

FinancialPoint®

FINANCIAL COUNSELING SERVICE

Professional, personalized
financial counseling for
TSGLI recipients



Sponsored by the Department of Veterans Affairs

Financial Counseling Services... when you need it most.

It's not always easy to make sound financial decisions during difficult times, but VA is making it easier for TSGLI recipients by offering a financial counseling service.

Professional financial counselors are here to provide you with quick answers to all your financial questions, like "Which do I pay off first—my mortgage or my credit card debt?"

What You'll Get

You can choose the level of service that best suits your needs:

Level 1

- Quick answers to any of your financial questions
- Toll-free access to professional counselors 24/7

Level 2

- A financial plan tailored to fit your needs when you complete the Financial Readiness Questionnaire

PLUS

- Quick answers to any of your financial questions
- Toll-free access to professional counselors 24/7

You can receive your counseling face-to-face or by phone—it's your choice. You will also receive information such as tips for saving and spending, and information on Social Security and VA benefits.



Why Should I Get Financial Counseling?

Financial counseling will help you make smart decisions about managing your money and set goals to make the money last well into the future. We've all heard stories about families who got into financial difficulty because they didn't properly manage the insurance money they received. We've also heard stories about service members who made impulsive decisions to make extravagant purchases.



Like these families, lack of financial planning can result in:

- Living paycheck to paycheck
- Mounting debts
- Bad credit
- No funds for emergencies
- No money for your children's education
- No money for retirement

Proper planning can minimize your financial worries. Financial counseling will help you:

- Make your money last longer
- Know which debts to pay off first
- Protect your credit
- Have extra money for emergencies
- Pay your children's college tuition
- Have a comfortable retirement

When Should I Get Financial Counseling?

You should get financial counseling as soon as possible after receiving your insurance money and before making any major financial decisions. The purpose of the insurance money you received is to provide financial security for your future. Getting financial counseling right away will help make your insurance money last well into the future.

What You Need To Do

Using your financial counseling service is easy. Just let us know what level of service you want.

For answers to your financial questions simply call or e-mail our counselors.

For a detailed financial plan:

1. Call or e-mail our counselors to get the Financial Readiness Questionnaire (or request a face-to-face meeting).
2. Complete and submit the Questionnaire via e-mail or mail (or give it directly to your counselor if meeting face-to-face).



Contact **FinancialPoint**[®]

Toll-free Anytime: 1-800-428-3416

Email: fcs@financialpoint.com

Who Provides The Counseling?

Counseling is paid for by VA and provided by FinancialPoint®, an experienced team of professional financial counselors. FinancialPoint® is not affiliated with any investment firm or bank, and their counselors do not sell financial products nor receive commissions, so you can be assured that you are receiving sound, objective guidance. Both male and female counselors are available. Please be sure to ask if you have a preference.

About FinancialPoint®

FinancialPoint is a U.S. company that has more than 25 years of financial planning experience. FinancialPoint® is a team of Certified Financial Planners and other financial professionals who are experts in handling a wide range of financial situations and offering customized assistance to individuals like you. In fact, approximately twenty percent of our counselors are military veterans.

Call Us Today

To take advantage of your financial counseling service, contact FinancialPoint® anytime by toll-free telephone: 1-800-428-3416 or by email: fcs@FinancialPoint.com

Comments From A Service Member

"I was so overwhelmed by the events surrounding my benefits that I didn't even want to think about dealing with it. I am truly thankful every day that I had people who not only explained my benefits to me, but helped me plan my future with it at a time I didn't see much of a future at all."

Do you have a simple question but aren't ready to request a detailed financial plan? Give FinancialPoint® a call today. They can help. 1-800-428-3416

For information on other VA benefits, call 1-800-827-1000

