
Operation Sugarplum Personal Finance Workshops

Spending Plan Development

Concepts and objectives for this class include: Planning for systematic saving; calculating debt-to-income ratio; calculating specific need for cash on hand in proportion to basic needs; and calculating 80/20 spend/save application using current LES statement to build a realistic budget that is specific and measurable. **Offered virtually:**

- Nov. 2, 1 - 2 p.m.
- Nov. 3, 3 - 4 p.m.

Take Control and Eliminate Debt

Concepts and objectives for this class include: Obtaining your credit score; understanding debt-to-income ratio; assessing how your credit score can impact a promotion and security clearance; and using credit effectively. **Offered virtually:**

- Nov. 8, 12 - 1 p.m.
- Nov. 9, 3 - 4 p.m.

Save and Invest

Concepts and objectives for this class include: Identifying required cash reserves needed for an emergency fund; developing a goal-getter fund; developing an investing plan for TSP and to meet long-term goals such as retirement and funding college; and assessing personal risk level to invest appropriately. **Offered virtually:**

- Nov. 16, 12 - 1 p.m.
- Nov. 17, 3 - 4 p.m.

For additional information, please call Army Community Service (ACS) at (571)231-7001/7025/7007.