

Financial Resources Packet

In times of economic uncertainty it can be very helpful to take a step back and look at how healthy you and your family are financially.

Are you making good financial choices?

Do you have a vision for what you want your finances to look like in the future?

Do you have a plan to help make that vision a reality?

Have you created a realistic plan for what to do should you suddenly find there is less money to work with in your budget?



All of these questions can seem daunting and overwhelming but they don't have to be.



In this packet you will find resources and strategies to help make money management a more accessible goal. It can be hard to talk to children and spouses about money and possible sacrifices that may need to be made to make your household more fiscally solvent. However by utilizing these resources conversations can be made easier. You can learn new skills and new ways of looking at things. A family can problem solve together and develop unifying goals in the process.

By preparing in advance for whatever may come, it can be easier to handle those fiscal challenges head on. Should the economic tides turn more in your favor, already having a plan for saving and wise spending will only leave you feeling more confident.

Contents:

- Personal Budgeting
- Easy Ways to Trim Dollars from Your Monthly Budget
- Tips for Helping Kids Understand Family Finances
- Free Financial Resources from Military OneSource
- Budget Worksheet
- EAP Furlough
- EAP Financial Resources
- Military Discounts

Personal Budgeting

- Meaning: to some discipline; to others straight jacket
- Don't plan to spend more money than you have coming in
- If your income is reduced, take time to determine where you can reduce your spending
- The objective is to:
 - ◆ Continue paying your bills on time to avoid late charges and increased interest rates that can adversely affect your credit score
 - ◆ Ensure you have enough money in your account to cover any automatic payments you have signed up for

Design a Spending Plan

- Cash Flow tells you where your money came from and where it went
 - ◆ Fixed Expenses: rent, mortgage payment, utility bills
 - ◆ Variable Expenses: groceries, clothing, donations, recreation etc



General Ways to Cut Costs

- Reduce variable expenditures (groceries, entertainment, clothing, donations) as much as possible
- Reduce monthly payment to minimum required payment
- DO NOT rely on credit cards – if your income is reduced DON'T make up the difference using credit cards – this is Financial Death
- Do not go out and create addition debt that your income can not cover (house, car, boat, anything that has a “convenient” payment plan)
- Future planning - Establish an emergency fund of at least one months income and add to it when you can

Furlough Tips

- This is a temporary problem. Making short-term sacrifices in your spending and not incurring debt that you'll be struggling to pay off after the furlough can help you avoid dealing with the problem for years to come
- Some lenders may be willing to work with you during the furlough period by reducing your auto, home or student loans through deferment, forbearance or reduction of payments. Contact them individually to determine what programs they might be offering
- Loans from retirement plans are a much better alternative than a hardship withdrawal. With a loan you can avoid paying income taxes and penalties. Even though you have to pay the loan back, you're paying it to yourself
- You will not need to make up the full 20%. If you factor in your taxes, 7.65% for FICA, 5.3% for MA and 10% (minimum) for Federal, the after-tax impact is closer to 15% (at a minimum-higher if your Federal Tax rate is higher than 10%)
- Temporarily reducing or eliminating your TSP contributions is one way to make up a shortfall. Although you would give up the matching contributions, if you are contributing in excess of the 5% that will maximize the match, you could reduce your TSP contribution without affecting your match

Easy Ways to Trim Dollars from Your Monthly Budget

1. **Start recording everything you spend** and this means every dime. If you start to record your own spending, some other cuts may become obvious. Once you see how much money you're spending on clothes or eating out or in other nonessential areas, your changes will become obvious.

2. **Create a menu of the meals** based on what is on sale that week and what coupons you have. Browse coupons and sale ads to find out where you can buy the best price ingredients and food that you need to create those meals. Make a list before you shop and stick to it. Beware of impulse buying.

3. **Consider cutting down on meat** from your meals when possible. Meat is one of the most expensive parts of most household budgets. Alternative ideas for lunch and dinner include: *cheese omelet and toast, *vegetable stew, *stuffed peppers, *vegetable stir-fry with rice, *bean burritos, *chili with lots of beans, onions and tomatoes, *pasta dishes with thick tomato sauce, or *cheese / veggie quesadillas.

4. **Be stingy about food and beverages you purchase.** This includes not just eating out but also buying items from the vending machines at work, and convenience foods. Bring in soda and snacks from home. Spend extra time on the weekends making some simple and healthy replacements that you can take with you. An hour's worth of preparation one weekend can give you a ton of cheap and handy meals that will end up saving you a *lot* of cash and not eat into your time when you're busy.

5. **Don't buy bottled water.** The public water supplies in Massachusetts are among the best in the country, and they are subject to the most stringent government standards in the world. But if you still feel the need, Invest in a filter system for your tap or Filter pitcher for the Fridge. Buy reusable water bottles that can travel with you and are easy to clean.



6. **Look at your cell phone plan.** Many people waste money on expensive plans with minutes they never use. Switch to a cheaper plan and save those long conversations with friends when you can use free "anytime" minutes. Never use your phone to text or check the internet or anything else that costs an additional amount unless it's an emergency.

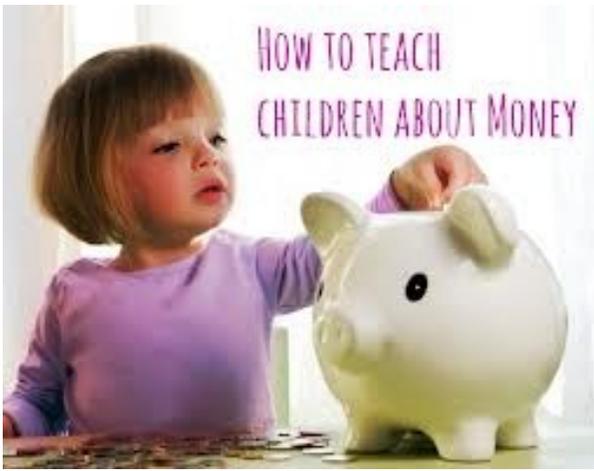
7. **Look at your cable television and internet package.** Cable companies rarely tell you about cheaper plans available so you need to call up and ask. Think seriously about premium channels you never watch and cancel them. You can often lower your internet speed for a reduced rate as well.

8. **Visit thrift shops** when you do need to shop for clothes and other items, especially for the kids. You can cut household expenses by buying secondhand clothes and used furniture. Check Craigslist and eBay as well. Many of these places offer name brand items some of which are still new with tags.

9. **Invite friends over instead of going out.** Almost every activity at home is less expensive than going out. Invite some friends over and have a cookout or a potluck meal, then play some cards and have a few drinks. Everyone will have fun, the cost will be low, and the others will likely reciprocate not long afterwards.

10. **Utilities:** Often there aren't tons of ways to save on your local utilities whether it is electric, garbage, gas or other services. Quite often you only have one utility option to work with. What you can do is cut back on how much you use the services to limit costs. Turn the temp up in the summer, and down in the winter to save on electric costs. Use a programmable thermostat. When you're not using something, turn it off or unplug it. Turn the water heater down to 112 degrees and don't run the dishwasher or laundry every time you've got a small load. Look for energy leaks in your home by getting a home energy audit, and find ways to maintain your home to cut costs - like cleaning your AC condenser coils or changing furnace filters regularly.





Tips for Helping Kids Understand Family Finances

1. Many parents mask financial problems because they are unsure of how to tell their children. Parents may fear that they will cause their children to excessively worry if financial issues are discussed in a family forum. Adults may do more damage if their children stumble onto what's going on by overhearing a conversation or jumping to their own conclusion by seeing things on TV or on the internet .
2. Make sure all adults in the family are on the same page and sending the same message before speaking to the children. Keep the information age appropriate. Keep it simple and direct. Don't over share but let children know if there may need to be some changes in monthly spending habits.
3. When Money is tight, putting a positive spin on the situation may be the best way to talk to children. Use the situation as a way to teach your children how to manage money more responsibility.
4. Opening up an honest dialog about money and using age-appropriate lessons is important for both parents and children. Giving children a foundation in budgeting and the importance of living within one's means can help those kids make smarter financial decisions when they go out on their own.
5. Save every bit of change that your family gets in a jar. Place every penny, nickel, dime, or quarter that you get inside. This can be your "fun jar." When the jar has accumulated a lot of change, the family can use this to treat for dessert, dinner, a movie, or something that the family would like to have. While income may be low, you can still enjoy something fun and entertaining throughout life's hardships.
6. Remind yourself that it's OK to reject pleas and set limits. You're not depriving your children — you're teaching them important lessons about delaying gratification, earning treats and rewards, and how family finances work. After all, food and rent come before toys.
7. Make it fun! Challenge kids to come up with family-friendly, cost-effective activities that everyone will enjoy. Take advantage of free local library resources, which can include downloadable books, DVD's, games, internet access, museum passes and activities.
8. Encouraging kids to find creative ways to save or make money not only helps them feel empowered — it helps them feel like they're doing their part to help out.
9. Explain to your family the difference between needs and wants. Ask each child for a list of two or three things they can do without. Review the list carefully and decide which items can be cut from the budget.
10. Manage stress levels. Get support — yours is not the only family going through hard times. If you feel that stress or anxiety is really starting to take its toll, speak to the WDPH who may be able to put you in touch with counselors or suggest therapeutic strategies — such as relaxation techniques, exercise, or yoga — that can help you feel better and learn to manage your stress.

FREE Financial Resources from Military OneSource

Below you will find a list of Military OneSource resources available such as webinars, articles and services. When printing articles it is beneficial to print articles in PDF format which you can select as an option on the bottom of the right side of the webpage. Please visit www.MilitaryOneSource.com for the full articles and other resources to assist you.

Articles:

[Managing Your Money as a New Service Member
Quick Tips for Saving Money on Gasoline](#)

[Saving Fiscally Fit When Your Spouse is Deployed](#)



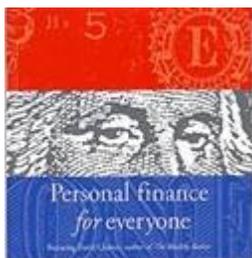
Programs:

[Personal Financial Management Programs for Service Members](#)

[Programs to Help Service Members Stay Financially Fit](#)

[Military OneSource Free Online Tax Filing Service](#)

Orderable Material:



Webinars:

[Learn How to Better Manage Your Finances and Decrease Your Stress](#)

[Money Matter-Reduce the Impact of Financial Distress](#)



FEDERAL OCCUPATIONAL HEALTH

Concerned about a Furlough? EAP Can Help

What are the benefits?

- Available 24/7 – you can call the EAP 24 hours a day, 7 days per week, 365 days a year
- The EAP is a professional service that provides problem solving, coaching, information, consultation, counseling, resource identification, and support to all employees
- The EAP works in partnership with managers to complement and enhance their strengths
- The program helps improve productivity, morale, and employee motivation by providing timely support to both managers and employees
- The EAP is designed to help with any concern or issue
- The resources of the EAP are available for employees and managers, with both personal and work-related concerns.
- The EAP is completely confidential in accordance with state and Federal laws

The uncertainty of a government furlough may leave some federal employees feeling stressed and anxious. Fortunately, you can still access your Employee Assistance Program (EAP), provided by Federal Occupational Health (FOH), during a furlough. Here are some things the EAP can do for you if you face this challenge:

1) Counseling Services

Licensed or credentialed professional counselors provide face-to-face, short-term counseling to employees and family members. Counselors can also provide referrals to community resources based on client needs, health insurance coverage, and financial resources.

2) Financial and Legal Services

FOH's EAP includes free consultation with financial experts and licensed attorneys to provide assistance with your legal and financial questions. Services include help with housing or real estate matters, living will and health care power of attorney, budgeting, credit/debt, estate planning, education funding, retirement planning, and investment strategies.

3) Online Tools

Access articles, tips, tools, calculators and assessments on topics including: *Budgeting 101*, *Money and Relationships*, *Financial Health*, *Resiliency*, *Managing Stress*, and much more.

1-800-222-0364 / 888-262-7848 TTY
www.FOH4YOU.com



Employee Assistance Program

Financial Resources—Governmental and Non-Governmental

www.FOH4YOU.com

Your Federal Occupational Health (FOH) Employee Assistance Program (EAP) provides financial consultation services, including free phone consultation, as well as an extensive library of materials and financial tools online. Legal consultations are also available on topics outside of those related to employment law. To access free consultation services call **1-800-222-0364**.

www.mymoney.gov

MyMoney.gov is the U.S. government's website dedicated to teaching all Americans the basics about financial education. "Whether you are planning to buy a home, balancing your checkbook, or investing in your 401k, the resources on MyMoney.gov can help you do it better." Throughout the site, you will find important information from 20 federal agencies government wide. Telephone services available: **1-888-MYMONEY**.

www.hopenow.com

HOPE NOW is connected to the U.S. Department of Housing and Urban Development (HUD). It's an "alliance between HUD-approved counseling agents, mortgage companies,

investors and other mortgage market participants" that provides free foreclosure prevention assistance. Counseling organizations play a key role in the success of HOPE NOW, providing borrowers in-depth debt management, credit counseling and overall foreclosure counseling. Telephone services available: **1-888-995-HOPE**.

www.fdic.gov

Federal Deposit Insurance Corporation: Click on "Quick Links for Consumers and Communities" for many resources, including information on specific banks and whether deposits are insured.

www.extension.org/personal_finance

eXtension is an "interactive learning environment delivering the best, most researched knowledge from the smartest land-grant university minds across America." Highlighted is the section on personal finance, which offers multiple resources on financial matters, the opportunity to ask questions of experts, and a link to local resources. Services are connected to the Cooperative State Research, Education and Extension Service (www.csrees.usda.gov) within the U.S. Dept. of Agriculture (USDA).



Military Discounts

Apparel Discounts



1. Aeropostale

Receive a 20% discount at participating locations with a valid Military ID.



2. Ann Taylor Loft

Save 15% off full-priced items.



3. Banana Republic

Receive 10% off on the first day of the month with a valid Military ID. Call first to ensure your location is participating.



4. Cabela's

Save 10% when you shop with your Military ID.



5. Dress Barn

Discounts will vary by location. To receive a discount, bring in a valid Military ID to participating locations.



6. Express

10% off your purchase with a Military ID. Offer may be valid with additional coupons.



7. Extreme Outfitters

Save 10-20% on military gear.



8. FootAction

Save 20% when you can show proof of military service.



9. Footlocker

Receive a 10-20% discount on your in-store purchases.



10. Golf-N-Stuff Get a 2-for-1 game (meaning two players can play for \$4).

**11. Goody's**

Bring military identification to receive 15% off your purchase.

**12. Hot Topic**

Receive a 10% military discount by calling Hot Topic's customer service number to place your order.

**13. Jockey**

Get a 10% discount on your total purchase.

**14. Kohl's**

Receive 15% savings on your purchase.

**15. Lerner**

Save 15% when you bring in your Military ID.

**16. New York and Company**

Get 15% savings on your purchase.

**17. Nike**

Save 10% on your next purchase.

**18. Old Navy**

Receive a military discount on specific days of the month. Call your local store for more details.

**19. S&K Men's Wear**

Save 8% on your order. Call for assistance to receive the offer on your next online purchase.

**20. ShirtMagic.com**

Save 10% on custom shirts when you call customer service.



21. Shoe Carnival

Save 10% off your shoe purchase.



22. The Buckle

Get a 10% discount on your next purchase.



24. Finish Line

Save 20% on your purchase at participating locations. Must show a Military ID



25. Timberland Outlet

Get a 20% discount with an active duty Military ID.

Restaurant Discounts



26. Applebee's

Save 10% on your meal purchase.



27. Backyard Burgers

Discounts vary, depending on location. Call for additional details.



28. Carl's Jr.

Discounts vary, depending on location and participation.



29. Chevy's Fresh Mex

Show up in uniform to receive 50% off your meal.



30. Chick-Fil-A

Discounts vary, depending on participation.



31. Chilis

Chili's - Eat in uniform to receive a discount on your meal.



32. Cici's Pizza

Discounts available at the discretion of the store.



33. Cotton Patch

Receive a discount at locations in Texas and New Mexico with your military ID.



34. Dairy Queen

Save 10% on your purchase with a valid Military ID.



35. Del Taco

Save 50% when you bring in your Military ID.

**36. Dunkin Donuts**

Dunkin' Donuts - Receive a discount with a valid Military ID.

**37. Farmer Bros**

Save 10% on your purchase.

**38. Fudruckers**

Save 20% on your total meal bill.

**39. Golden Corral**

Many locations offer a military discount when you bring in a valid Military ID. Call ahead to check for participation.

**40. Hardees**

Save 10% with proper identification.

**41. Hardrock Cafe**

Save 15% when you ask for the military discount.

**42. IHOP**

Receive a 20% discount with a valid Military ID.

**43. Johnny Rockets**

Save 50% when you wear your uniform.

**44. Mrs. Fields**

Save 15% with a valid Military ID.

**45. O'Charley's**

Save 10% on your purchase with a Military ID.

**47. Paradise Bakery**

Save 40% on your meal with a Military ID. Offer doesn't apply to family members.



48. Popeyes

Save 10% when you bring your Military ID.



50. Rocky Mountain Chocolate Factory

Save 10% with a valid Military ID.



51. Souplantation

Save 10% on your meal with a Military ID.



52. Texas Roadhouse

Save 10% on your meal.



53. Wing Zone

Receive a 10% military discount at participating locations with a valid Military ID.

Service Discounts



54. 1800WoodFloors

Receive a 5% discount on your purchase.



55. AAMCO

Receive a 10% military discount with a valid Military ID.



56. AutoZone

Receive a discount when you bring in a valid Military ID. Discounts will vary depending on store participation, so call your local store for details.



57. BrakeMasters

Receive a 10% discount on your purchase.



58. Geico

2-15% discount on your policy in certain states. Additional discounts are available for vehicles stored while you're deployed.



59. JCPenney Portrait Studio

Bring a valid Military ID to receive a free sitting, 8x10 print, and 50% off your entire purchase.



60. Meineke

Receive 10% off all parts.



61. Sears Portrait Studio

Save 20% if you show your Military ID at checkout.



62. Transfer My Car

Receive a discount with a valid Military ID on the transfer of your car.

Travel & Leisure Discounts



63. Alamo

Enjoy a 5-15% discount on your car rental.



64. Alaskan Frontier Gardens

Receive a 5-10% discount, depending on the dates scheduled.



65. American Airlines

Receive discounted airfares and reduced minimum-stay requirements.



66. Amtrak

Receive 10% off most train tickets for active military and family members.



67. Anchors Away Cruise Center

Save up to 70%, if you're active or retired military.



68. Atlanta Zoo

Receive \$4-off ticket when you present a valid Military ID.



69. Azamara Cruises

Save on your next cruise when you call Azamara Cruises' customer service number to book your trip.



70. Best Western

Discounts depend on room availability. Must show a valid Military ID.



71. Black Bear Jamboree and Dinner Show

Enjoy a ticket for 50% off if you're a member of the military.



72. Bolong Bay St. Thomas Destination Weddings

Receive a 50% military discount for 2011 weddings.



73. Budget Rental Cars

Receive a discount of up to 25% on your rental.



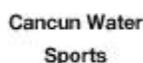
74. Busch Gardens

Receive a military discount under Busch Gardens' "Here's to the Heroes" program. All U.S. military and NATO personnel will receive the discount.



75. Camp Jellystone

Receive 10% off campsites for all active duty military.



76. Cancun Water Sports

Receive a 10% discount on all tours.



77. Cedar Point

Receive a ticket for \$30 with a valid Military ID that clearly states active or retired status. The discount can be applied to immediate family members.



78. Clarion Hotel Universal

Military discounts are available for \$59 or \$69 per night with a free breakfast buffet. This offer is subject to availability.



79. Clarion Inn

Receive a lower military rate when checking in for your hotel stay. Must show your Military ID



80. Comfort Inn

Receive a discount when you bring a Military ID when checking in for your hotel visit.



81. Disney

Currently, Disney is running a "Let the Memories Begin" Military Discounts program, in which different discounts will be available throughout 2011 for military personnel.



82. Dollywood

Receive a 30% discount during times of war for all active, disabled, retired, or reserve military personnel. The discount applies to all immediate family members.



83. DoubleTree Resort Orlando

Call for current military rates available for active-service military.



84. Enterprise

Some locations offer military discounts with a valid Military ID.



85. Great Wolf Lodge

Bring your Military ID and receive discounts. Call ahead for details on the current promotion.



86. Greyhound

Enjoy a 10% discount on all walk-up fares.



87. Gulf Breeze Vacation

Active and retired military can receive a 10% discount on weekly vacation rentals.



88. Hertz

Receive special pricing on your car rental with a valid Military ID.



89. Hidden Valley Ski Area

Enjoy a \$5 lift ticket and \$5 rental with a valid Military ID. Your dependents also can receive up to 50% off on their visit.



90. Legoland

Bring a valid Military ID to receive a 10% discount on a one-day ticket to the theme park.



91. Marriott

Call for current military discount rates. You may be required to show a valid Military ID upon registering to receive the discount.



92. Nickelodeon Family Suites

Active and retired military personnel and their immediate families receive a discount on their stay. Call ahead for details on the most current offer.



93. Norwegian Cruise Lines

All active, retired or honorably discharged military personnel receive a 5-15% discount.



94. Paramount's Kings Dominion

Receive a discounted ticket by visiting a military base in the area.



95. Peter Pan Bus Lines

Receive a 10% discount on either a one-way or round-trip ticket.



96. Ramada Inn

Save 15-30% on your stay when you present a valid Military ID when registering.



97. Ritz-Carlton

Participating locations offer special pricing for military personnel who show a valid Military ID.



98. San Diego Zoo

Receive free admission with a valid Military ID. Spouses and dependents receive a 10% discount.



99. Sea World

Military personnel receive a discount under the “Here’s to the Heroes” program. The discount includes a one-day complimentary pass.



100. Six Flags Magic Mountain

Receive a discounted ticket with a valid Military ID. Discounts vary, so call ahead for exact details.



101. Snow Shoe Mountain

Various discounts are available, including lodging and lift tickets for all active and reserve military members. Call ahead to find out about the current promotion.



102. Southwest Airlines

Receive one-way tickets as low as \$51 for military personnel and their family members. You must call Southwest Airline's customer service hotline to receive the discount.



103. United Airlines

Offers reduced domestic airfares for active-duty military and their immediate family members.



104. Universal Studios

Special reduced price tickets are available for anyone who has served in the military. Tickets can be ordered over the phone or by visiting a local military base but must be purchased before you visit Universal Studios.



105. US Airways

Receive the military discount for those traveling on excused absence or those who've been discharged in the past 7 days.



106. Wild Mountain Water Park

Bring a valid Military ID to the park to receive a discount. Usually a \$10 discount is applied to your purchase, but call ahead for exact details.

Other Military Discounts



107. AC Moore

Receive 10% savings when you show your Military ID.



108. Apple Computers

Save up to 17% on military products with valid Military ID or e-mail address.



109. Barnes and Noble

Save 6% off the online price and receive free shipping when you order online. Call for assistance to receive the discount.



110. Best Buy

Save 10% on your purchase with a valid Military ID.



111. CD-WOW

Receive a \$2 discount on purchases.



112. Chrysler/Jeep

Save on your purchase if you have served for 20+ years.



113. Dell

Receive a discount when you provide a valid Military ID at purchase.



114. Dick's Sporting Goods

Various discounts with valid Military ID. Call ahead to ensure your location is participating in the discount program.



115. FlowerShop.com

Receive a 15% discount for being an active military-service member. Call to receive the discount.

**116. FTD**

Save up to 20% on your flower purchase.

**117. General Motors**

Receive a military discount on your next car purchase. Discount value will vary depending on the vehicle.

**118. GNC**

Military personnel receive a discount on all purchases at stores located on military installations.

**119. Home Depot**

Get a 10% Discount on your purchase.

**120. IMAX Tickets**

Receive \$1 off your purchase with a valid Military ID.

**121. Kiss the Cook**

Register with your military email address to receive a 10% discount on all purchases.

**122. Little Elves**

Enlisted military receive a 15% discount.

**123. Lowe's**

Receive 10% off your purchase.

**124. Mary Kay Cosmetics**

Save 10% on your online order when you call the customer service hotline.

**125. Michaels**

Some locations give a 10% off your purchase on Wednesdays.

**126. Nautica**

Save 10% when you bring in a valid Military ID.



127. Regal Cinemas

Ask for special military pricing. Discounts will vary, depending on location and participation.



128. Settlers Green Outlet Village

Receive a 10% discount when you bring in a valid Military ID.



129. Spencer's

Save 10% on your total purchase.



130. SportsMemorabilia.com

Save 10% at check out. Call for assistance in receiving the discount.



131. The Facets Collection

Get 10% off your entire purchase.



132. Toyota/Scion

Save \$500 on most vehicle purchases with valid Military ID. Participation may vary.



133. Walgreens

You may be eligible for a 15% discount with Military ID on certain days. Check with the store for rules.

Military Discounts

Apparel Discounts



1. Aeropostale

Receive a 20% discount at participating locations with a valid Military ID.



2. Ann Taylor Loft

Save 15% off full-priced items.



3. Banana Republic

Receive 10% off on the first day of the month with a valid Military ID. Call first to ensure your location is participating.



4. Cabela's

Save 10% when you shop with your Military ID.



5. Dress Barn

Discounts will vary by location. To receive a discount, bring in a valid Military ID to participating locations.



6. Express

10% off your purchase with a Military ID. Offer may be valid with additional coupons.



7. Extreme Outfitters

Save 10-20% on military gear.



8. FootAction

Save 20% when you can show proof of military service.



9. Footlocker

Receive a 10-20% discount on your in-store purchases.



10. Golf-N-Stuff Get a 2-for-1 game (meaning two players can play for \$4).

**11. Goody's**

Bring military identification to receive 15% off your purchase.

**12. Hot Topic**

Receive a 10% military discount by calling Hot Topic's customer service number to place your order.

**13. Jockey**

Get a 10% discount on your total purchase.

**14. Kohl's**

Receive 15% savings on your purchase.

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**16. New York and Company**

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Receive a military discount on specific days of the month. Call your local store for more details.

**19. S&K Men's Wear**

Save 8% on your order. Call for assistance to receive the offer on your next online purchase.

**20. ShirtMagic.com**

Save 10% on custom shirts when you call customer service.



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Save 10% off your shoe purchase.



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Get a 10% discount on your next purchase.



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Save 20% on your purchase at participating locations. Must show a Military ID



25. Timberland Outlet

Get a 20% discount with an active duty Military ID.

Restaurant Discounts



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Save 10% on your meal purchase.



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Discounts vary, depending on location. Call for additional details.



28. Carl's Jr.

Discounts vary, depending on location and participation.



29. Chevy's Fresh Mex

Show up in uniform to receive 50% off your meal.



30. Chick-Fil-A

Discounts vary, depending on participation.



31. Chilis

Chili's - Eat in uniform to receive a discount on your meal.



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Discounts available at the discretion of the store.



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Receive a discount at locations in Texas and New Mexico with your military ID.



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**43. Johnny Rockets**

Save 50% when you wear your uniform.

**44. Mrs. Fields**

Save 15% with a valid Military ID.

**45. O'Charley's**

Save 10% on your purchase with a Military ID.

**47. Paradise Bakery**

Save 40% on your meal with a Military ID. Offer doesn't apply to family members.



48. Popeyes

Save 10% when you bring your Military ID.



50. Rocky Mountain Chocolate Factory

Save 10% with a valid Military ID.



51. Souplantation

Save 10% on your meal with a Military ID.



52. Texas Roadhouse

Save 10% on your meal.



53. Wing Zone

Receive a 10% military discount at participating locations with a valid Military ID.

Service Discounts



54. 1800WoodFloors

Receive a 5% discount on your purchase.



55. AAMCO

Receive a 10% military discount with a valid Military ID.



56. AutoZone

Receive a discount when you bring in a valid Military ID. Discounts will vary depending on store participation, so call your local store for details.



57. BrakeMasters

Receive a 10% discount on your purchase.



58. Geico

2-15% discount on your policy in certain states. Additional discounts are available for vehicles stored while you're deployed.



59. JCPenney Portrait Studio

Bring a valid Military ID to receive a free sitting, 8x10 print, and 50% off your entire purchase.



60. Meineke

Receive 10% off all parts.



61. Sears Portrait Studio

Save 20% if you show your Military ID at checkout.



62. Transfer My Car

Receive a discount with a valid Military ID on the transfer of your car.

Travel & Leisure Discounts



63. Alamo

Enjoy a 5-15% discount on your car rental.



64. Alaskan Frontier Gardens

Receive a 5-10% discount, depending on the dates scheduled.



65. American Airlines

Receive discounted airfares and reduced minimum-stay requirements.



66. Amtrak

Receive 10% off most train tickets for active military and family members.



67. Anchors Away Cruise Center

Save up to 70%, if you're active or retired military.



68. Atlanta Zoo

Receive \$4-off ticket when you present a valid Military ID.



69. Azamara Cruises

Save on your next cruise when you call Azamara Cruises' customer service number to book your trip.



70. Best Western

Discounts depend on room availability. Must show a valid Military ID.



71. Black Bear Jamboree and Dinner Show

Enjoy a ticket for 50% off if you're a member of the military.



72. Bolongo Bay St. Thomas Destination Weddings

Receive a 50% military discount for 2011 weddings.



73. Budget Rental Cars

Receive a discount of up to 25% on your rental.



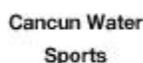
74. Busch Gardens

Receive a military discount under Busch Gardens' "Here's to the Heroes" program. All U.S. military and NATO personnel will receive the discount.



75. Camp Jellystone

Receive 10% off campsites for all active duty military.



76. Cancun Water Sports

Receive a 10% discount on all tours.



77. Cedar Point

Receive a ticket for \$30 with a valid Military ID that clearly states active or retired status. The discount can be applied to immediate family members.



78. Clarion Hotel Universal

Military discounts are available for \$59 or \$69 per night with a free breakfast buffet. This offer is subject to availability.



79. Clarion Inn

Receive a lower military rate when checking in for your hotel stay. Must show your Military ID



80. Comfort Inn

Receive a discount when you bring a Military ID when checking in for your hotel visit.



81. Disney

Currently, Disney is running a "Let the Memories Begin" Military Discounts program, in which different discounts will be available throughout 2011 for military personnel.



82. Dollywood

Receive a 30% discount during times of war for all active, disabled, retired, or reserve military personnel. The discount applies to all immediate family members.



83. DoubleTree Resort Orlando

Call for current military rates available for active-service military.



84. Enterprise

Some locations offer military discounts with a valid Military ID.



85. Great Wolf Lodge

Bring your Military ID and receive discounts. Call ahead for details on the current promotion.



86. Greyhound

Enjoy a 10% discount on all walk-up fares.



87. Gulf Breeze Vacation

Active and retired military can receive a 10% discount on weekly vacation rentals.



88. Hertz

Receive special pricing on your car rental with a valid Military ID.



89. Hidden Valley Ski Area

Enjoy a \$5 lift ticket and \$5 rental with a valid Military ID. Your dependents also can receive up to 50% off on their visit.



90. Legoland

Bring a valid Military ID to receive a 10% discount on a one-day ticket to the theme park.



91. Marriott

Call for current military discount rates. You may be required to show a valid Military ID upon registering to receive the discount.



92. Nickelodeon Family Suites

Active and retired military personnel and their immediate families receive a discount on their stay. Call ahead for details on the most current offer.



93. Norwegian Cruise Lines

All active, retired or honorably discharged military personnel receive a 5-15% discount.



94. Paramount's Kings Dominion

Receive a discounted ticket by visiting a military base in the area.



95. Peter Pan Bus Lines

Receive a 10% discount on either a one-way or round-trip ticket.



96. Ramada Inn

Save 15-30% on your stay when you present a valid Military ID when registering.



97. Ritz-Carlton

Participating locations offer special pricing for military personnel who show a valid Military ID.



98. San Diego Zoo

Receive free admission with a valid Military ID. Spouses and dependents receive a 10% discount.



99. Sea World

Military personnel receive a discount under the “Here’s to the Heroes” program. The discount includes a one-day complimentary pass.



100. Six Flags Magic Mountain

Receive a discounted ticket with a valid Military ID. Discounts vary, so call ahead for exact details.



101. Snow Shoe Mountain

Various discounts are available, including lodging and lift tickets for all active and reserve military members. Call ahead to find out about the current promotion.



102. Southwest Airlines

Receive one-way tickets as low as \$51 for military personnel and their family members. You must call Southwest Airline's customer service hotline to receive the discount.



103. United Airlines

Offers reduced domestic airfares for active-duty military and their immediate family members.



104. Universal Studios

Special reduced price tickets are available for anyone who has served in the military. Tickets can be ordered over the phone or by visiting a local military base but must be purchased before you visit Universal Studios.



105. US Airways

Receive the military discount for those traveling on excused absence or those who've been discharged in the past 7 days.



106. Wild Mountain Water Park

Bring a valid Military ID to the park to receive a discount. Usually a \$10 discount is applied to your purchase, but call ahead for exact details.

Other Military Discounts



107. AC Moore

Receive 10% savings when you show your Military ID.



108. Apple Computers

Save up to 17% on military products with valid Military ID or e-mail address.



109. Barnes and Noble

Save 6% off the online price and receive free shipping when you order online. Call for assistance to receive the discount.



110. Best Buy

Save 10% on your purchase with a valid Military ID.



111. CD-WOW

Receive a \$2 discount on purchases.



112. Chrysler/Jeep

Save on your purchase if you have served for 20+ years.



113. Dell

Receive a discount when you provide a valid Military ID at purchase.



114. Dick's Sporting Goods

Various discounts with valid Military ID. Call ahead to ensure your location is participating in the discount program.



115. FlowerShop.com

Receive a 15% discount for being an active military-service member. Call to receive the discount.

**116. FTD**

Save up to 20% on your flower purchase.

**117. General Motors**

Receive a military discount on your next car purchase. Discount value will vary depending on the vehicle.

**118. GNC**

Military personnel receive a discount on all purchases at stores located on military installations.

**119. Home Depot**

Get a 10% Discount on your purchase.

**120. IMAX Tickets**

Receive \$1 off your purchase with a valid Military ID.

**121. Kiss the Cook**

Register with your military email address to receive a 10% discount on all purchases.

**122. Little Elves**

Enlisted military receive a 15% discount.

**123. Lowe's**

Receive 10% off your purchase.

**124. Mary Kay Cosmetics**

Save 10% on your online order when you call the customer service hotline.

**125. Michaels**

Some locations give a 10% off your purchase on Wednesdays.

**126. Nautica**

Save 10% when you bring in a valid Military ID.



127. Regal Cinemas

Ask for special military pricing. Discounts will vary, depending on location and participation.



128. Settlers Green Outlet Village

Receive a 10% discount when you bring in a valid Military ID.



129. Spencer's

Save 10% on your total purchase.



130. SportsMemorabilia.com

Save 10% at check out. Call for assistance in receiving the discount.



131. The Facets Collection

Get 10% off your entire purchase.



132. Toyota/Scion

Save \$500 on most vehicle purchases with valid Military ID. Participation may vary.



133. Walgreens

You may be eligible for a 15% discount with Military ID on certain days. Check with the store for rules.
