

Monthly Content Plan

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January 2012 Focus: Money & Budgeting

DATES TO REMEMBER IN JANUARY

New Year's Day: January 1; Birthday of Martin Luther King Jr. (Observed): January 16

ONLINE EVENTS

Live Webinars

- » **EFMP Choosing an Exceptional Life: Family-Directed Resource Organizations**
January 11, 2012 @ 1:00–2:00 EST
- » **EFMP Choosing an Exceptional Life: Disability-Specific Resource Organizations and National Clearinghouses**
January 18, 2012 @ 1:00–2:00 EST

CONTENT

Articles

Tax Season:

- » Checklist of Common Errors When Preparing Your Tax Return
- » Choose the Simplest Tax Form for Your Situation
- » Do You Need to File a Federal Income Tax Return?
- » Tax Benefits for Parents
- » Filing Taxes When a Service Member Is Deployed
- » Quick Tips for Using Your Tax Refund

Building Your Credit Score:

- » Quick Tips for Ordering a Free Copy of Your Credit Report
- » What You Should Know About Your Credit Record
- » Controlling Credit Card Use
- » Credit Repair: How to Help Yourself
- » Understanding Your Credit Report

Helping Kids Manage Their Finances:

- » Common Mistakes Young Adults Make with Money and How to Avoid Them
- » Money Lessons for Teens and Young Adults
- » Teaching Children the Financial Facts of Life

Building a family budget:

- » Building an Emergency Fund on a Tight Budget
- » It's Time for Your Annual Financial Checkup
- » Electronic Bill Paying: Is It for You?

- » How Service Members Can Stay Financially Fit During Deployment
- » Keeping—and Organizing—Your Financial Records
- » Trim Unnecessary Expenses From Your Budget
- » Military Personal Financial Management Programs
- » Money and Your Spouse: What You Need to Know

Money-Saving Strategies:

- » Using the Commissary Benefit to Save Money
- » The Savings Deposit Program (SDP)
- » The Thrift Savings Plan
- » Quick Tips for Saving Money on Gasoline
- » Saving Money on Home Heating Costs

Financial Problems and Threats:

- » Avoiding Scams and Finding Help When You're at Risk of Foreclosure
- » Avoiding Credit Repair Scams
- » Coping With Financial Crisis
- » Does Debt Consolidation Make Sense?
- » If You've Been a Victim of Identity Theft
- » Money Traps to Avoid and Special Protections for Service Members and Their Families
- » Mortgage Difficulties and the Servicemembers Civil Relief Act (SCRA)
- » The Armed Forces Legal Assistance Program
- » What Does That Loan Really Cost?

The resources above support MC&FP monthly themes, promotional events, commemorations, and programmatic areas of interest. Content may be freely used to support individual or joint Service outreach activities.

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Tools and Services

Podcasts:

- » FDIC Money Smart Podcast Network
- » CountryWide Home Loans Settlement
- » Foreclosure Scams
- » Making the Most of Online Auctions
- » Making the Most of Pre-Paid Phone Cards
- » Personal Credit Repair
- » Saving Money & Avoiding Vacation Rip-Offs
- » Staying Safe from Cyber Scams

Newsletters to look for in January:

- » Family Life – Interstate Compact
- » Career and Education – How to Pay for Your Education
- » Personal and Family Readiness – Helping Your Children Build a Budget
- » Healthy Living – Staying Fit and Healthy on a Budget
- » Tools and Resources – Health & Wellness Coaching

Pre-recorded Webinars:

- » Financial Fitness: Living Within a Realistic Budget
- » Learn How to Better Manage Your Finances and Decrease Your Stress
- » Money Matters - Reduce the Impact of Financial Distress

Audio:

- » Another Day Older and Deeper in Debt
- » Budgeting Without Tears
- » Get in the Saving Habit
- » Life Events: When Your Financial Plans Change
- » Marriage and Finance: Coping With Financial Differences
- » Rethinking Your Spending: Necessities vs. Habits

Videos:

- » Dealing With Debt Collectors
- » Planning for Your Golden Years

Programs:

- » H&R Block Free Tax Filing Service

Orderable Materials:

- » Booklet: Getting Out of Debt: A Step-by-Step Guide
- » Kit: Personal Budgeting Management

Quiz:

- » Warning Signs of Debt Stress