Think of your financial journey as a road trip. You'll need a plan to get there, regular fill-ups and maintenance to get where you need to go. And you will have assistance available along the way.

You will receive financial training at each of these touchpoints:

**Initial entry training**
- Learn about financial readiness, create and understand a budget, learn how to read your Leave and Earnings Statement, review your retirement system and make a plan for paying off debt.

**Arrival at first duty station**
- Register for all benefits, complete general financial training, update your financial plan, focus on emergency savings, attend workshops on key topics, and save by using your commissary, fitness center and recreation program offerings.

**At each duty station**
- Plan ahead for PCS expenses, review changes to your pay, benefits and taxes, consider cost-of-living expenses and update your financial plan.

**Vesting in Thrift Savings Plan**
- Invest as much cash as possible, identify long-term financial goals and create steps to reach them, maximize contributions now for a greater payoff in retirement and attend workshops on investing offered by your Family Center.

**Each promotion**
- Review your budget, maximize savings, minimize debt, understand the impact of your credit score on your long-term plans and reassess Thrift Savings Plan contributions.

**Entitlement for continuation pay**
- Invest this pay wisely, review your budget, maximize savings, minimize debt and understand the impact on taxes.

**Disabling condition/death**
- Update your financial plan and goals, review insurance policies, reach out to the Exceptional Family Member Program and revisit your plan for long-term savings.

**Birth and adoption**
- Register your child in the Defense Enrollment Eligibility Reporting System, update health, dental and life insurance policies, review and adjust your budget, and consider opening a college savings plan.

**Marriage**
- Register your spouse in DEERS, update health, dental and life insurance policies, identify joint financial goals and adjust your budget accordingly.

**Divorce**
- Update your DEERS information, update paperwork and insurance policies, notify creditors, and review and adjust your budget.

**Career transition**
- Examine your goals, budget and savings, notify civilian employers (for Reserve component members coming off of active duty), meet with your personal financial manager/counselor, attend transition workshops and review lump sum options for retired pay, if enrolled in the Blended Retirement System.

**Update**
- Update your DEERS information, update paperwork and insurance policies, notify creditors, and review and adjust your budget.

**Review**
- Review and adjust your budget with every change you face throughout the military lifecycle, always look to increase savings and perform regular reviews of your credit report.

**Recurring required training**
- Examine your goals, budget and savings, notify civilian employers (for Reserve component members coming off of active duty), meet with your personal financial manager/counselor, attend transition workshops and review lump sum options for retired pay, if enrolled in the Blended Retirement System.

**Leadership training**
- Understand the value of financial readiness and its impact on mission readiness, identify financial red flags in subordinates, get to know available financial readiness resources, and understand the impact of debt on job performance, such as on clearances, which could impact promotions.

**Pre- and post-deployment training**
- Update paperwork and insurance policies, consider freezing your credit report and setting up credit alerts, review and adjust your budget, increase savings, understand any changes in pay and allowances, meet with a personal financial manager/counselor and review the Savings Deposit Program.

Your personal financial manager/counselor is available through your Family Center for education and training at each stage of your journey. Turn to them to learn more about money management, including saving, investing, retirement planning, and credit and debt management.

For more resources and tips follow the Office of Financial Readiness at [https://finred.usalearning.gov](https://finred.usalearning.gov) and @DoDFINRED on [Facebook](https://www.facebook.com/DoDFINRED), [Twitter](https://twitter.com/DoDFINRED), [Instagram](https://www.instagram.com/DoDFINRED), and [Mastodon](https://mastodon.social/@DoDFINRED). Visit [Military OneSource](https://www.militaryonesource.mil) for a wealth of additional financial information.

*Only applies to those enrolled in the Blended Retirement System. To learn more about the BRS, go to [http://militarypay.defense.gov/BlendedRetirement](http://militarypay.defense.gov/BlendedRetirement).