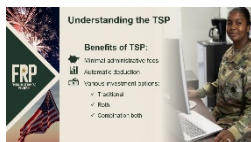


INSTRUCTOR NOTE: Distribute *Thrift Savings Plan* Handout.

SLIDE 10

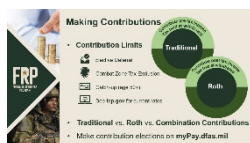
To plan appropriately, you should be aware and understand the resources available to help save for retirement. One important resource is the Thrift Savings Plan.

- The TSP is a **Defined Contribution Plan**. This means Soldiers who participate in the TSP contribute a percentage of their paychecks to an account that is intended to fund their retirements. For those covered under BRS, you will also receive Automatic (1%) and matching contributions as soon as you are eligible.
 - ✓ All Soldiers have the opportunity to participate in the Thrift Savings Plan.
 - ✓ The TSP is a long-term, government-sponsored retirement savings plan, which is similar to 401(k) plans offered to private sector employees.



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- The TSP is **Professionally Managed** by the Federal Retirement Investment Board
- There are many **benefits** to participating in the TSP:
 - ✓ Automatic deductions – it comes right out of your pay before you even see it
 - ✓ Automatic (1%) and Matching Contributions for those that are eligible under the Blended Retirement System
 - ✓ Traditional and Roth TSP Options — There are options to contribute pretax (Traditional), post-tax (Roth), or a combination of Traditional and Roth contributions (use the *Thrift Savings Plan* Handout to explain the differences)
 - ✓ Many investment funds – There are numerous investment choices, and these are outlined on the *Thrift Savings Plan* Handout and at www.tsp.gov.



SLIDE 12



TSP Contributions

INSTRUCTOR NOTE: Distribute *Combat Zone Tax Exclusion* Handout.

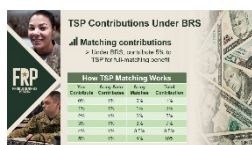
- **Contribution Limits**
 - ✓ **Elective Deferral Limit** — It doesn't matter whether you're covered under the Blended Retirement System (BRS) or Legacy "High-3" Retirement System, you can save into your TSP an amount up to the elective deferral limit.
 - ✓ **Combat Zone Tax Exclusion** — If you're receiving nontaxable CZTE income, the limit doesn't apply to traditional TSP contributions you make with that tax-exempt combat pay. However, the combined annual limit for employee and employer contributions still applies. Please see the Combat Zone Tax Exclusion Handout for additional information.
 - ✓ **Catch-up** — Catch-up contributions are special provisions that allow you to contribute additional funds to your retirement accounts as you get closer to retirement. This applies to Soldiers over the age of 50.
 - ✓ **Additional sources of pay** — In addition, basic, special and incentive pay, and bonuses (including continuation pay) can be applied. However, you must have at least 1% coming from base pay before contributing from any other pay source.

Remember, the Army's matching contributions under BRS only applies to base pay contributions. Furthermore, contribution limits vary circumstantially. See tsp.gov for additional information on the most current rates.

- **Traditional vs. Roth vs. Both**

So, how do you decide between contributing to the Traditional, Roth, or both options in your TSP account?

- ✓ If you want to lower current taxes and defer them until retirement, select **Traditional** contributions.
- ✓ Alternatively, select **Roth** contributions if you'd prefer to pay taxes on your contributions now and avoid taxes on qualified withdrawals in the future.
- ✓ A combination of **both** can be tailored to meet your specific needs as well.



SLIDE 13

- **Matching Contributions**

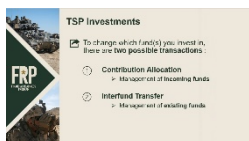
For those covered under the BRS, it's important to contribute at least 5% of your base pay to your TSP to take full advantage of the match available from your service. If you contribute less than 5%, you are essentially missing out on free money, because you are not taking full advantage of matching contributions.

For more information on the specific breakdown of automatic and matching contributions available through the TSP, please see the chart available at: <https://www.tsp.gov/making-contributions/contribution-types/>

In addition, note that promotions often result in significant pay raises; as such, you may want to monitor TSP contributions more closely moving forward. For example, if a Soldier is getting close to maxing out the IRS elective deferral limit, a pay raise could push them to this amount more quickly. This increased income impacts BRS participants due to the conditions attached to matching contributions. Furthermore, if you exceed the annual IRS elective deferral limit, and you are not covered under the Combat Zone Tax Exclusion provision, you may not make additional contributions from your pay, and you will miss out on Service matching contributions.

There are a number of other considerations you will want to be aware of in order to maximize your potential matching benefits. For instance, you may want to consider that recipients of combat pay are still subject to the annual additions limit. Or, if you are a member of the Guard or Reserve, you will need to account for the fact that the elective deferral limit also includes outside sources of eligible employer-sponsored retirement accounts.

Promotion-based raises may also cause an increase in the amount of taxes you are expected to pay. To better understand your potential tax withholdings, you may want to utilize the IRS Tax Withholding Estimator available at: <https://www.irs.gov/individuals/tax-withholding-estimator>



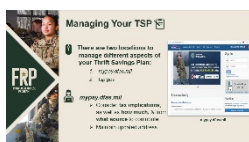
SLIDE 14

• Contribution Allocation vs. Interfund Transfers

Please note that as of January 1, 2018, the default investment fund for newly enrolled Soldiers changed from the G (Government) fund to a Lifecycle (L) Fund based on the Soldier's age. As a result, the investments will automatically rebalance over time based on your retirement time horizon. Be sure to check in to monitor and adjust as your needs may change. These funds provide an investment option for Soldiers who may not be comfortable choosing their own fund allocation within the TSP.

To change which fund(s) you invest in, there are two transactions you can make:

- ✓ A **contribution allocation** tells us how you want to invest **new** money coming into your account.
- ✓ An **interfund transfer** (IFT) allows you to change the way money **already** in your account is invested. Typically, you are allowed two IFTs in a calendar month, although restrictions apply.
- ✓ You may request a contribution allocation or an IFT by visiting "My Account" at [tsp.gov](https://www.tsp.gov)
- ✓ For more information on your options, please see: <https://www.tsp.gov/how-to-invest/change-your-investments/>

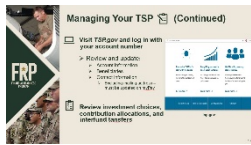


SLIDE 15

Managing Your TSP

Now let's focus on how to manage your TSP account. There are two locations to manage different aspects of your Thrift Savings Plan.

- Start at **myPay**:
 - ✓ Here is where you will identify your contribution amounts and from which pay source you want your contribution to be withdrawn (base pay, special pays, etc.)
 - ✓ You'll also identify if you want your contributions to be Roth, Traditional, or a combination of both.
 - ✓ Maintain your address here to ensure receipt of statements and other important communications from TSP.



SLIDE 16

- You'll want to log into tsp.gov to continue management of your TSP account. You will need your account number.
 - ✓ If you have misplaced or lost your TSP account number, visit <https://secure.tsp.gov/tsp/forgottenUserid.html> to request that the account number be mailed to you. However, be sure to verify your address in myPay first.
 - ✓ Once you are logged in, review your beneficiary designations and update them as needed.
 - ✓ You should also update your contact information.
- Note that for those automatically enrolled in BRS, they have their TSP contributions go to the Lifecycle Fund. If the Soldier opted-in, contributions are not automatic; the default 3 percent contribution rule **ONLY** applies to Soldiers who were automatically enrolled in BRS from January 1, 2018 – September 30, 2021. Soldiers who enrolled on October 1st, 2021 or later are subject to a 5 percent contribution rate. Furthermore, if a Soldier was automatically enrolled in BRS, but stops contributions during the same year and is automatically re-enrolled on January 1st, 2021 (or any January 1st thereafter), the Soldier is auto-reenrolled at the 5 percent rate.
 - ✓ Soldiers who opted-in to the Blended Retirement System will retain the last contribution allocation on file with the TSP.
 - ✓ If no contribution allocation is on file, a member who opted-in to the BRS will have their TSP contributions invested in an age-appropriate lifecycle fund.

In addition to these housekeeping items, take some time to **review your investment choices and your future allocation**. Make sure your investments align to your retirement goals and risk tolerance.

The TSP has investment options at all different levels of risk. You can review these options at tsp.gov, as well as the *Thrift Savings Plan* Handout. You may also want to consult with a Personal Financial Manager/Counselor at your installation.



SLIDE 17

Career Investment Programs

Your promotion is a great time to start thinking about your next promotion. Prepare both personally and professionally by taking advantage of the education and training benefits the military provides.



SLIDE 18

- **Invest in Your Future Marketability**

Whether you plan on retiring from the military or are currently pursuing opportunities in the civilian sector, developing yourself professionally will help you advance in your career and increase your earning potential.

Take your career into your own hands and visit the DoD Career Ready Portal online to review all the available programs. This information can be found at: <https://dodcareerready.usalearning.gov/>

- **Apprenticeships**

Start by looking into the United States Military Apprenticeship Program (USMAP) to register for apprenticeships related to your grade (MOS). These programs help to expand your career options and build on your military experience. Certificates of Completion are given by the Department of Labor and they are nationally recognized and can be an advantage in getting a better job in the future.

- **Certifications**

Next, check to see if your military experience will translate into a civilian credential. As a Soldier, you've been trained with special skills and your knowledge, education and experience are very valuable in the civilian world.

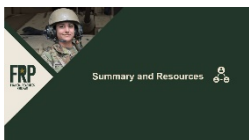
The Credentialing Opportunities On-Line (COOL) program has mapped over 1,700 civilian licenses and certificates to military skills, and that number increases all the time. For more information visit:

<https://home.army.mil/imcom/index.php/customers/credentialing-assistance>.

- **Tuition Assistance**

Lastly, take advantage of the Army's Tuition Assistance program. If one of the reasons you joined the military was to get an education, this program is a great solution.

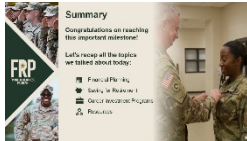
Before moving onto a brief review of this course, does anyone have any questions about any of the information covered?



SLIDE 19

Summary and Resources

Now let's take a couple of minutes to discuss key takeaways and resources to help you going forward.



SLIDE 20

Summary

In summary, throughout this course we have discussed the following topics:

- Financial Planning
- Saving for Retirement
- Career Investment Programs

INSTRUCTOR NOTE: If time allows, ask a few of the participants to provide one key takeaway they learned from today's class.



SLIDE 21

Resources

Please read through your checklist and handouts. Refer to them as you continue to prepare for upcoming promotion. They are a great resource to help navigate the financial decisions you'll need to make.

Consider these two ideas:

- 1) Write down, talk with a partner, or make a mental note of your thoughts, concerns or "to do" items due to your promotion.
- 2) Think about the first step you are going to take with regard to preparing and managing your finances for your promotion. Be specific. Start small. Prioritize items on your list based on what is most important and in your control.

Remember, you are not alone! You have many layers of support to help you learn more and make good financial decisions.

If you feel confident in the financial plan you have created but are having trouble executing the plan and staying on track, you can contact an R2 Performance Center to get 1 on 1 coaching. Your performance coach can give you techniques to keep you motivated and help you overcome obstacles like unproductive thinking and bad habits.

Remember your financial resources for securing the financial frontline!

- Click — Access <https://www.financialfrontline.org>
- Call — Military OneSource at 800-342-9647
- Walk — Come by the local Family Support Center



SLIDE 22

Thank You

Thank you for participating, and once again, congratulations on your promotion!