

The McChord Way...Excellence, Innovation, Respect

62 AW/CC Roll Call

23 Oct 2015

Team McChord,

In the Air Force and Department of Defense, we have a robust and deliberate planning process. We spend a considerable amount of time and resources planning for all kinds of contingencies. However, *we don't always spend the same time or resources to plan for our personal lives!*

We often face additional expenses during the holiday season such as airline tickets to travel home or buying gifts for family members. Now is a great time to look at your financial planning and budgeting, and there are many options to help you do that right here at JBLM.

Through the JBLM Armed Forces Community Service (AFCS) *we have several free financial planning classes and briefings available to us* across the installation. There are even a couple classes next week at the McChord Field Service Member & Family Readiness Center specifically to *help you plan for holiday spending*. Also, if you or others you know need additional assistance, there are interest-free loans and grants available from the Air Force Aid Society (AFAS) to help get you through temporary financial challenges. For more information on these programs, go to www.jblmmwr.com/acs/army_comm_service.html.

To make sure that all of our important military children get gifts for the holidays, we have our own Santa's Castle (www.jblmsantascastle.org) at JBLM, which provides presents for children of military families experiencing financial hardship. Your First Sergeant, Chaplain, or Commander can get you more information and refer you to this incredible program.

I encourage everyone to look into these programs to see how they can *help you meet your personal financial goals while celebrating the upcoming holidays!*

Upcoming Financial Readiness Classes

Planning for Holiday Spending - McChord Field @ S&FRC 26-Oct, 1-2:30 p.m. - Lewis Main @ Waller Hall 30-Oct, 9:30 – 11 a.m.

Financially Fit: Budget Setting and Debt Reduction Strategies - McChord Field @ S&FRC 28-Oct, 1-4 p.m.

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Call AFCS at 967-1453 to sign up for classes or to get more information.

<u>On the Horizon...</u>

Team McChord Quarterly Awards Luncheon [27 Oct] 1130 @ McChord Ballroom

End of Daylight Saving Time [1 Nov] Set your clocks back one hour.

Monthly Team McChord Run [6 Nov]

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Leonard J. Kosinski, Col, USAF Commander







Integrity First, Service Before Self, Excellence In All We Do