





S Main Location: 2601 Indiana Avenue

By Kristen Geist–Hodgkins, Army Community Service (ACS) Employment Manager

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Issue

It is Fall Job Fair time on Fort Campbell, and whether you are looking for your first job or are seeking a new opportunity, this job fair can be a wonderful way to network and find viable job leads.

Whether you are a Military Spouse, a Veteran, a Family Member, or a Transitioning Soldier, job fairs are an opportunity to meet with company representatives and hiring managers from a wide variety of industries.

As in years past, the Fort Campbell 2018 Fall Job Fair will be a two day event, with Day One targeting National and International companies, while Day Two will focus on Local and Regional employers. Each day will offer at least 70 employers who are actively hiring in a variety of fields.

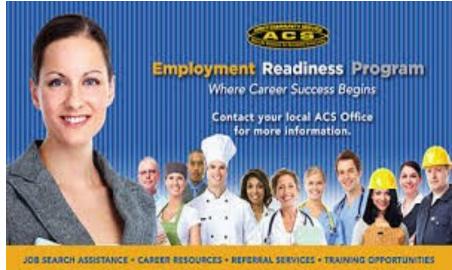
All this hiring power in one room can be a bit overwhelming and may leave jobseekers wondering where to begin, but no worries, your friendly Army Community Service Employment Readiness Program (ACS ERP) team is here to provide help on how to navigate a job fair.





Prospective employers and potential employees attend the 2017 Fall Job Fair

Please contact the ACS ERP at 270.798.4412 to schedule an appointment today to review tips to make the most of the upcoming job fair, review your résumé, and explore exciting new career opportunities.



## Financial Readiness Program (FRP)

By Jessica Ballard, TJFACT Contractor, (ACS) Consumer Affairs Office

Plan on making a large purchase? WAIT! Stop by Army Community Service's Consumer Affairs Office (CAO) before signing on the dotted line.

Whether you're looking to purchase a vehicle or a home, the CAO can help ensure you become a better consumer by teaching you how to shop smart.

If a loan is necessary to finance the cost of the purchase, CAO can obtain your free FICO credit score through the FINRA Investor Education Foundation. Based upon your credit history, your credit score provides an accurate basis for the expected interest rate and/or finance charge(s) you can expect to pay prior to actually applying for or obtaining a loan.

CAO can pull your free credit report from one of the three major credit bureaus (Equifax, Experian, or Transunion) and check for any inaccuracies being reported. You can obtain both, a free FICO score or free credit report once annually from each credit bureau.

The officers of CAO can assist in disputing misinformation in your credit reports and help you take the necessary steps to have the inaccuracies removed.

Take ample time to research each of the businesses available to facilitate your purchase transaction. You would be surprised at how much money you can save. While conducting your research inquire if the

## Are You Aware of Consumer Affairs?



business offers any discounts (military, student, etc.) and what documents are needed to take advantage of those savings.

Once you've compiled a shortlist of businesses, bring it by CAO to identify which entities you should avoid utilizing the complaint database. CAO's complaint database is composed of complaints clients filed with CAO against local businesses. After each complaint is mediated by CAO, it is categorized as either resolved, unresolved or unfounded.

Keeping tabs on complaint trends internally via the complaint database and externally in conjunction with agencies including the Tennessee Attorney General's Office Consumer Protection and Advocate Division, the Better Business Bureau and Fort Campbell's Office of the Staff Judge Advocate is vital in CAO's mission to empower their clients as informed and knowledgeable consumers.

After determining which business best suits your purchasing needs and expectations, obtain a copy of a purchase contract and warranty agreement for the item you plan to purchase.

Bring the unsigned documents to CAO so they can review each document's contents to make sure

you fully understand the terms disclosed, particularly within the fine print. Taking time to read the fine print enables you to be comfortable and confident with your purchase.

In the market for a used vehicle? CAO can help you avoid buying a used car with costly hidden problems. Write down the automobile's 17 character Vehicle Identification Number (VIN) and come by the office to obtain a free Carfax report.

Each report includes an automobile's detailed history, including vehicle highlights, accidents, lemon history and a warranty check. Since a vehicle's history can affect its value, CAO will then obtain the Kelley Blue Book valuation for the automobile to make sure you don't wind up paying more than the car is actually worth.

These services are just a few of the many that ACS Consumer Affairs Office provides Service Members, eligible Family members, retirees and DoD civilians.

Stop by 2601 Indiana Avenue or call (270) 798-5518 to see how they can empower and enable you to become a more knowledgeable consumer.

