

# ACS CONNECTION



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1501 William C. Lee Road  
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## Holiday Spending Tips

Article by Brett Ives, Financial Readiness Counselor

The holiday season is fast approaching, and if you find yourself still paying for last year's presents, we have some tips to help you avoid taking on additional debt in order to spread cheer this year.

**Create a spending plan.** The first step to planning for the holiday season, and everyday living for that matter, is to have a spending plan. Sit down and review your LES and any other household pay statements, then list and analyze all of your expenses for each month; don't forget expenses that may not occur every month and plan for those as well (i.e. holiday spending).

If you need assistance with creating your budget an ACS Personal Financial Readiness Specialist can sit down with you and your spouse to assist in developing your personal plan. Call (270) 798-5518 to schedule an appointment.

**Create a list (and check it twice).** Make a list to track your holiday spending. You can create your own list of all your loved ones who you plan to gift and set a limit for spending on each person or search online or in your phone's app store to find a tool that provides columns for tracking expenses from decorations, wrapping paper and a Christmas tree, to holiday cards, travel, and postage expenses.

Just as Santa creates a list, you too should make a list and stick to it; no unnecessary or unplanned extras should be bought on impulse. Try to only bring cash when you shop so you aren't enticed to swipe a debit or credit card, and avoid signing up for store charge cards since the interest rates are typically over 20 percent.

**Utilize military discounts.** Everywhere you shop or dine ask if a military discount is offered. Many retailers will not offer these discounts unless you ask, and you may be surprised to find small businesses or those away from military installations may offer a discount just because you asked.

**Take advantage of price matching.** The AAFES Exchange often offers layaway specials around the holiday season, and offers price matching year round.

\* "The Exchange retail stores will match a local competitor's current price on any identical stock assortment item for the customer who makes the price challenge, [and there is a] 14-Day Price Guarantee on any item originally purchased from the Exchange and subsequently sold at a lower price by the Exchange, or any local competitor\*."

The major advantage of shopping at the exchange is that you will not pay sales tax, so even a small price match is worth it. Other retailers

offer price matching as well. For example, Target will match select local and online competitors, to include Amazon.com. For more information on the Exchange price match policy visit: <https://www.aafes.com/exchange-stores/price-match/>

**Research items before you buy them.** One way to do this is to scan an item's barcode or use your favorite search engine with your smartphone to price shop instantly by comparing the price to other retailers. Check your phone's app store for a QR/barcode reader or an app, such as ShopSavvy. Remember price matching.

Note: "Exchange Retail and shopmyexchange will not match prices from Thanksgiving Day through the Monday after Thanksgiving or one-day special events (i.e., Veterans Day)." For additional and up-to-date information regarding Exchange promotions and policies, visit: [shopmyexchange.com](http://shopmyexchange.com)

- No government endorsement of retailers implied in this article. -



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# Soldier and Family Readiness Group



Article by Kim Rainey, Army Community Service Specialist

A Soldier and Family Readiness Group or (SFRG) is a command sponsored organization of Family members, volunteers, Soldiers, and civilian employees belonging to a unit, that together provide an avenue of mutual support and assistance and a network of communications among the Family members, the chain of command, chain of concern, and community resources.

A well-functioning SFRG can minimize Family distractors conserving the unit commanders' time and resources (psychological, social, and budgetary) for military purposes by making referral to other agencies. Through prevention and education programs and Family activities, SFRGs can help Families overcome problems that are likely to impact adversely on Soldier performance.

So how does everyone, within the SFRG, connect? And how do you know exactly what your role is and what you should be

done within the group? Excellent questions!

Answer – by attending the courses that have been specifically designed for those who have risen to the challenge and volunteered to serve within a leadership position for your Soldier & Family Readiness Group. Are You Ready? The Mobilization, Deployment & Stability Support Operations did not miss a beat during the “Shelter at Home” mandate issued in March. Our team continue to offer all of our specialty courses via teleconferencing and to date have trained over 500 volunteers on their roles and responsibilities within the SFRG.

So if you're up to the task, give us a call. We would love to help get you “connected” by registering you for the course that best helps support your team. Contact us at 270-798-3849 or 270-798-2158 or 270-412-3195.



## Contact Information

Army Community Service  
1501 William C. Lee Road:

Information & Referral	270-798-WEBB (270-798-9322) 270 956-2935
ACS Volunteer Program	270-798-2063
Army Family Action Plan (AFAP)	270-798-3843
Army Family Team Building (AFTB)	270-798-4800
Army Volunteer Corps (AVC)	270-798-3843
Exceptional Family Member Program (EFMP)	270-798-2727
Family Advocacy Program (FAP)	270-412-5500
Financial Readiness Program (FRP)	270-798-5518
Military Family Life Counselors (MFLC)	270-798-9322
Master Resilience Training (MRT)	270-412-5500
Mobilization, Deployment, & Stability Support Operations (MDSSO)	
Soldier and Family Readiness Group Training (SFRG )	270-798-3849
Outreach Program	270-798-2062
Relocation Readiness Program	270-798-6313

## 2433 Indiana Avenue:

Soldier & Family Assistance Center (SFAC)  
270-412-6000

## 5001 Screaming Eagle Drive:

Survivor Outreach Services (SOS)  
270-798-0272/0277