

THE S.M.A.R.T.* CONSUMER GROUP

(An Educational Organization)

presents

An Educational Workshop



PREVENTIVE FINANCIAL MAINTENANCE FOR MILITARY PERSONNEL

A workshop specifically tailored to the needs of junior members of the military
The workshop will include:

- ✓ Tips on how to buy new & used vehicles
- ✓ How to save money on everyday expenses
- ✓ How detect, deter, and defend from identity theft
- ✓ What is the real cost of credit?
- ✓ When not to pay your highest interest debt first
- ✓ How to pay off your debts in as little as ½ the normal time
- ✓ Saving for college (What is a 529 plan?)
- ✓ What are the current Montgomery Bill college benefits?
- ✓ Where to look for college scholarship money
- ✓ How long will it take your savings to double?
- ✓ What would it take for you to become a millionaire?
- ✓ Comparing TSP, traditional & Roth IRA's
- ✓ What's the difference between tax-deductible & tax-free?

The S.M.A.R.T. Consumer Group (SCG) is an educational organization, comprised of various professionals (Attorneys, Real Estate, Mortgage and Financial Planners) to provide consumer education to companies, groups, associations, and organizations. Over the years hundreds of these workshops have been presented to a wide variety of audiences. Through its series of workshops and seminars, SCG introduces the keys to being a smart consumer. All education programs are available at NO CHARGE to corporate, community, and government groups for the advancement of consumer education and contain no advertisements or name any products or companies.*

**Save Money and Reduce Taxes*