

FINANCIAL READINESS IS MISSION READINESS



Your financial well-being impacts every area of your life—on and off duty.
Being mission ready means being money ready, too.

IMPACT ON TOTAL FITNESS

SOCIAL FITNESS

Strengthen relationships within your unit and community.

FINANCIAL STRATEGY:

- Budget for meaningful social time and family events.
- Live within your means and plan ahead.

SPIRITUAL FITNESS

Stay connected to your purpose and core values.

FINANCIAL STRATEGY:

- Make financial decisions that align with your values.
- Budget for long-term goals.

MENTAL FITNESS

Boost emotional resilience, focus, and lifelong learning.

FINANCIAL STRATEGY:

- Reduce stress through smart money management.
- Invest in financial literacy and continuing education.
- Save for emergencies.

PHYSICAL FITNESS

Maintain strength, endurance, and combat readiness.

FINANCIAL STRATEGY:

- Budget for preventive health care, PT gear, and recovery services.

SMART MONEY HABITS

- Budget with purpose: Track spending, prioritize needs over wants.
- Save first: Automate savings, aim for 10–15 percent of your income. Take full advantage of the Thrift Savings Plan.
- Use available resources: Seek advice from Personal Financial Managers and Certified Financial Counselors
- Avoid pitfalls: Steer clear of high-interest loans, impulse spending, and easy credit mistakes.

SUPPORT SYSTEMS TO HELP YOU WIN

Personal Financial Management Program	Semper Support	Thrift Savings Plan (TSP)
Blended Retirement System (BRS)	Tuition Assistance	Navy-Marine Corps Relief Society

 Need Support?
Connect with a Personal Financial Manager at your local installation for tools, classes, and one-on-one guidance.

