



# ACS CONNECTION



March 2020 Issue



1501 William C. Lee Road  
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## Personal Financial Management Skills

By Mr. Terrence O. Jones,  
ACS Financial Readiness  
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Personal Financial Management is an important task that by learning and applying some basic skills and knowledge can become a positive force in our lives.

At a very basic level, Personal Financial Management simply means gaining an understanding of your financial situation in order to make the most of your assets in day-to-day life and in planning for your future

Without these skills and knowledge the task can be daunting and overwhelming, and lead to frustration and financial crisis.

The following 10 basic principles that are essential for each of us to understand and then to apply in developing our financial blueprint for personal financial management.

The greater your understanding of them and the degree of your ability to apply them will help set you on a path of financial management success in meeting day-to-day needs and for achieving future financial goals.

- 1. Income.** Analyzing your income to know how much you'll have to put toward basic expenses, taxes, etc.
- 2. Cash Flow.** Managing spending and planning ahead to make the most of your income.
- 3. Capital.** Having leftover cash as a result of managing cash flow.
- 4. Family Security.** Understanding the need to address providing for and keeping your family safe (through insurance and other means).
- 5. Investment.** Making a plan to help your capital grow over time.
- 6. Standard of Living.** Guaranteeing the most possible comfort due to prudent financial planning.
- 7. Financial Understanding.** Making use of your own decisions and results to better understand what works in your financial management plan.
- 8. Assets.** Acquiring valuable assets (or investments) with low risk and limited liability.
- 9. Savings.** Having emergency cash on hand or stored in high liquidity investments.
- 10. Ongoing Advice.** Establishing a relationship with a financial planning expert to set yourself up for strong decision-making.

It is the goal of Army Community Service (ACS) Financial Readiness Counselors to help our Soldiers, Family members, and civilians throughout our

installation create and maintain your financial health. We can help you develop a sound financial blueprint that will enhance your day-to-day life in terms of money management and will enable you to reach future goals (house, retirement, etc.).

By having a thorough and detailed system by which you can track and understand your income and expenses allows you to get the most out of what you make, and ultimately gain capital that can be used to address other concerns and set you up for a financially stable future.

Feel free to come by our office or call to speak with a Financial Counselor. We are located at Building 1501 William C. Lee Road (by gate 1) or call us at 270-798-5518.

# March Observances of Disabilities



By Felicia Jefferson, Exceptional Family Member Program Supervisor



The month of March includes several observances for individuals with disabilities. First, International Wheelchair Day observed on 1 March 2020 involves an annual day of events and activities when wheelchair users celebrate the positive impact a wheelchair has on their lives. I'm sure you can think of someone whose quality of life has been enhanced by the use of a wheelchair.



Second, Multiple Personality Day is observed on 5 March 2020. This special day is reserved not only to focus on the many facets of people with multiple personality disorder, but to also raise awareness about the condition that affects many individuals across the globe.



The next observance is World Down Syndrome Day (WDSD) which is observed on 21 March 2020.

WDSD is a global awareness day that has been officially observed in the United States since 2012. Many people in the community will wear wrist bands or ribbons on this day to promote WDSD, raise awareness and advocate for the rights of individuals with Down syndrome.



Finally, 26 March 2020 is observed as Epilepsy Awareness Day and has become known as "Purple Day" since people are encouraged to wear the color purple to increase awareness of Epilepsy. Purple Day was started in 2008 by Cassidy Megan of Nova Scotia, Canada to encourage awareness and address some of the myths that cloud the general public's view of epilepsy.

How can you take a more active role during these observances? Mark your calendar with these dates and be on the lookout for the happenings, events and activities scheduled in your community. Don't forget the most important thing, PARTICIPATE!

Reference:

Disable World, <https://www.disabled-world.com/disability/awareness/awareness-dates.php>

## 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)	270-956-2934
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)	270-205-1917
Master Resilience Training (MRT)	270-412-5500
Mobilization, Deployment, & Stability Support Operations (MDSSO)	
(SFRG Training)	270-798-3849
Outreach Program	270-798-2062
Relocation Readiness Program	270-798-6313
<b>2433 Indiana Avenue:</b>	
Soldier & Family Assistance Center (SFAC)	270-412-6000
<b>5001 Screaming Eagle Drive:</b>	
Survivor Outreach Services (SOS)	270-798-0272/0277