



# FINANCIAL FRONTLINES

## Budgeting & Savings for Military Servicemembers

Budgeting is important for everyone, but it is especially important that military servicemembers protect their financial frontlines. The military views personal debt as a risk, not only to the servicemember but also to the interests of the armed forces because a servicemembers' financial stress can distract them from their primary mission. Clearance decisions regarding financial problems are based on the following three factors: Cause of debt, response to debt and amount of debt. Generally speaking the cause of the debt is deemed more influential because it points to trustworthiness and judgment.

Here are some quick tips to help you budget and protect your financial frontlines:

- **Track spending for a month.**
- **Put savings on autopilot.**
- **Prioritize spending.**
- **Use cash for daily spending.**
- **Tackle credit card debt.**
- **Build an emergency savings account.**
- **Live within your means.**

To learn more about budgeting and protecting your financial frontlines, visit [www.MyFloridaCFO.com/YMM/FinancialFrontlines](http://www.MyFloridaCFO.com/YMM/FinancialFrontlines).