MILITARY GUIDE TO MONEY AND INVESTING

MANAGING YOUR MONEY

Managing your money successfully is the first building block of financial security at each stage of your military career and beyond. Taking a few simple, concrete steps can put you on the right path and help keep you there.

One sign that you are managing your finances successfully is having some money left at the end of the month. If you aren't running out of money each pay period, that means you can avoid debt and start to save.

ESSENTIAL EXPENSES VS. DISCRETIONARY EXPENSES

TAKE ACTION: **Record your monthly income and expenses.**

INCOME	MONTHLY $ AMOUNT	ESSENTIAL EXPENSES	MONTHLY $ AMOUNT
Basic pay		**Rent**	
Special pays		**Car loan**	
Nontaxable benefits		**Car maintenance, insurance, gas**	
Spouse's earnings		**Utilities**	
		Cell phone	
		Food	
		DISCRETIONARY EXPENSES	
		Streaming services	
		Eating out and drinks	

Your income includes your basic pay and special pays, nontaxable food and housing benefits, and your spouse's earnings. Taxes and other withholdings, such as Social Security, are automatically subtracted from your paycheck. All of this information is reported on your Leave and Earnings Statement (LES).

Expenses are the other side of the equation. There are two types: essential and discretionary. Essential expenses are the bills you must pay, many of them once a month but some once a quarter or once a year. Some costs, like rent, are fixed. Others, including what you spend for utilities, food, and clothing, typically vary.

Sometimes the basic monthly charge you pay for services like your cell phone or car loan increases after an initial introductory period ends. You should be sure to read the contracts for these types of expenses so you don't get taken by surprise when the rate goes up.

To make sure you're including all the expenses that you'll have to cover throughout the year, divide any bills that are due quarterly or annually into a monthly amount and include that in your list of expenses.

Discretionary expenses are what you spend on things that you don't absolutely need, like takeout meals, streaming services, or expensive sound systems.

Once you've listed all the numbers, add up the two columns so you can compare the totals. If your income is more than your expenses, you're on the right track. But if your expenses are greater than your income, you're living beyond your means.

USING A BUDGET

To make your expenses work with your income, you need a budget to help you determine where you can adjust your spending to be sure your essential bills are covered first. To get started, refer to the list of income and expenses you've already created or use a free online budgeting app.

WHAT IF IT'S NOT ENOUGH TO REDUCE DISCRETIONARY EXPENSES?

Making your spending plan work usually means reducing or eliminating many of your discretionary expenses, at least for the present. But what if that's not enough?

TAKE ACTION: Identify essential costs you can reduce.

For example, if over several months you're generally overspending by $100, look for places in your flexible expenses, such as clothing or gas purchases, where you might be able to cut back to help you close the gap. Or try to find ways you can reduce what you're spending on things that seem essential but that may not be worth the cost. For example, you might look back over your debit card purchases and choose three things that you won't spend money on in the coming month, like food delivery or subscription services.

The only other option for a balanced budget is increasing your income. As a member of the military, in certain circumstances or locations, you may be able to achieve this by qualifying for special pays, such as Assignment Incentive Pay (AIP), Hardship or Hazardous Pay, re-enlistment, language proficiency, or other specific skills. Start by checking with your military finance office to find out what is available and if you qualify. Also make sure that if you do qualify for any special or hazard pay, that you are receiving it.

Additionally, you may qualify for a new program called the Basic Needs Allowance (BNA) based on your income and family size. If you do qualify, you should be notified of your eligibility and receive information on how to apply. You can contact the Financial Management Program or Family Support Center at your installation for more information.

If, despite your efforts, you're still finding it difficult to live on what you earn, you can contact those same resource centers or the financial counselors at Military OneSource. The help you get is confidential and not shared with your chain of command.

IF IT BREAKS YOUR BUDGET, YOU CAN'T REALLY AFFORD IT

Sometimes what you think you can afford and what will actually fit in your spending plan are two different things.

Buying a vehicle— motorcycle, car, or truck—with monthly payments that take a big percentage of your basic pay makes it hard to cover your essential expenses. And, while a longer term lowers your monthly payment, the higher interest rate increases the total cost of the loan.

LOAN AMOUNT	INTEREST RATE	TERM	DUE MONTHLY	TOTAL COST
$20,000	7.5%	3 years	$622.13	$22,396.68
$20,000	8.5%	4 years	$492.97	$23,662.56
$20,000	9.5%	5 years	$420.04	$25,202.40

Gas and required insurance add more costs. If you're the second or maybe the third owner, you can expect having to pay for repairs while you're still paying off the loan. Even worse, if you fall behind on your payments, you'll probably lose not only the vehicle but all the money you've spent on the payments you made.

COPING WITH DEBT

Debt creeps up on you when you're spending more than you earn. And if you ignore the warnings signs—skipping bill payments, paying only the minimum due on your credit cards, borrowing to meet basic expenses—you can find yourself in serious financial trouble. Being in debt also means you could lose your security clearance, which threatens your military career.

One problem with debt is that so much of your income goes to pay for past spending that you end up short of what you need for your current expenses. But there is a two-step solution that you can use to turn the situation around.

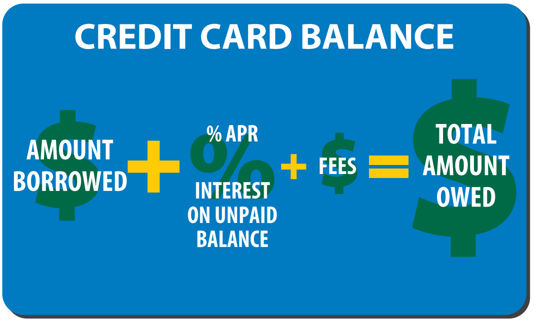
TAKE ACTION: Stop buying anything that you don't absolutely need.

First, stop using your credit cards, except in an emergency. It often helps to take them out of your wallet.

The second step is to develop a plan to pay off existing debt. That means adding a repayment line to the expenses column of your budget and committing a percentage of your income—perhaps 5%.

One approach is to gradually pay off your largest outstanding bill first, or the one with the highest interest rate, since that's costing you the most. Or you could start repaying the smallest debt, which you will be able to pay off more quickly.

USING CREDIT



Credit is the ability to borrow, typically by taking loans and using credit cards. Having credit available means you can buy things you need when you don't have enough cash on hand to pay for them. If you pay back what you borrow on time, you build a good credit reputation. That makes it easier to be approved for renting a place to live or qualifying for a loan.

The risk of having access to credit, though, is borrowing more than you can repay.

Before you agree to a loan or get a credit card, you should read the terms of the agreement, especially the interest rate you'll pay, called annual percentage rate (APR). APRs let you compare different loans or cards so that you can choose the one that will cost you less. For example, if you pay off a $5,000 credit card balance by the due date, you will pay no interest. But for every month that part of the balance goes unpaid, you also owe interest, which is calculated based on the APR. The interest payment on a $5,000 balance would cost you $75 if the card's APR was 18% but $100 if the APR was 24%. That's why it can save you money to evaluate offers from several different lenders and card issuers to compare costs. One place to start is with the credit union or bank where your paycheck is deposited.

Fees for late or missed payments aren't included in the APR, and with credit cards, you may be charged ATM charges, foreign transaction fees, and possibly an annual fee in addition to the APR. Credit cards use charts to list fees so be sure to at least look at the charts and the explanatory footnotes for each item to compare cards and know what you will be paying.

PAYING WHAT YOU OWE

Most credit bills are due monthly, on a specific day of the month. If you always pay a credit card bill in full by that date, there are no interest charges. But credit card companies let you make minimum payments based on the amount you owe. If you use this option, or even if you pay more than the minimum but not the full balance due, you'll pay interest on the unpaid amount and on all new purchases. It doesn't take long to build up significant debt.

If fact, the minimum payment warning on your credit card statement will tell you how long it will take to pay off the balance and how much it will cost if you pay only the minimum due.

This example shows a bill with a balance due of $3,127 and an APR of 18%.

Balance due: $3,127		
If you make no additional charges on this card and each month you pay	You will pay off the balance shown in about	And you will end up paying an estimated total of
$118	3 years	$4,251
Only minimum payment	10 years	$6,268

***TAKE ACTION:* One way to avoid debt is to regularly check the total you've spent in the current billing period.**
You may be able to download an app that will alert you if you're close to a certain level, or you can log in to your account. (Be sure you don't log in using public WiFi, though, as you risk having your information hacked.) If you are keeping an eye on your balance, you can stop using the card when you reach the amount you can afford to repay. It's also smart to use just one credit card or two at the most. If you're charging on several different cards at the same time, the risks of not being able to pay multiply.

BUILDING A CREDIT REPORT

Lenders consider you creditworthy, or somebody they're willing to lend to, if you regularly make payments when they are due and use only a limited percentage—ideally less than 30%—of the credit you qualify for.

Lenders know all about how you use credit because it's tracked in credit reports and reported as a credit score. The higher your score, on a scale of 350 to 850, the easier it will be to get future credit at the lowest APR being offered. A lower rate makes borrowing cheaper, and the opposite is also true. The lower your score, the harder it is to be approved for a loan or a new card, and the higher the APR you'll have to pay.

Your credit report and score also affect other areas of your financial life. That includes your eligibility for security clearance, your ability to rent a house or apartment if you live off base, and the insurance you'll need if you own a vehicle. After you leave the military, potential employers may check your credit standing, too, before offering you a job.

But avoiding credit is not the solution. To prove you will use credit responsibly in the future, you must use it now and pay back what you owe on time.

If you're turned down for credit based on your credit score, you have the right to a free copy of the score. You should ask for the name of the credit agency that reported it and ask for a copy of the credit report that includes the problem or problems that caused the low score. And you can always check your credit report from each of the three national credit reporting agencies for free by going to www.annualcreditreport.com.

RETHINKING PAYING ON INSTALLMENT

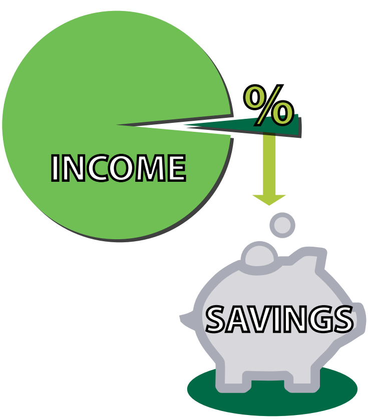
Many sellers offer the option to buy now and pay later by dividing the cost into installments to be paid over several months or as long as a year or more. Sometimes it can be a good deal, especially if you need to buy an expensive necessity like a refrigerator and the installment plan offered doesn't charge interest. Before buying, make sure you'll be able to make each installment payment on time. If you miss a payment, even once, the full price plus interest may be due immediately.

You'll want to avoid installment plans with high interest rates, which are sometimes stated unclearly, or as a monthly rather than annual rate. Even more precarious is having several different purchase plans at the same time, with multiple bills due each month.

A recent survey from Bankrate.com reports that 57% of consumers regret making a purchase using an installment plan because the item was too expensive, and more than 50% report having fallen behind on their payments.

SAVING

Saving is an essential part of financial stability. When you have savings, you're better able to cover unexpected expenses. And as your account grows, you'll be able to afford some of the things you'd like to have but that don't fit in your regular spending plan.



TAKE ACTION: Save a little every month.

Put a percentage of your income—maybe 5% to start—in an interest-paying account. Using your myPay account (myPay.dfas.mil), you can set up an allotment that directs that part of your paycheck to a bank or credit union savings account instead of into your checking account. Or, at your request, your bank or credit union can automatically move a specific amount of each paycheck from checking to saving.

In addition to a regular savings account, you can put savings into certificates of deposit (CDs).

CDs are called time deposits because you agree to leave your money for a specific term, or period of time, from as little as three months to as long as five years. A CD pays interest at a higher rate than regular savings, and when its term ends, you can withdraw the money plus interest or roll it over into a new CD.

When you have some money saved, you may be able to afford some non-essentials that are important to you because you can pay for them without going into debt. Or you may decide to keep building your savings toward reaching larger short-term goals and accumulating money to invest.

Be sure that the bank or credit union where you keep your savings is insured by the federal government, through either the FDIC or NCUA. Then your money in a checking or savings account is safe if the bank or credit union closes for any reason.

CREATING AN EMERGENCY FUND

An emergency fund is money you to have in reserve to use when you have unexpected costs. As a service member, you're protected against some things that could strain a budget. Your job is secure, your personal healthcare costs are covered, and you may not own a home, where big-cost emergencies are common. But things do come up: your vehicle could need major repairs, you might have to travel to deal with a family crisis, or your spouse, whose income contributes to your household budget, could be out of work.

Ideally an emergency fund will hold several months of living expenses—the ones you figure out as part of creating a budget or spending plan. You can build your fund gradually, perhaps putting $25 or $50 in the account each month, even if you have to cut back on things that you'd rather spend money on.

If you use the emergency fund, it should be a priority to pay the fund back with the amount you have used.

INSURANCE

If you're single, the only insurance you may want is Servicemembers Group Life Insurance (SGLI). You're automatically enrolled if you're on active duty. The premiums are very low cost, and you can have them deducted from your pay.

Should you die, life insurance can cover current bills, pay off your debts, and provide a benefit to your parents or other loved ones.

If you're married, and especially if you have children, life insurance is essential to protect your family financially and help them meet the long-term goals you shared. In this case, too, SGLI is usually your best choice.

Your health insurance, TRICARE Prime, is provided automatically at no cost while you're on active duty, but you must enroll. TRICARE also covers pregnancy, dental, and prescription drug coverage.

If you have a family, you must pay for health insurance for them, though the costs are much lower than for most other coverage. You'll have to choose between two versions of TRICARE: TRICARE Prime and TRICARE Select. There are some important differences between them in terms of cost and services provided, so you should compare them at www.tricare.com. If you need help, you can contact a Beneficiary Counseling and Assistance Coordinator (BCAC) using the search function at www.tricare.mil/bcacdcao.

If your spouse has employee health insurance, you should compare the cost and services of that plan with the coverage provided through either TRICARE option.

TRICARE®

LOOKING AHEAD TO RETIREMENT

Another benefit of being in the military is that you're enrolled in the Thrift Savings Plan (TSP) so you can invest for retirement directly with no effort on your part. An account is automatically opened in your name, and 5% of your base pay is deducted and invested each year in a Target Date Fund linked to the year closest to the year you'll turn 60. If you joined the military in 2018 or 2019, though, the initial automatic pay deduction was 3%.

As you learn more about how investing works, you may want to change the percentage you're contributing or the way that money is invested. It's easy to do at www.TSP.gov.

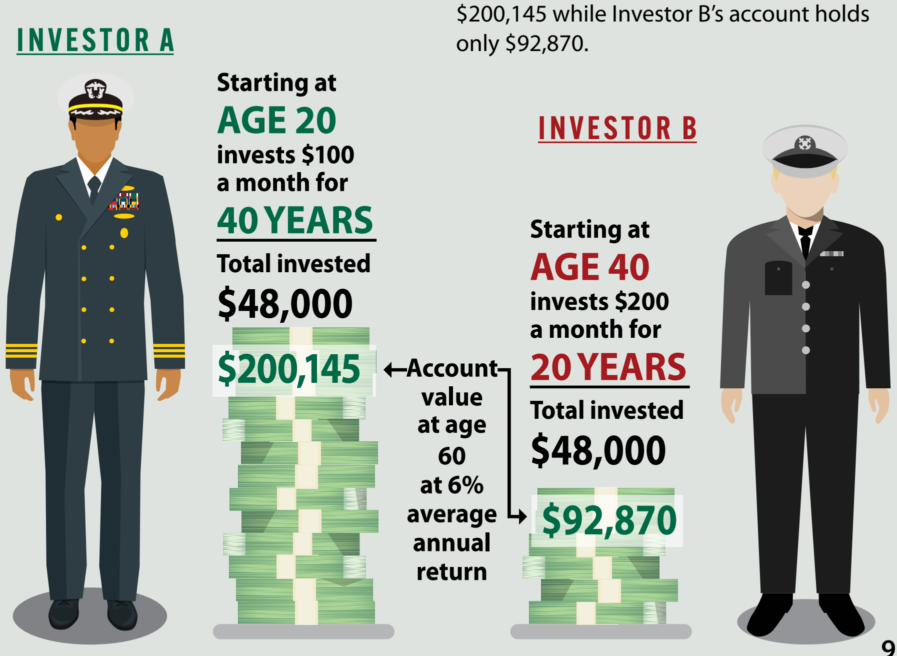
The reason investing now for retirement is so important comes down to one thing: compounding.

THE POWER OF COMPOUNDING

Compounding puts money to work to earn more money. All you have to do is invest money you've earned, ideally on a regular basis. Compounding does the rest. Any earnings on the money you've invested—called your investment principal—are added to that principal. That creates a bigger base on which the next round of earnings is figured.

Over time, this process can really help your earnings add up. And the earlier you start, the larger your investment has the potential to grow. Here's a simplified example:

Say Investor A begins investing at 20, contributing $100 each month to a tax-deferred retirement account earning an average annual return of 6%. Investor B doesn't start until 40 but contributes $200 a month to an account with the same 6% average return. When they reach 60, each investor will have contributed $48,000. But Investor A will have an account worth $200,145 while Investor B's account holds only $92,870.



MATCHING INVESTMENTS

To encourage you to stay in the plan and benefit from compounding, the Department of Defense (DoD) automatically contributes 1% of your base pay to your account each year. Once you've completed two years of service and continue to invest, the DoD matches your contributions up to 5% of your base pay. That doubles the amount going into your account. For example, if you're contributing 5% of your base pay, the DoD contributes 5%, for a total of 10%.

That makes a substantial difference in the size to which your account can grow.

YOUR BIWEEKLY CONTRIBUTION	AUTOMATIC 1% CONTRIBUTION	AGENCY MATCHING CONTRIBUTION	TOTAL CONTRIBUTIONS
0%	1%	0%	1%
1%	1%	1%	3%
2%	1%	2%	5%
3%	1%	3%	7%
4%	1%	3.5%	8.5%
5%	1%	4%	10%
5% +	1%	4%	Your % + 5%

TAX-DEFERRAL

TSP is a tax-deferred plan. No tax is due on earnings in your account while the money remains in the plan. That means the account will compound faster than an account from which you withdraw to pay income tax. If you remain in the standard version of TSP, your contributions are also tax-deferred, reducing your current income and your tax bill. Those taxes aren't due until you eventually take money out, either after you turn 59 ½ or when withdrawals are required starting in your 70s.

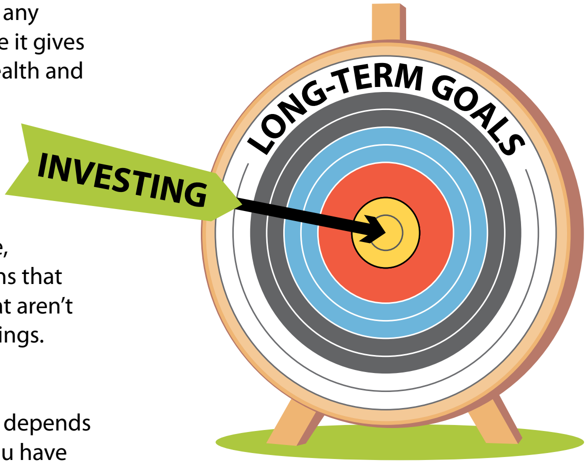
Instead, you might choose the tax-free Roth account. The earnings are also tax-deferred but contributions aren't. The big bonus of a Roth is that withdrawals after you turn 59 ½ are not taxed and are never required at any age.

After you leave the military, you can keep your money in your TSP account, transfer it to a new employer's plan if the plan accepts transfers, or move it to an individual retirement account (IRA). The full amount continues to be tax-deferred as long as it remains invested in a retirement account.

INVESTING ON YOUR OWN

Investing is a key component of any successful financial plan because it gives you the opportunity to build wealth and financial security.

Having investment assets makes it possible to reach your long-term goals, including buying a home, sending your children to college, starting a business, or other plans that are important to you—goals that aren't reachable with just regular earnings.



GETTING STARTED

Determining how to get started depends on the amount of experience you have as an investor, the extent to which you understand investment concepts and the differences among investments, and how much time you can devote to researching your choices, placing trades, and monitoring your investments.

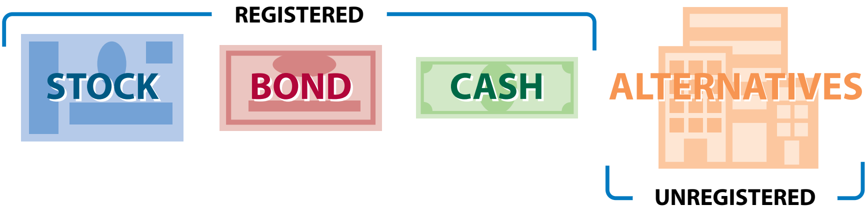
***TAKE ACTION:* If you're confident that you know enough about investments, you might choose a brokerage firm, also called a broker-dealer, to get started.**

Once you set up a brokerage account, whether it's online, through an app, or at a branch office, you select specific investments you want to buy and sell. If you do not have a lot of investment experience or the time to research and manage your stocks continuously, buying mutual funds and ETFs is a good option. Because these funds choose the investments in their portfolios and decide when to buy and sell them, your primary responsibilities are identifying the specific funds to buy and keeping an eye on their performance.

If you think you might benefit from some guidance when selecting investments, or you need additional financial advice, you should consider paying a financial planner for a comprehensive plan. You might also think about hiring an investment adviser who will charge you a set fee for advice about choosing specific investments, building a portfolio, and minimizing taxes now or in retirement.

If you do not want to deal with a live broker or adviser, you can consider working with a robo-advisor or virtual adviser. That's a digital platform that makes investment decisions using an automated algorithm appropriate for you, based on information you provide about yourself.

Before you work with a broker or investment adviser, you should always check out the person's registration and disciplinary history at BrokerCheck.com or the Investment Adviser Public Disclosure website at https://adviser info.sec.gov.



TYPES OF INVESTMENTS

Investments fall into two major categories: those that are **registered** with the federal and state governments and those that are **unregistered**.

When an investment is registered, the government requires the organization offering the investments for sale to provide detailed information about how it operates, its financial health, any situations that may affect its future performance and other facts you should know before investing.

Unregistered investments, which file exemption forms with regulators, are not required to provide much information about the company and its operations. This means that the SEC is not reviewing and registering the company, and you will need to investigate and research the company.

Investments that are exempt from the full registration requirements of the SEC are often called private placements or alternative investments. They may involve investments in small start-up companies, energy exploration and development, real estate, and new technology or business ventures that are getting media attention. There's no public market for these investments which means it can be very hard to sell your investment shares if you need the money. It's also hard to know what your shares are worth because there is not a public market for them.

REGISTERED INVESTMENTS

The best-known registered investments are individual securities, such as stocks and bonds, mutual funds, and exchange traded funds (ETFs). They are all publicly traded, which means they are bought and sold on organized exchanges. If you own these investments, you can sell them easily at their current market value, which may be more or less than what you paid to buy them.

Other financial instruments, such as options and futures, are also publicly traded. But because their prices can change quickly, investing successfully requires you to monitor your holdings regularly, stay attuned to what is happening in investment markets, and buy or sell quickly if necessary. That's not true with bonds or mutual funds.

MUTUAL FUNDS AND ETFS

Mutual funds and exchange traded funds (ETFs) are created by pooling, or bundling together, money from many different

Volatility is a dramatic change in price over a short period of time. That means the more volatile an investment is, the more unpredictable its value. Crypto is a good example. Each time the price of Bitcoin has reached a significant new high, it has quickly lost half or more of that value.

investors to buy stocks or bonds or a combination of these investments. Each fund portfolio is chosen for a specific reason, such as its potential for long-term growth or a history of providing regular income. That means you can find funds whose goals are aligned with your own, whether for growth, dividend income, or safety.

The variety of investments in a fund, called diversification, helps protect the overall fund value even if some of the investments perform poorly at any given time. It's hard to own enough individual investments to get the same level of protection. In fact, most of the investments available in TSPs are mutual funds.

For a more detailed overview of these and other investments, visit www.sec.gov/investor-education.

Beware of unregistered investments that have no filings with securities regulators. If there is no registration filing with the SEC, or no "exemption" filing, there is a strong chance that the investment opportunity is a scam and you will lose your money.

INVESTMENT RISKS

Owning a portfolio of investments over long periods of time is an important way to build wealth, but investing does have risks.

For one thing, investment values are not guaranteed. Financial markets react to what's happening in the economy, political uncertainty, and other factors. In a market downturn, investments can lose value. For example, large-company stocks on average had negative returns in 29 of the last 96 years, including in 2022, and positive returns in the other 67 years. If you sell when the price of an investment is down, the difference between what you paid for the investment and what you sold it for is a loss.

And investments are not insured the way savings accounts and CDs are. If a company that issues a stock or bond goes bankrupt, people who have invested in that company lose what they invested.

The goal is to achieve a balance between risk and return. To get a return higher than what you earn from insured products, you have to be comfortable with the potential loss in value. Eventually markets have always bounced back into positive territory. While that's not proof of future performance, it is a good track record.

The one risk you must avoid is falling for a sales pitch that offers no-risk investments with a strong return. There's no such thing as a no-risk investment.

A SEPARATE ACCOUNT FOR HIGH-RISK INVESTMENTS

The main goal of investing is to create financial security for the future. That's why it's crucial that your retirement account, and your brokerage account if you have one, contains a mix of registered investments to accumulate wealth. You'll need that money to live on in retirement.

If you really want to try your hand at some very volatile, high-risk investments, you should only use a limited amount of money that you can afford to lose. You could open a separate account for unregistered investments like crypto, where losing your entire investment is a very real possibility. If you choose to open a small separate account, do not keep it a secret from your spouse or financial adviser. At tax filing time, you will have to report income from all of your accounts.

AVOIDING INVESTMENT TRAPS

Successful investing involves more than balancing risk and return and taking a long-term approach. It also means avoiding investment traps. Most traps have one thing in common—dishonest or unproven claims about the earning potential of certain investments.

Investors may fear missing out on gains based on social media hype. But, more often than not, the investments that are being promoted, sometimes by celebrities or others with no financial expertise, turn out to be losing bets.

WARNING SIGNS OF FRAUD

Some investments, rather than being just risky, are outright fraud. If you fall victim to an investment fraud, it will be almost impossible to get your money back. Some common signs to watch out for include:

- The person selling the investment is not licensed and the company is not registered with regulators
- You are promised profits that beat the stock market, and you are guaranteed not to lose any of your money
- The investment salesperson claims to have a proprietary or secret trading strategy that cannot be disclosed or explained
- The promoters and supposed investors hype the investment with testimonials on social media and in their ads
- You are pressured to invest quickly, or you'll miss out while others are making money
- Investments, like crypto, that claim they aren't subject to state or federal regulation
- Uninsured institutions calling themselves banks that claim to pay much higher interest than legitimate banks

PROTECT YOURSELF FROM FRAUD

Following a few simple guidelines can help you avoid being a victim of investment fraud. Some of the most important include:

- When you are considering an investment, make sure you receive a copy of the offering documents. There should be a section that lists the risks. If documentation is not provided even after you request it, or if what you do receive is incomplete, or has spelling or grammar mistakes, it's best not to invest.
- Don't transfer money or write checks to individual salespeople. Your funds should be paid to the company or brokerage firm.
- If a company misses making an investment payment, follow up immediately with the company's main office. Missed payments usually mean there is a problem. Contact your state securities department to report the issue.

RISKY INVESTMENTS

Some investments are legitimate—not fraudulent—but they are still very risky. Some of the most common ones you might encounter include:

- ! Illiquid investments, such as private offerings that are not traded on an exchange, that tie up your money for a very long time, with no way for you to sell or otherwise access your money.
- ! Buying on margin or selling short, both of which involve the potential for significant losses.
- ! Crypto, commodities, art and products that are not registered with securities regulators. Investigate the companies involved and don't be afraid to ask a financial professional to help you read the offering documents and understand the potential pitfalls.
- ! Investments in small companies trading for less than $5 a share with little or no information, such as a prospectus, offering circular, or stock symbol.

When you file your income taxes, you will need to account for your investments. Not all investment losses can be offset by investment gains, so be sure you have enough money set aside to pay the taxes you owe. The tax accounting for some alternative products, including crypto, can be complicated.

REPORTING PROBLEMS

If you believe you've been victimized by investment fraud, you should contact your state securities regulator. You can find contact information at www.nasaa.org/contact-your-regulator/. If you think your identity has been stolen, contact the Federal Trade Commission at IdentityTheft.gov.

RESOURCES

Some useful resources that can help you make informed investing decisions and protect yourself from fraud include:

NASAA.org, where you can find your state securities regulator.

SEC.gov, to check for company registration information.

brokercheck.finra.org, to verify the registration of a financial professional and brokerage firm.

Investor.gov/military, for investing information for members of the military.

FINRED, the Department of Defense Financial Readiness website.

TEAM KENTUCKY

PUBLIC PROTECTION CABINET
Department of Financial Institutions

Department of Financial Institutions
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