



## MAKE THE MOST OF YOUR MILITARY MONEY

### You work for your money. Now make your money work for you.

Smart saving and investing can help you grow your income, achieve your life goals, and prepare for life in and beyond the military.

#### Ask Yourself

- What are my financial and life goals?  
Build emergency savings? Pay off debt?  
Buy a home?
- And what is my timeline for each?  
Five years? 10 years? 30 years?
- When do I plan to retire?
- What benefits does the military offer to help me reach my financial goals?

#### Ask Financial Professionals

- What services do you provide, and what kinds of products do you offer?
- Are you licensed to sell or advise me on investments? By whom?
- How do you get paid? What other fees and expenses do you charge?
- What strategies can help me stay on track to achieve my financial goals?

The FINRA Investor Education Foundation's Military Financial Readiness Project delivers free, unbiased financial education tools and training to service members, their spouses, and on-base financial educators through a combination of professional development programs and public awareness initiatives. This support helps to ensure that U.S. installations around the world are well served by the knowledgeable and dedicated financial educators and Accredited Financial Counselors® who make financial readiness a reality.

#### Who We Are

FINRA is a not-for-profit organization dedicated to investor protection and market integrity. FINRA regulates one critical part of the securities industry—member brokerage firms doing business in the U.S. The FINRA Investor Education Foundation helps to empower Americans with the knowledge, skills and tools to make sound financial decisions throughout life. Through a combination of research and educational programming, the FINRA Foundation helps Americans build financial stability, invest for life goals, and guard against fraud and financial exploitation.

FINRA and the FINRA Foundation do not sell investment products, promote products or firms, or offer specific investment advice.

Learn more at [FINRA.org/Military](http://FINRA.org/Military).

## Resources for Service Members, Their Families and Military Financial Educators

Whether you are looking for help with financial basics, controlling debt, saving for the future, or protecting your money, you will find a variety of free content and tools from FINRA and the FINRA Foundation. Below are six resources to support you in achieving your financial goals.



### Financial Education

Build financial readiness with military-specific articles, Investor Insights, Smart Investing courses, and other tools meant to help you reach your financial goals and avoid investing pitfalls.



### Financial Careers

Are you considering a post-military career in the securities industry? Get a head start today by taking the Securities Industry Essentials® Exam. Veterans who qualify for the GI Bill may be able to receive reimbursement.



### Educator Resources

Access training courses, publications, and military and veteran research so you, as a financial educator or counselor, can enhance your programs to meet the needs of your community.



### Free Credit Score Tool

Improve your credit with the FINRA Foundation's advertising-free myFICO® tool, available free of charge to active-duty service members and their spouses through military financial educators.



### BrokerCheck

Investigate the background and experience of investment professionals and firms using this free tool. Instantly see registrations, employment histories, regulatory actions, arbitrations, and complaints.



### Tools and Calculators

Make informed financial decisions based on your own circumstances. Calculate your retirement savings needs, compare investment products with the Fund Analyzer, check your fraud risk, and more.

## FINRA Foundation Military Spouse Fellowship

The FINRA Foundation offers military spouses the opportunity to earn a career-enhancing credential—the Accredited Financial Counselor® certificate—while providing financial counseling and education to the military community.

Visit [FINRAFoundation.org/Military-Spouse-Fellowship-Program](http://FINRAFoundation.org/Military-Spouse-Fellowship-Program).



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