

It Pays to Visit a Personal Financial Counselor

MAKE THE MOST OF YOUR MONEY

The Department of Defense Office of Financial Readiness offers Personal Financial Counselors (PFCs) to help you and your family manage finances, resolve financial problems and/or reach short, intermediate and/or longer-term goals, such as getting an education, buying a home and planning for retirement.

SUPPORT AND FINANCIAL COUNSELING SERVICES

- Confidential financial consultations for individuals and families
- Referrals to military and community resources
- Support for service and family members during all stages of the deployment cycle
- Help with credit management, budgeting
- Assistance with navigating benefits
- Advocacy information and support

TRAINING and WORKSHOPS

Financial Planning for Deployment
Developing Your Spending Plan
Retirement Planning
Life after Deployment
Tax Preparation

Saving and Investing
Military Benefits, Pay and Entitlements
Strategies for Home Buying
Thrift Savings Plan (TSP)

Blended Retirement System (BRS)
Stretching Your Money
Managing Credit and Debt
PFC Services Overview

Personal Financial Counselor Services are no-cost, private and confidential

Location	Name	Email	Cell Phone	scheduling link
Buffalo	Tim Sobolewski	pfc6.ny.ng@zeiders.com	716-331-5208	calendly.com/pfc6-ny-ng
Farmingdale	Calvin Lipscomb	pfc11.ny.ng@zeiders.com	516-492-9221	calendly.com/pfc11-ny-ng
Latham	Lisa Dapolito	pfc1.ny.ng@zeiders.com	518-258-2720	calendly.com/pfc1-ny-ng
New York City	Arthur Flores	pfc2.ny.ng@zeiders.com	347-525-4265	calendly.com/pfcnyc
Newburgh (Stewart ANG)	Joseph Montalbano	pfc4.ny.ng@zeiders.com	571-284-8230	calendly.com/newburgh-nyng
Niagara Falls	Valerie Richards	pfc.niagara.usafr@zeiders.com	716-535-9815	calendly.com/pfc-niagara-ny
Rochester	Ken Moyer	pfc8.ny.ng@zeiders.com	585-397-2619	calendly.com/pfc8-ny-ng
Scotia (Stratton ANGB)	Laurie Bonser	pfc7.ny.ang@zeiders.com	518-948-7028	calendly.com/pfc7-ny-ang
Westhampton Beach	Paula Mucci	pfc3.ny.ng@zeiders.com	571-421-7176	calendly.com/pfc3-ny-ng