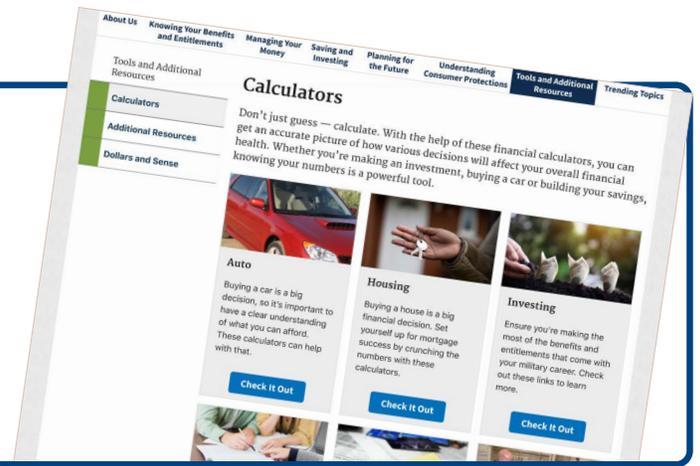


## Talking to Service Members About

# Financial Calculators

Financial calculators take the guesswork out of major decisions. Help your service members get a realistic picture of their current situation and plan for future expenses by encouraging them to check out these digital tools.



## How to Start the Conversation:

- “What digital financial planning tools do you use?”
- “How do you typically plan for major purchases?”
- “How do you track your monthly spending?”
- “Did you know FINRED’s financial calculators can help you budget for future expenses and life events?”
- “I use financial calculators to keep track of my personal finances. Would you like me to show you how to access them?”
- “I know you’re thinking about buying a new car/home. How do you plan to calculate what you can afford?”

From personal spending to retirement planning, knowing your numbers is a powerful tool. By using the Office of Financial Readiness financial calculators, your service members can get a better idea of how major purchases and daily spending habits affect their overall financial health.

Help your service members prepare for important financial decisions such as buying a home, taking out a loan or investing their savings by introducing them to these no-cost resources. Financial calculators can also help your service members assess their spending plans and manage debt to ensure they’re on track to meet their short- and long-term goals.

## FINRED’s financial calculators cover topics like:

- Auto
- College savings
- Credit cards
- Housing
- Insurance
- Investing
- Loans
- Personal finance
- Retirement
- Savings
- Tax



## Resources:

- The Office of Financial Readiness: <https://finred.usalearning.gov>
- FINRED financial calculators: <https://finred.usalearning.gov/ToolsAndAddRes/Calculators>
- “Achieve Goals and Peace of Mind Through Financial Planning” article: <https://finred.usalearning.gov/Money/AchieveGoals>
- Personal financial managers and counselors can help continue the conversation. Share this contact information for your local PFM or PFC:



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