



August 2025 Edition

One of the most important ways to maintain a solid financial footing is by strategically planning your annual budget. Now that we've passed mid-year, it's a good time to check in and see if yours is still on track. Whether things are going smoothly or it's time to make a few budget adjustments, we've got tools and tips to help you reach your goals.



Financial Sitrep: Strengthen Your Budget Habits

Make the most of your finances by using our [free budget-setting worksheet](#) to determine, adjust, and track your goals — ensuring your resources are always mission-ready.



Turn Your BAH into a Financial Force Multiplier

Stretch your military BAH as far as it can go in today's housing market by transforming [this essential benefit](#) into a wealth-building tool that keeps more

money in your pocket.

Understanding 529s for the Next Generation



The average cost of attendance at a four-year public university is \$29,080 per year for in-state students. Do you have a strategy to pay for college? Visit the AWM&T site for deeper insights about the [financial advantages of 529 plans](#).

More Solutions for Your Financial Future

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TEXAS RESIDENTS: CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A MORTGAGE COMPANY OR RESIDENTIAL MORTGAGE LOAN ORIGINATOR LICENSED IN TEXAS SHOULD SEND A COMPLETED COMPLAINT FORM TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING (SML): 2601 N. LAMAR BLVD., SUITE 201, AUSTIN, TEXAS 78705; TEL: 1-877-276-5550. INFORMATION AND FORMS ARE AVAILABLE ON SML'S WEBSITE: SML.TEXAS.GOV.