

# SHOP SMART:

## Savvy Buying Tips for Military Families

### DO YOUR RESEARCH



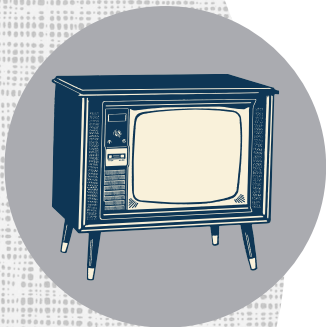
- ★ **Prepare** before adding any big purchases into your spending plan.
- ★ **Compare** prices online or through apps to ensure you get the best deal on and off your installation.
- ★ **Ask** about military discounts for commercial services and retail products.
- ★ **Read** unbiased online reviews from credible sources.
- ★ **Review** your spending plan before making a major purchase. To learn more or for help navigating the process, make a free appointment with a personal financial manager (PFM) or personal financial counselor (PFC).
  - » **Find** your nearest PFM: <https://installations.militaryonesource.mil/search?program-service=30/view-by=ALL>
  - » **Find** your nearest PFC: <https://finred.usalearning.gov/pfcMap>

### SHOP YOUR COMMISSARY



- ★ **Shop** military-run commissaries worldwide for significant savings on your grocery and household purchases.
- ★ **Find** your nearest commissary: <https://www.commissaries.com/my-store/store-locator>
- ★ **Save** even more by clipping paper coupons and loading digital coupons and promotions onto your Commissary Rewards Card: <https://corp.commissaries.com/rewards-and-savings/rewards-card>

### EXPERIENCE THE EXCHANGE



- ★ **Know** that each service branch has its own exchange system offering discounted, tax-free shopping.
- ★ **Buy** housewares, furniture, electronics and more.
- ★ **Visit** their uniform shops, barbershops, laundries, dry cleaners and restaurants.
- ★ **Shop** online as another way to take advantage of special deals:
  - » **Army and Air Force:** <https://www.shopmyexchange.com>
  - » **Navy:** <https://www.mynavyexchange.com>
  - » **Marines:** <http://www.mymcx.com>
  - » **Coast Guard:** <https://shopcgx.com>

Download the DoD financial literacy app, Sen\$e, for finances at your fingertips. Find it in the [Google Play](#) and [iOS](#) app stores.

As you reach new milestones and complete your [service's financial readiness training](#), look to the [Office of Financial Readiness](#) and your service for additional trusted resources.

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