COMMAND ★ YOUR CASH™

BUYING A VEHICLE – PRESENTER NOTES

THE USAA EDUCATIONAL FOUNDATION®

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Slide 01 – TITLE SLIDE

OBJECTIVE

Establish credibility of the presenter and connect with the audience.

QUICK POINTS

- **Provide appropriate level of presenter's background**
- **Establish approachable and inviting environment**
- **Highlight that you're here as a volunteer for USAA Educational Foundation**
- **Begin to establish for the audience that unlike similar presentations they might have attended which were ultimately a product or company push, this time will be all about educating and helping.**

NOTES:

MORE DETAILED EXPLANATION

- Preresenter needs to purposefully use these couple minutes to connect and engage the audience. Under the heading of "You only get one chance to make a first impression," make this count.
- When representatives from financial services firms give presentations, there is very often a sales pitch woven into the program. So, despite being there as a representative of the nonprofit USAA Educational Foundation, presenters need to be aware that many people will incorrectly assume this presentation is just a USAA sales pitch. The sooner it can be established that this presentation is different than what the audience might be expecting, the sooner the audience will lower their guard and open their mind to learning from the material being presented.
- **Transition:** "Let's look a little closer at The USAA Educational Foundation beginning with our purpose."

Slide 02 – OUR PURPOSE

OBJECTIVE

Establish credibility of The USAA Educational Foundation and begin to establish differentiation from USAA.

QUICK POINTS

- **Read the purpose statement**
- **Point out that The USAA Educational Foundation has additional educational content and its own website.**

NOTES:

MORE DETAILED EXPLANATION

- Point out the .org of the website to highlight the fact that we're a nonprofit.
- Tie organization's purpose to your personal mission today: helping the audience make smart car buying decisions.
- **Transition:** "Let's quickly review some important disclosures associated with our nonprofit status and my being here with you today."

Slide 03 – IMPORTANT DISCLOSURES

OBJECTIVE

Share the required disclosures and reinforce our separate and nonprofit status.

QUICK POINTS

» **The USAA Educational Foundation does not endorse or promote any commercial supplier, product or service**

» **The DOD doesn't either**

» **It's and educational presentation only**

» **Don't interpret material as legal, tax or investment advice specific to your situation**

» **This is only a general overview**

» **Always consult with your tax and legal advisors regarding the legal consequences of your specific situation**

NOTES:

MORE DETAILED EXPLANATION

» The USAA Educational Foundation does not endorse or promote any commercial supplier, product or service. As a nonprofit, we're prohibited by IRS regulations from doing that and this is especially true as it relates to USAA since they founded and significantly funded us 20 years ago.

» The DOD does not endorse or favor any commercial supplier, product or service

» This is an educational presentation only and examples are for illustrative purposes only. I'll be trying to help you understand various personal finance topics better and hopefully spur you to action in some areas but there's no way you could learn everything you need to know about personal finance in this single presentation.

» Information found within this presentation is not to be construed as legal, tax or investment advice. It constitutes only a general overview of the subject matter discussed. I am not a financial advisor and even if I was, I wouldn't be able to give you tailored financial advice in this type of setting.

» Finally, The USAA Educational Foundation, a nonprofit organization, does not provide professional services for financial, accounting or legal matters. You should always consult with your tax and legal advisors regarding the legal consequences of your specific situation.

» **Transition:** "So with that all out of the way, let's dive into the presentation starting with the agenda."

Slide 04 – AGENDA

OBJECTIVE

Provide an overview of the topics that will be covered in the presentation.

QUICK POINTS

- » **Before the first test drive**
- » **Shopping for a vehicle**
- » **How much can I afford?**
- » **A tale of two car buyers**
- » **The bottom line**

NOTES:

MORE DETAILED EXPLANATION

- » **Before the first test drive:** Making a large purchase without a backdrop of some basic financial planning can be difficult. In this section, we'll briefly talk about steps to take before buying a vehicle.
- » **Shopping for a vehicle:** The decision to buy new or used might come down to more than just price alone. The cost of financing, warranties and other factors come into play. This section covers the benefits of both new and used vehicles and strategies to make a decision you can live with for your situation.
- » **How much can I afford?:** For some people, financing a car is where the biggest mistakes are made. We are going to talk about what you can afford and why just looking at a monthly payment shouldn't be the only number you look at. In short, let's learn to avoid the most common financing mistakes.
- » **A tale of two car buyers:** Let's take a journey and see what happens when two car buyers decide to buy their favorite sports cars.
- » **The bottom line:** Before you sign on the dotted line, we will review the bottom line of a smart car buyer.
- » **Transition:** "So, without any further ado, let's start with "Before the First Test Drive."

Slide 05 – BEFORE THE FIRST TEST DRIVE

OBJECTIVE

Set up the Before the First Test Drive section.

QUICK POINTS

- **Get the audience engagement started with some brief Q&A.**

NOTES:

MORE DETAILED EXPLANATION

- Engage the audience by asking,***"What steps should you take before buying a new car, truck, or motorcycle?"***
- Exercise crowd control and perhaps only solicit 1-2 common responses, hopefully some of which are reflected in the "More Detailed Explanation" section of the next few slides.
- **Transition:** : "I am hearing some good answers, let's make sure we are not overlooking anything."

Slide 06 – BEFORE THE FIRST TEST DRIVE

OBJECTIVE

Get audience to really think about what type of vehicle, if any, is and will be appropriate for their situation.

QUICK POINTS

- **Do you need a vehicle at all? Perhaps a car-sharing service is a better choice for short term assignments.**
- **Changing family dynamics could make your current purchase look like a mistake in the future.**
- **A PCS to a different climate could make your purchase in one place a bad decision for your next location.**
- **Separating from the military could change your income and your ability to make a loan payment.**

NOTES:

MORE DETAILED EXPLANATION

- Short Term PCS's or upcoming deployments might make it unnecessary to own a vehicle. Car-Share services might be a better alternative instead of tying yourself to a payment for a vehicle you can't even use .
- What happens if your life situation (family, location, military status) changes before you owe less on the car than what it's worth? Or thought about from a different perspective, what will you do if at some point you have to get rid of the vehicle but you owe more on it than it's worth?
- It's really important to think about what could change in your life that could make the vehicle purchase turn out to be a bad one…long before you ever visit a dealership.
- Have a logical plan away from the dealership can help you avoid making a bad decision based on emotion when you get there.
- **Transition:** "What else should you consider before buying a new car or truck?"

Slide 07 – BEFORE YOU BUY

OBJECTIVE

Highlight the critical financial points to consider when preparing for a vehicle purchase.

QUICK POINTS

- **Review your budget. Just because you made rank, doesn't mean you can afford your dream car.**
- **Limit total vehicle costs to 10% of gross pay.**
- **Check your credit report at www.annualcreditreport.com**
- **Save for a down payment**
- **Secure financing before you go shopping.**
- **Research price, safety, reliability, cost of ownership, quote to insure, and resale value**

NOTES:

MORE DETAILED EXPLANATION

- **Budgeting:** Even if you think you can afford to spend a large percentage of your pay on a vehicle, it's probably not a good idea…or won't be at some point in the future. It's important to allow money for other things as well, some you might not even be thinking about at this point. A budget worksheet is available on usaaef.org.
- **Limit Vehicle Costs:** To balance other financial goals it's important to keep transportation costs under 10% of gross pay. To be fair, this could be very difficult when you're first getting started but the point to take away is that spending less is typically better than spending more. This point will be revisited again later in the presentation.
- **Credit Reports:** It's important that your credit report is accurate before applying for any type of credit. It's also usually a good idea to check your credit score (even if you have to pay for it) so that you have a solid idea of what to expect when it comes times to finance your purchase.
- **Down Payment:** Many first-time vehicle buyers will need either a cosigner or down payment since they have little credit history. Even if someone can secure 100% financing a down payment is still a good idea to decrease your chances of being "upside down" with what you owe relative to the value of the vehicle. Plus, being able to set aside money each month for a down payment is good practice for making loan payments
- **Secure Financing:** There is power in knowing the interest rate and loan amount you can borrow from your bank or credit union. If presented with 0% financing or cash back options, you can make an intelligent decision on which is better. You can also use this information as leverage to negotiate better financing terms with a dealership.
- **Research:** There are plenty of online resources that review price, safety, reliability, and cost of ownership. It's also a great idea to get a quote on insurance. Resale value is important to our military given the frequent moves.
- **Transition:** "The best part of buying a vehicle is looking for one, so let's go shopping!"

Slide 08 – SHOPPING FOR A VEHICLE

OBJECTIVE

Set up the "Shopping for a Vehicle" section.

QUICK POINTS

- **Ask if the audience has any questions before proceeding.**

NOTES:

MORE DETAILED EXPLANATION

- This slide introduces a new topic.
- This section covers the advantages of new and used vehicles.
- "Shopping for a Vehicle" also covers buying strategies for both new and used vehicles.
- Maintain control of audience participation if questions are asked.

Slide 09 – SHOPPING FOR A VEHICLE

OBJECTIVE

Explain benefits of new and used vehicles while slightly leaning toward used vehicles.

QUICK POINTS

» **New Vehicles**
- **Typically lower financing rates**
- **New technology**
- **New warranty**

» **Used Vehicles**
- **Normally lower purchase prices**
- **Less depreciation**

NOTES:

MORE DETAILED EXPLANATION

» **New Vehicle Advantages**
- Interest rates on new vehicle loans are typically lower for new vehicles than they are for used vehicles.
- New vehicles generally have the most up-to-date safety features and technologies, such as better fuel economy.
- New vehicles come with the manufacturer factory warranty and some automakers even provide complementary maintenance for a specified number of years.
- New vehicles generally require less maintenance that has to be paid for by the owner so large and expensive repairs are typically not as common as with used vehicles.

» **Used Vehicle Advantages**
- Typically don't cost as much.
- New vehicles experience considerable price depreciation in the first couple years. Older vehicles typically don't decrease in value as fast.
- Used vehicles may cost less to insure given their lower replacement costs but this will vary by vehicle, location and driver.
- If you purchase a CPO (Certified Pre-Owned) vehicle, it will typically be more expensive but will have better warranties and provide greater repair cost protection to the buyer.

» **Transition:** "Everyone wants a good deal whether it's on a new or used vehicle, but finding one isn't always easy. Here are some suggestions that might help."

Slide 10 – SHOPPING FOR A VEHICLE

OBJECTIVE

Highlight resources and strategies available to help with vehicle purchase.

QUICK POINTS

» **New vehicles**
- **Online buying services can help you locate and pre-negotiate the purchase price.**
- **Attempt to negotiate price before going to the dealership.**
- **Information about vehicle leasing can be found in the "Buying a Vehicle" publication on pages 18-19.**

» **Used vehicles**
- **Check vehicle history report.**
- **Used vehicles should be inspected by an independent mechanic.**
- **Have money set aside for repairs**

NOTES:

MORE DETAILED EXPLANATION

» **New vehicles**
- The time you spend outside of the dealership negotiating is often more effective than at the dealership where inventory, emotions, and sales environment can contribute to a poor financial decision.
- An online buying service matches you with dealerships offering the vehicle you want at the price you want to pay. The service often has a pre-negotiated sales price available.
- Many dealerships have an internet sales department that may offer lower pricing.
- Online referral services are widely available to locate the vehicle you want near you.

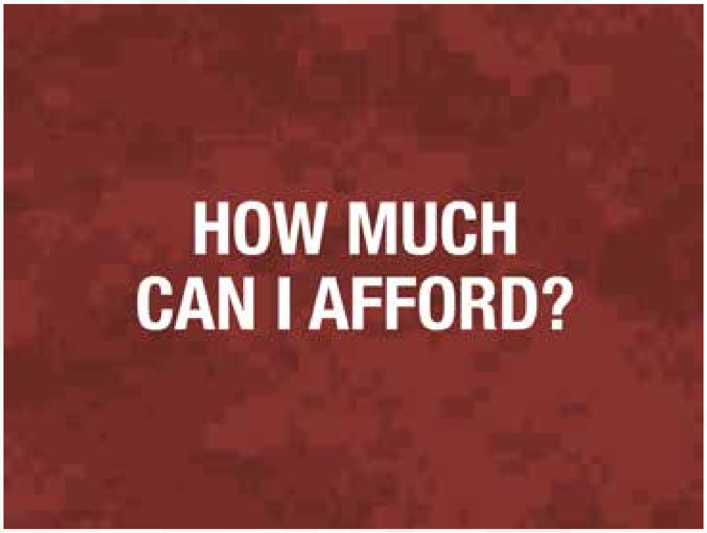
» **Used vehicles**
- Order a vehicle history report to find out if the vehicle has been in any accidents.
- Have an independent mechanic you hire inspect the car for any signs of trouble that could cost you more than you expected.
- Given that the vehicle isn't new, be sure to have money set aside for repairs you may not have expected.

» **Transition:** "So, you have a car in mind that you want; the question now becomes, can I afford it? Let's look at how you might approach this question."

Slide 11 – HOW MUCH CAN I AFFORD?

OBJECTIVE

Set up the "How Much Can I Afford?" section.



QUICK POINTS

» **Ask if the audience has any questions before proceeding.**

NOTES:

MORE DETAILED EXPLANATION

» This slide introduces a new topic.

» The "How Much Can I Afford" section covers the rule thumb for transportation costs.

» This section also includes an example of the cost of financing over 3,5, and 7 years.

» Maintain control of audience participation if questions are asked.

Slide 12 – HOW MUCH CAN I AFFORD?

OBJECTIVE

Explain rule of thumb for transportation costs and why it's important.

QUICK POINTS

- **Total transportation cost generally should not exceed more than 10% of gross income.**
- **Everyone's situation is different and 10% is a rule of thumb.**

NOTES:

MORE DETAILED EXPLANATION

- **Transportation Costs:** Cost includes loan payment, fuel, insurance, maintenance, and repairs.
- **10% Rule of Thumb:** Transportation costs are only one aspect of a personal financial plan. Balancing housing, consumer debt, and also allowing for saving can be tricky. Keep transportation cost manageable to allow for other financial goals to be addressed. This is true even if there don't appear to be any additional needs at the time the vehicle is purchased.
- **Transition:** "John wants to buy a house soon and also is investing in the TSP. Let's see what his car budget might look like."

Slide 13 – HOW MUCH CAN I AFFORD?

OBJECTIVE

Illustrate how transportation costs impact budgeting your vehicle purchase and point out how "less expensive" is typically a better approach.

QUICK POINTS

- **Walk through the example on the slide**
- **Remind audience to budget for fuel, insurance and maintenance**
- **The 10% Rule of thumb is just that…a rule of thumb. Your situation may be different**
- **This is a hypothetical scenario**

NOTES:

MORE DETAILED EXPLANATION

- Even though John in our example may be making more or less than you are, the logic of how to approach a vehicle purchase from a cash flow perspective is still valid.
- In this case, we're assuming John's gross monthly income is $3,750. Let's apply the 10% transportation cost rule of thumb we were introduced to a few slides ago to see how much of a car John can afford,
- As the slide indicates, 10% for all-in transportation costs means John starts with a $375 per month budget.
- Then, we first have to account for the fact that in order to drive the vehicle John is planning to buy, he's going to have to insure it, pay for gas for it, and cover basic maintenance costs. Of course many things including John's age and the type of vehicle he buys will impact these monthly costs but let's assume they're $175 per month.
- That leaves John with just $175 per month to spend on a loan payment.
- A monthly payment of $200 for 5 years at 3% will allow for a car loan of $11,100 and has been rounded to $11,000 for illustrative purposes.
- If he puts $2,000 down, this means John should be shopping for a vehicle priced around $13,000
- What are your thoughts on this?
- **Transition:** "Now, I know what some of your are probably thinking. Your thinking, John could buy a more expensive vehicle if he stretched the payments out longer, right? Well, let's briefly look at how a smaller monthly payment can really cost you long term"

Slide 14 – HOW MUCH CAN I AFFORD?

OBJECTIVE

Demonstrate the dangers of taking out long term auto loans and the financing cost associated with them and get audience to see the danger of longer-term loans.

HOW MUCH CAN I AFFORD?

	3 Years	5 Years	7 Years
Loan Amount	$25,000	$25,000	$25,000
Interest Rate (APR)	4%	5%	6%
Monthly Payment	$738	$472	$365
Total Payments	$26,568	$28,320	$30,660

The longer you finance, the more it's going to **cost** you.

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QUICK POINTS

- **Typically, the longer the loan, the higher the interest rate.**
- **Emphasize how much interest expense would be incurred by paying back over 7 years (almost $31,000 for a $25,000 vehicle).**
- **The interest cost could be even larger if you have higher interest rate loans.**
- **Avoid financing for 6 or 7 years in an effort to buy a more expensive vehicle.**

NOTES:

MORE DETAILED EXPLANATION

- Most auto loans have higher interest rates associated with longer terms. The lowest rates are typically on loans less than 5 years.
- The point here isn't to try to convince you to take a 3 year loan with a huge monthly payment. $738 per month is a lot of money that many people couldn't even come close to affording using our 10% rule of thumb we've been discussing.
- The point is to illustrate how much extra you could end up paying if your strategy to have a more affordable payment is to stretch out the length of the loan.
- Over the course of time the 7 year loan will cost more than $4,000 more in interest than the 3 year loan and in this example, you'd end up paying almost $31,000 for a $25,000 vehicle.
- Bottom line, the longer you finance, the more it's going to cost you.
- **Transition:** "Moving on, let's see what can happen with a long term auto loan in our tale of two car buyers"

Slide 15 – A TALE OF TWO CAR BUYERS

OBJECTIVE

Set up the "Tale of Two Car Buyers" section.

QUICK POINTS

- **Establish we are not recommending one car over the other car**
- **This scenario is for illustration only**
- **Ask if the audience has any questions before proceeding.**

NOTES:

MORE DETAILED EXPLANATION

- **Transition:** The presenter can use audience members to represent the 2 car buyers.
  "Let's see what _______ and ______ are looking to buy today."
- Maintain control of audience participation if questions are asked.

Slide 16 – A TALE OF TWO CAR BUYERS

OBJECTIVE

Introduce the two cars and the estimated costs associated with each.

QUICK POINTS

- **Go over the cost of each vehicle**
- **Emphasize the Mustang loan is for 7 years and the Fiesta is for 5 Years**
- **Maintenance costs are not included but according to Kelly Blue Book the Mustang cost more to maintain.**

NOTES:

MORE DETAILED EXPLANATION

- Purchase prices, insurance, and fuel are all estimates based on Kelly Blue Book information at the time of publishing. The costs of either vehicle could vary depending on your personal situation.
- Gas estimates come from Kelly Blue Book based on 12,500 miles per year.
- Insurance estimates come from a Male, age 37, with excellent credit and no accidents in the last 3 years. Costs could be significantly higher for younger drivers and different situations.
- Auto loans have the same interest rate of 3% and monthly payment amounts were rounded to the nearest $5 increment.
- Total estimated costs per month for each car are $575 for the Fiesta and $805 for the Mustang.
- **Transition:** “Since we are shopping for cars, I want you to think of other things you like to shop for….”

Slide 17 – A TALE OF TWO CAR BUYERS

OBJECTIVE

Highlight potential monthly difference in cost between the two cars while getting audience to understand opportunity costs.

QUICK POINTS

- **Highlight the difference of $230 per month for the vehicles**
- **Engage audience about what they would buy if you gave them an extra $230 per month to spend on clothing, electronics, or lifestyle.**

NOTES:

MORE DETAILED EXPLANATION

- The total per month for the Fiesta is $575
- The total per month for the Mustang is $805
- The monthly difference is $230
- So the slide says, "What would you do with an extra $230 per month?" but I'd like to know, what would you buy?
- Ask audience members to share what they would buy with that much each month.
- **Transition:** "Now that we've had some fun with that little exercise, let's revisit our two car buyers from a different perspective…"

Slide 18 – A TALE OF TWO CAR BUYERS

OBJECTIVE

Demonstrate the dangers of expensive vehicles and longer loans for service members given typical PCS schedules and continue to discourage both.

QUICK POINTS

- **Share PCS example on slide**
- **Point out this scenario is very common.**
- **Review the values for both vehicles after 3 years.**
- **The Mustang owner will likely need to come out of pocket almost $3,000 in order to sell.**
- **Point out the Mustang owner could have helped mitigate this risk with either a shorter loan or a bigger down payment**

NOTES:

MORE DETAILED EXPLANATION

- A lot can change in 3 years and this is one potential military-related change.
- Depreciation values after 3 years for both vehicles come from Kelly Blue Book at the time of publishing.
- Balanced owed assume both loans were paid on time for 3 years according to the loan terms outlined on slide 16.
- Both the estimated values and balances owed were rounded to the nearest hundred for illustration purposes.
- **Transition:** “Now instead of a PCS, what if both cars were totaled?”

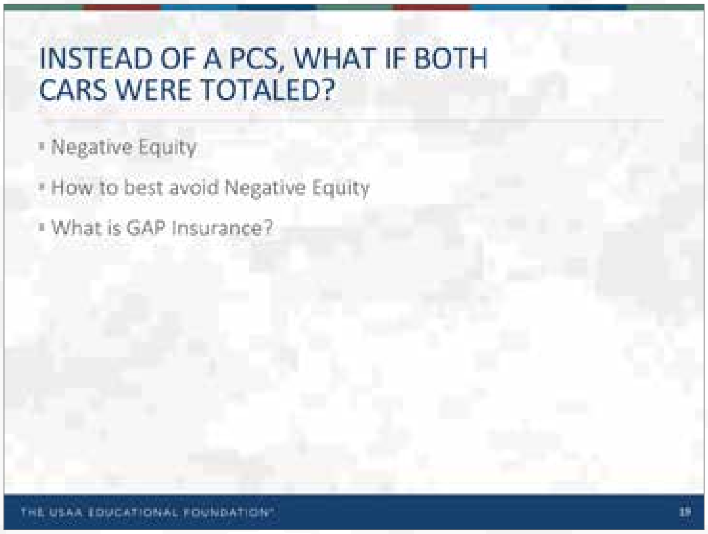
Slide 19 – A TALE OF TWO CAR BUYERS

OBJECTIVE

Explain negative equity from an accident perspective and explain and encourage GAP insurance.

QUICK POINTS

- **Negative equity is when you owe more than the car is worth**
- **Mustang has negative equity of $2,800 and the owner would need to pay the balance of the loan.**
- **Best ways to avoid negative equity is with shorter car loans and making a down payment.**
- **GAP insurance pays off the negative equity in a total loss accident.**
- **GAP insurance is not included on Career Starter or Commission Loans.**



NOTES:

MORE DETAILED EXPLANATION

- Negative equity impacts an owner even if they attempt to trade in the vehicle. A dealership will only offer in trade allowance what they determine the vehicle to be worth. Any difference above that value owed will either need to be paid at the time of trade or rolled into the new auto loan.
- Once negative equity is rolled into a new auto loan, often times the new vehicle will now have negative equity. It becomes a cycle.
- Trading in a vehicle with negative equity on a new leased vehicle will not eliminate the problem. The negative equity is absorbed and added to the monthly payment of the lease.
- GAP insurance is supplemental in nature and does not replace traditional auto insurance.
- GAP insurance can be purchased through the financing institution or personal auto insurance company.
- Gap insurance is not included on Career Starter or Commission loans. If these loans are used to purchase a vehicle, it's a good idea to maintain 3-6 months of emergency funds available to help offset any negative equity.
- **Transition:** "Now let's shift gears and look out 5 years"

Slide 20 – A TALE OF TWO CAR BUYERS

OBJECTIVE

Highlights total estimated cost of ownership after 5 years.

QUICK POINTS

- **Emphasize the difference in total cost**
- **Point out the Mustang still has finance charges on the remaining $10,700 and will therefore cost more than $10,700 to pay off over the next two years of payments.**
- **The Mustang purchase price is roughly $15,500 more than the Fiesta. ($36,395-$20,970=$15,425). After five years, the Mustang will cost $24,500 more to own than the Fiesta. ($48,300+$10,000=$59,000 for the Mustang compared to $34,500 for the Fiesta.)**

NOTES:

MORE DETAILED EXPLANATION

- Total costs shown for the Fiesta were determined using the monthly amounts shown on slide 16 over the five year loan term.
- Total costs shown for the Mustang were determined using the monthly amounts shown on slide 16 over five years.
- Maintenance was not included
- And the Mustang still isn't paid off.
- **Transition:** "Since our last few slides have been about some of the more negative personal finance topics, let's move to something more positive in nature."

Slide 21 – A TALE OF TWO CAR BUYERS

OBJECTIVE

Highlight monthly difference in cost of both cars again.

QUICK POINTS

- **Connect back to the difference in monthly cost for both vehicles**
- **Explain opportunity cost of financial decisions.**
- **Example: Imagine instead of buying a high tech 20 inch television back in the 1980's you bought shares of a small startup company building computers. The opportunity cost of buying that 1980's TV could have been millions.**

NOTES:

MORE DETAILED EXPLANATION

- An opportunity cost refers to a benefit that a person could have received, but gave up, to take another course of action.
- **Transition:** "Instead of buying things we talked about earlier with the extra $230 per month, what if we invested it instead?"

Slide 22 – A TALE OF TWO CAR BUYERS

OBJECTIVE

Demonstrate opportunity cost of buying the more expensive vehicle.

QUICK POINTS

- **Connect back to the difference in monthly cost for both vehicles**
- **Explain opportunity cost of financial decisions.**
- **Example: Some people will complain they cannot save money; well oftentimes it's a poor decision to live beyond your means that prevents you from saving.**

NOTES:

MORE DETAILED EXPLANATION

- Assumed $230 was invested monthly for 5 years and earned 5%annually. This was used for illustrative proposes only.
- **Transition:** "So what are some key take-aways from today?"

Slide 23 – THE BOTTOM LINE

OBJECTIVE

Set up The Bottom Line section.

QUICK POINTS

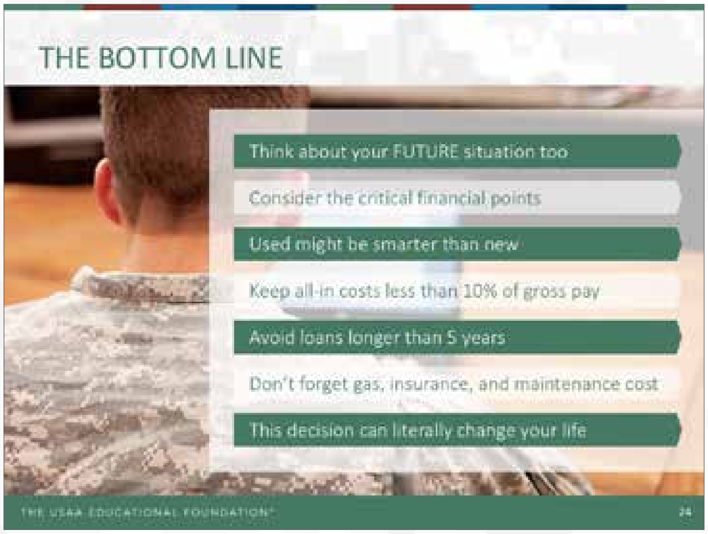
- **Ask audience to share one key take away from the presentation.**

NOTES:

MORE DETAILED EXPLANATION

- **Transition:** Before you sign on the dotted line, we will review the bottom line of a smart car buyer.
- The “Bottom Line” section is a summary of key points made throughout the presentation.

Slide 24 – THE BOTTOM LINE



OBJECTIVE

Summarize key takeaways from presentation.

QUICK POINTS

» **Ask audience for any final questions.**

NOTES:

MORE DETAILED EXPLANATION

» All points were referenced earlier in the presentation.

» Ask audience for any final questions.

Slide 25 – COMMAND YOUR CASH PROGRAM

OBJECTIVE

Explain the full Command Your Cash program.

QUICK POINTS

- **Explain the Command Your Cash program**
- **Remind the audience of the USAA Educational Foundation website and Microlearning Center.**

NOTES:

MORE DETAILED EXPLANATION

- Command Your Cash is a comprehensive financial readiness program to empower the military and local community to make better informed financial decisions. The Command Your Cash components include the USAAEF.ORG website, Financial Readiness Presentations, a Video Center, and Financial Readiness Publications all complimentary to the military and their dependents.
- Command Your Cash presentations include the Financial Readiness Presentation, Blended Retirement System Presentation, and Buying a Vehicle Presentation, with more to follow.
- The USAAEF.ORG website is the command center for all of the USAA Educational Foundation material and content.
- The Video Center is within the website and contains short 1-2 minute educational videos on a variety of financial planning topics.
- The USAA Educational Foundation offers free print and online publications covering numerous financial readiness topics. The target audience is 18-25 year old active duty military. Printed publications and shipping are complimentary.
- Follow the USAA Educational Foundation on Facebook and Twitter for the latest updates, financial readiness articles, and events.

Slide 26 – THANK YOU

OBJECTIVE

Wrap it all up by emphasizing the need to have plans for your money.

QUICK POINTS

- **Read the screen**

NOTES:

MORE DETAILED EXPLANATION

- Read the screen
- **Transition:** “Thank you for your time, attention and engagement today.”

FOR MORE INFORMATION PLEASE VISIT:

USAAEF.ORG

70528-0417