



Standard Financial Education Presentations

First Command Educational Foundation offers presentations and comprehensive programs on a variety of financial topics for the specific needs of service members. Presentations can be customized to include the topics shown below individually or grouped to create more extensive programs. This list also includes a section of presentations specifically for federal civilian employees.

Financial Basics	Presentation Description
Financial Basics Overview	Geared for the general adult population, provides a broad overview of various personal finance principles needed to achieve financial security such as financial planning, budgeting, saving, credit and debt management, investing, Social Security, and retirement planning.
Financial Basics for Young Adults	Intended for those in the early years of college or on their own for the first time, provides a general overview of establishing personal and financial goals, budgeting, establishing short-term savings, managing credit and credit card use, and the effect of credit reports and credit scores on their personal lives.
Financial Basics for Youth	Developed for middle and secondary school students, exposes participants to basic financial principles to develop a foundation for sound personal finance practices, such as banking and bank accounts, budgeting, saving, and the proper use of credit and credit cards.
Money Behaviors	Explains how habits and attitudes (behaviors) that have developed throughout life influence the daily decisions a person makes, including financial decisions. It provides strategies for modifying or changing unsatisfactory "money behaviors" to productive "money behaviors." Highly recommended to help couples develop mutual financial goals.
Wise Money Management	Presentation Description
Banking Basics	Provides information on types of bank accounts, how to open a bank account, purpose of saving, types of savings vehicles, how to balance a checkbook, and how to reconcile a bank statement.
Debt Management and Bankruptcy	Provides information on debt management, debt payment schedules, debt reduction methods, and bankruptcy.
Debt Management and Personal Loans	How to effectively handle debt management and personal loans.
Developing a Spending Plan (Budget)	Provides information on the purpose of a spending plan/budget and how to develop one. Optional exercise available.
Identity Theft	Provides information on protecting credit card and personal information from identity theft.
Personal Loans	Explains the types and cost of loans, with a discussion of payday loans.
Major Purchases	Presentation Description
Buying a Car	Explains the basics of buying a vehicle, including leasing vs. buying and new vs. used, as well as acquiring car insurance.
Buying a Home	Provides information on the cost and process involved in purchasing a home, including various mortgage options.
Renting vs. Buying a Home	Compares advantages and disadvantages of renting and buying a home.
Reverse Mortgages	Explains how a reverse mortgage works, how to become eligible, how the loan is paid off, and compares risk versus benefits.
Financial Planning	Presentation Description
Deciding on a Financial Professional	Explains purposes for using a financial professional, the different financial professional designations, and the selection process.
Developing a Financial Plan	Explains the importance of and process of developing a personal financial plan.
Developing Financial and Spending Plans	Explains the importance of budgeting in developing a financial plan.
Insurance	Presentation Description
Health and Disability Insurance	Explains why health and disability insurance are needed and how plans work.
Life Insurance	Explains why life insurance is necessary and the various types of plans.
Long-Term Care (LTC) Insurance	Explains the importance of having long-term care insurance and the benefits it provides.
Risk Management and Insurance	Provides information on the relationship between risk management and insurance, and explains how various types of insurances work, e.g., health, disability, life, long-term care, auto, and mortgage.
Education Dollars	Presentation Description
College Financial Aid Basics	Provides general information on financial aid and paying for college using grants, scholarships, and education loans.
College Savings Plans	Provides information on options available for accumulating assets for college expenses.
Repaying Medical School Education Loans	Explains various repayment options, as well as options for addressing payback problems and budgeting.
Investing and Retirement	Presentation Description
Basics of Estate Planning	Provides information on estate planning tools, such as wills, trusts, and life insurance, and the purpose of probate.
Financial Coaching	Intended for persons in the position of discussing unfavorable financial situations with others. It provides various approaches that can be used, interpreting what the other person is saying, understanding the values and cultural differences that may affect the situation, and resolving the situation.
Investing Fundamentals	Provides basic information on the principles of long-term investing and different investment vehicles.
Medicare Basics	Explains eligibility, the various parts, enrollment requirements, and coordination with other medical insurance plans.
Planning for Retirement	Emphasizes the importance of planning for retirement and some steps to take.
Retirement Savings Plans	Explains the various types of tax-qualified plans available for retirement savings, including Traditional IRA, Roth IRA, annuities, 401K, 403(b), Roth 401(k), Simplified Employee Pension Plan (SEP), and Savings Incentive Match Plan for Employees (SIMPLE).

Social Security Basics	Provides information on Social Security retirement, survivor, and disability benefits.
Federal Employees	Presentation Description
Federal Employee Benefits Overview	Explains the details of the benefits, i.e., health, dental, vision, life insurance, long-term care, Thrift Savings Plan, retirement plans, and survivor benefit plan.
Federal Employee Group Life Insurance	Provides details on Federal Employee Group Life Insurance (FGLI).
Federal Employee Retirement Plans	Provides details on the Civil Service Retirement System (CSRS) and the Federal Employees Retirement System (FERS).
Federal Long Term Care Insurance Program (FLTCIP)	Provides details on the Federal Long Term Care Insurance Program (FLTCIP).
Financial Preparedness for Federal Employees	Provides insight into the principles and practices necessary to achieve financial security, including developing a financial plan and budget, managing credit and debt, understanding the role of insurance in risk management, investing, Thrift Savings Plan, and federal retirement plans.
Planning for Federal Civilian Employee Retirement	Explains steps to consider in preparing for retirement for civilian federal government employees.
Thrift Savings Plan for Federal Employees	Provides details of how the TSP works and the investment options available for federal employees.