



Personal Financial Management

DESK GUIDE

Table of Contents

Welcome!	1
Foreword	2
What is Our Mission? .....	.2
What is Your Role? .....	.2
How Do You Use This Guide?.....	.4
Chapter 1: PFM Program Overview	5
Why Are We Concerned About Personal Finances?.....	.5
What is the PFM Program Mission?.....	.6
How is the PFM Program Structured?.....	.7
The PFM Program Within the FFSC .....	.9
WFL Programs .....	.9
The PFM Program Within the Command .....	.9
What are the Program Guidelines?.....	.10
Federal Law .....	.10
DoD Policies .....	.10
Navy Policies.....	.11
What Does This Mean at My Installation?.....	.13
What is the Gist of Chapter 1? .....	.14
What Does the Acronym Mean?.....	.14
Chapter 2: Command Financial Specialist (CFS) Program.	15
Why the CFS Program? .....	.15
Who Can Be a CFS? .....	.16
CFS Functions .....	.16
CFS Screening .....	.17
Command Compliance .....	.17
CFS Training .....	.17
What Happens After CFS Training?.....	.19
What is the Gist of Chapter 2? .....	.20
What Does the Acronym Mean?.....	.20

Table of Contents

Chapter 3: Personal Financial Management Service Delivery.....	21
What Are the PFM Program's Core Services?	21
What is the Life-cycle Approach?	21
Checklists.....	23
Handouts.....	24
Classroom Instruction.....	25
Videos and Video Discussion Guides	25
Touchpoint Training Verification.....	25
What About Financial Education and Training?.....	26
How About Financial Counseling?.....	28
Solution-Focused Financial Counseling.....	29
What Should You Know About Consumer Advocacy And Reporting?	30
What Guidance is There for Referrals?.....	31
How About Providing Services Virtually?.....	32
What is the Gist of Chapter 3?	35
What Does the Acronym Mean?.....	35
Chapter 4: Promoting PFM Services	36
Why Do I Need to Market the PFM Program?	36
How Can I Contribute to Marketing the PFM Program?.....	36
Marketing Definitions	37
Marketing Platforms	38
Marketing to Specific Customers	38
How Else Can I Promote PFM Services?	42
Collaboration	42
What is the Gist of Chapter 4?	45
What Does the Acronym Mean?.....	45
Chapter 5: Program Management.....	46
What is My Role in Program Management?	46
How Do I Document My Services?	46
FFSMIS Documentation	47
Corporate Enterprise Training Activity Resource System.....	67
Centralized Scheduling	67
How is the PFM Program Evaluated?.....	68
Client Feedback	68

Table of Contents

What is FFSP Certification?.....	69
The Certification Process	70
Why are Confidentiality and Privacy Important?.....	71
CFS File Management.....	73
What Professional Education and Certifications Do PFM's Need?.....	73
AFC Certification.....	73
Ongoing Professional Development.....	75
What is the Gist of Chapter 5?	76
What Does the Acronym Mean?.....	76
Appendix One: Resources	77

Appendices Coming Soon

Debt Destroyer Workshop	CFS Refresher
Inspection Ready	TAP Financial
Economic Security Toolkit	Million Dollar Sailor

January 2022

Welcome!

We are so happy to have you on the PFM program team. We know each of our PFMs bring with them diverse experiences that provide unique perspectives to the world of finances. As you assist Sailors and their families on their journeys to financial wellness, embrace your experience and background.

Whether you have another PFM to show you the ropes or you are the only financial professional at your location, this resource is for you. We hope you will find this guide helpful in orienting yourself to the Navy, to the PFM program, and to our resources, policies and framework. We have many other resources to further your knowledge and understanding, and many of them will be referenced throughout this guide.

We encourage you to attend PFM trainings to meet others like you all over the world. Speak with your site director and regional director about reaching out to PFMs to answer questions. You have an important job to do, and we want to create a supportive environment of professionals to ensure the best possible experience.

The PFM program continues to evolve. In 2019 and 2020, PFM professionals from around the world came together in virtual work groups to create the DoD financial curriculum. We truly have an amazing team and collectively we are better than we are individually. We also collaborated to transition our Command Financial Specialist (CFS) program to a virtual environment and keep our program relevant. Together we change the world, one life at a time.

So, whether you are sitting here alone with this manual or having another PFM mentor to you, know that you are part of a game-changing team. Think of this *Desk Guide* like a fellow PFM who is here to show you the ropes as you familiarize yourself with the program. In fact, some of the wisdom in this manual is shared by the PFMs serving on this *Desk Guide* review team. We all welcome you, and are cheering you on as you seek to make a difference in our communities.

Best Regards,

Tammie Corbin, PFM Program Analyst

Kendra Armstrong-Milette, NAS Corpus Christie TX

John Baker, NAS Jacksonville FL

Jennifer Belden, NAS JRB New Orleans LA

Fran Jackson, NAS Jacksonville FL

Julie Shourds, NSA Mid-South TN

Foreword

Welcome to the 2022 edition of the *PFM Program Desk Guide*. This *Desk Guide* serves as a companion to the *Work and Family Life Program Desk Guide*, the *Financial Service Provider How-to Guide*, Command Financial Specialist (CFS) curriculum and the CNIC learning management system (LMS) PFM program webinars. The *Desk Guide* is designed as a quick-reference document to provide critical job and program information. The resource links and appendices enhance knowledge and effectiveness so PFMs may successfully fulfill their responsibilities. This *Desk Guide* also serves as a benchmark for the planning, implementation, management and evaluation of PFM services at your Fleet and Family Support Center (FFSC). PFM program policy will continue to evolve beyond 2022; therefore check with your supervisor on new policy guidance and add it as a supplement to this *Guide*.

It has been over 10 years since the last *Desk Guide* update, and the PFM program has evolved enormously in those years. As a result, the updates to the *Desk Guide* are extensive, but here are some highlights. The 2022 *PFM Desk Guide*:

- ▶ Contains the most recent program policy, directives and guidance.
- ▶ Streamlines content with other resources, including the *Financial Service Provider How-to Guide* and the *WFL Desk Guide*.
- ▶ Is organized and written to be user-friendly.
- ▶ Adds information and resources relevant to our modern virtual environment.

What is Our Mission?

The PFM program assists the Navy in its mission to increase the financial well-being of the Navy community.

“ The Navy personal financial management program exists to provide financial education, counseling, information, and referral to Navy personnel and commands in order to increase personal, family, and operational readiness. Although the personal financial management program has a counseling mission, its primary focus is on prevention of financial difficulties and mismanagement through education of Sailors and their eligible dependents. ”

- OPNAVINST 1740.5D, Enclosure 5

As a personal financial manager, or PFM, your dedication, knowledge and professionalism are essential to the success of the PFM program. *Welcome to the team!*

What is Your Role?

The *Desk Guide*'s goal is to clarify PFM roles, responsibilities, programs and services as you start your journey in this position. Your role in completing the PFM program's mission includes three elements.

Foreword

Financial Education and Training

Sound financial knowledge is key to preventing financial distress. Therefore, providing quality financial workshops and briefs is an important PFM role. You are responsible for educating Navy families on topics from basic budgeting to retirement planning. This requires:

- ▶ **Personal Financial Experience.** Maintain knowledge in budgeting, debt management, saving and investing, retirement planning, insurance, etc.
- ▶ **Military Knowledge.** Become a subject-matter expert on the military lifestyle and its effects on finances.
- ▶ **Training Skills.** Facilitate approved PFM curriculum that enhances participants' understanding of personal financial topics.

Financial Counseling

Another important PFM role is to help clients understand their personal financial situation and help them develop goals to improve their financial well-being. You are responsible for guiding Navy families in establishing realistic financial goals. This requires:

- ▶ **Solution-focused Counseling.** Implement a counseling process that encourages clients to construct personal solutions to their financial concerns.
- ▶ **Privacy and Confidentiality.** Understand and apply the privacy and confidentiality policies that are especially important when dealing with clients' personal finances.
- ▶ **Goal Setting.** Establish techniques that assist clients in setting goals to reach their personal financial solutions and financial wellness.

Financial Information and Referral

PFMs are not the only support service that can assist our Navy families. You are responsible for listening and understanding a client's needs and providing accurate, relevant information both during counseling sessions and during workshops and briefs. This requires:

- ▶ **Communication.** Actively listen to Sailors and family members, then effectively communicate helpful information.
- ▶ **Collaboration.** Create relationships with other support services to develop a support team for Sailors and their families.
- ▶ **Research.** Maintain knowledge of financial trends and up-to-date budget-related resources to provide to clients.

Insider's Secret

As a PFM, you will also need to be knowledgeable about consumer advocacy as you provide education, counseling and referral.

How Do You Use This Guide?

Throughout the *Desk Guide*, standard icons will annotate important ideas and/or topics.

Desk Guide Icon Key



Insider's Secret: Experienced PFMs share need-to-know information.



In WFL Guide: A reference to additional information in the *Work and Family Life Program Desk Guide*.



In How-to Guide: A reference to additional information in the *Financial Service Provider How-to Guide*.



In CFS Training: A reference to additional information in the *Command Financial Specialist (CFS) Curriculum*.



Notes: Key definitions or highlights of important topics.

Now that you have the basics of what you are going to encounter, let's dive in!

Chapter 1: PFM Program Overview

After reviewing this chapter, you should be able to understand the personal financial management (PFM) program's:

- ✓ Mission and how it supports the Navy's mission.
- ✓ Organizational structure and relevant governing policies.
- ✓ Key roles aboard individual installations.

Why Are We Concerned About Personal Finances?

We care because financial readiness improves mission readiness. Although major financial management issues have declined in all branches of service over the past 10 years, 32% of active duty and 30% of Reserve Sailors still report they have experienced financial problems in the past 12 months. Financial problems negatively affect Sailors and their families, which affects:

Morale	Operational Readiness	Retention
The annual financial literacy and preparedness report found that service members with financial challenges were more likely to express dissatisfaction with opportunities for promotion, compensation, their supervisor and coworkers, their work and the overall military lifestyle. Also, military families rank financial issues and stressors as one of the top stressors during their time in the military.	Financial instability is not only a distraction from work, it is important in military background checks and necessary in order to get security clearances and orders to some duty stations. Financial problems like large debts or low credit scores increase a Sailor's vulnerability to engage in espionage and can result in the loss of a security clearance. If a Sailor needs a security clearance to do their job, then the loss of clearance can cause reassignment or worse—administrative separation.	Financial worries due to the military lifestyle can cause Sailors to choose not to reenlist. For example, in the 2020 Military Family Lifestyle Survey, 20% of active-duty service members reported concerns about their spouse's employment as a reason they would leave military service. Unemployment and underemployment of a spouse greatly affects military families' personal finances.



Note

The Department of Defense (DoD) submits an annual financial literacy and preparedness report based on data from the Status of Forces Survey. Review the current report on the Office of Financial Readiness's (FINRED's) website at finred.usalearning.gov/SPL/Policy.

Blue Star Families have administered the Military Family Lifestyle Survey since 2009. Visit bluestarfam.org survey for the most recent survey report.

Navy Mission Statement

“The United States is a maritime nation, and the Navy protects America at sea. Alongside our allies and partners, we defend freedom, preserve economic prosperity and keep the seas open and free. Our nation is engaged in a long-term competition. To defend American interests around the globe, the Navy must remain prepared to execute our timeless role, as directed by Congress and the president.”

Chapter 1: PFM Program Overview

Now you can see how Sailors' poor personal financial decisions have a ripple effect that can negatively affect their work duties and can grow to negatively affect the Navy's overall mission. Therefore, the PFM program was officially mandated in 1990 to assist Sailors and their families with these financial challenges. The PFM program continues to be a Navy priority.

What is the PFM Program Mission?

The PFM program is part of the Fleet and Family Support Program's (FFSP) quality-of-life services. These programs provide support for the challenges faced by military families. The goal of family support programs is to keep Navy families healthy, strong and resilient. A successful, resilient Navy family equals a successful, healthy Sailor. Aboard Navy installations, family support services are offered at the installation's Fleet and Family Support Center (FFSC).

Today's Sailors face an increasingly complex financial marketplace with a vast array of savings options, credit and debt management programs, investments options and retirement plans. The average Navy recruit enters with little or no financial education or money management experience. The military lifestyle can magnify financial difficulties because service members are:

- ▶ Likely to live in areas with a high cost of living.
- ▶ Easily targeted by predatory lenders and high-pressure sales tactics.
- ▶ More likely to be undisciplined in their spending habits.

The PFM program provides a solid foundation for Navy personnel and their families to meet the challenges of this complex financial marketplace in a global economy. It directly supports the Navy's mission and assists commands by keeping Sailors focused on the mission instead of distracted by their personal finances. This is why you have been brought in to help!

With over 30 years of hands-on training, the Navy's PFM program has helped countless service members and their families to thrive economically. Designed to reach out to Sailors and families and be their financial partner, the PFM program touches every rate and rank, using every possible channel of communication, and continues to be a hallmark of excellence in financial education.

PFM Program Policy

“The Navy family readiness system must support commanders in maintaining unit financial readiness, sustaining mission readiness and promoting personal readiness and retention through the personal financial management program. ... Sailors and the Navy have a joint responsibility to address personal financial obligations.

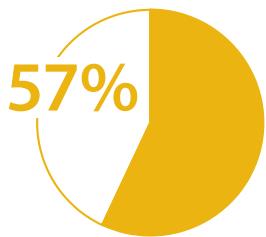
Members have an obligation to meet the financial needs of their families and discharge their just financial debts in a timely manner. Commanding officers (COs) have a responsibility to encourage financial responsibility and sound financial planning. **”**

-- OPNAVINST 1740.5D

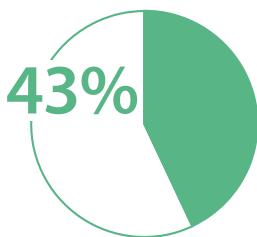


In WFL Guide
Chapter 5: FFSC Culture details FFSC's history, mission and vision.

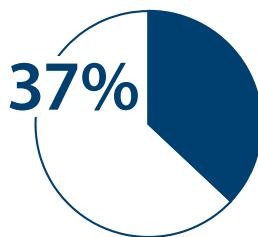
Active Duty Benefiting from PFM Services



Financial Training



Financial Counseling



Command Financial Specialist

The PFM program supports financial readiness through:

Education and Training

Counseling

Information and Referral

*DoD Annual Report on Financial Literacy and Preparedness of Members of the Armed Forces. Results from the 2019 Status of Forces Survey.



Insider's Secret
We will explore each PFM service in more detail in Chapter 3.

How is the PFM Program Structured?

It starts with the Department of Defense (DoD), America's oldest and largest government agency, whose mission is to provide the military forces needed to deter war and protect the security of our country. The PFM program is a DoD program, and it is important to understand how the military services establish and direct policy for their programs. Policies are often established by the DoD and then further clarified by the secretary of the Navy (SECNAV) and the Chief of Naval Operations (OPNAV). The graph illustrates the major players that govern and implement the PFM program.

Chapter 1: PFM Program Overview

Office of Financial Readiness (FINRED) leads DoD's financial readiness efforts through policy, programs and advocacy.

Secretary of the Navy (SECNAV) establishes and reviews the Navy and Marine Corps PFM program policy.

Chief of Naval Operations (OPNAV) establishes and reviews the Navy's PFM program policy.

Commander, Navy Installations Command (CNIC) implements and coordinates the PFM program.

Naval Education and Training Command (NETC) provides and documents required PFM training.

Fleet and Family Support Center (FFSC) manages, implements and oversees the installation PFM program.

Commanding Officer (CO) encourages financial responsibility and oversees PFM requirements within their command.

Personal Financial Counselor (PFC)

Personal Financial Manager (PFM) provides financial education and counseling at the FFSCs.

Command Financial Specialist (CFS) provides financial education and counseling within the commands.

Insider's Secret

Bookmark the DoD FINRED website at finred.usalearning.gov/NavyResource. You will find news, policy, information, curriculum, and training resources.

The PFM Program Within the FFSC

Aboard Navy installations, the PFM program is housed within the FFSC. This may or may not be a physical location, but each center's organizational structure will be similar. FFSC staff that assist clients with their personal finances can be generalists or specialists. A generalist will take on PFM program responsibilities along with other FFSC program responsibilities, such as transition or relocation assistance. Generalist job titles may be work and family life consultant, or WFL (pronounced "waffle"), or education services facilitator (ESF). A specialist focuses solely on PFM program services, and their job title is typically personal financial manager, or PFM. This *Desk Guide* will refer to individuals who provide PFM program services as PFMs.

WFL Programs

- ✓ Personal Financial Management
- ✓ Deployment and Mobilization Support
- ✓ Exceptional Family Member
- ✓ Family Emergency Response
- ✓ Family Employment Readiness
- ✓ Individual Deployment Support
- ✓ Life Skills Education
- ✓ Ombudsman
- ✓ Relocation Assistance
- ✓ Transition Assistance



Chapters 13-21

provide an overview of each WFL program.



Notes

The Office of Financial Readiness (FINRED) provides personal financial counselors (PFCs) on a DoD contract to augment PFM services on military installations worldwide. There are three options for installations requesting support:

- ▶ **Rotational PFCs** that provide support for up to 12 months.
- ▶ **Short-term surge PFCs** that provide support for up to 90 days.
- ▶ **Short-term on-demand PFCs** that provide support for specific events.



Insider's Secret

You are an important part of the DoD's mission to provide *professional* personal financial counseling. Did you know the military employs about 400 PFMs and supports 300 PFCs?



Insider's Secret

A CFS plays a similar role as you and is your major partner in ensuring Sailors and their families are financially stable. Learn more about the CFS role in Chapter 2.

The PFM Program Within the Command

Command leadership plays an important role in ensuring the financial readiness of their Sailors. Installation commanding officers (ICOs) provide resources, and COs encourage Sailors to use PFM services and track PFM training compliance. Most importantly, there are Command Financial Specialists (CFSs) embedded within commands. CFSs are leaders who demonstrate excellence in personal finance and receive extra financial training. They are available to Sailors and their families for financial education and training, counseling and information and referral.

What are the Program Guidelines?

We all have great ideas and opinions on implementing a personal financial wellness program. However, to keep everyone on the same page your PFM program is governed by federal laws, congressional mandates, DoD policies and DoN guidance. Policies are generated by DoD, and the Navy interprets these policies and issues guidance on how to execute the policy through program guidelines.

As you perform your duties, or find yourself in new situations, you will undoubtedly need to refer to some of these governing policies. We recommend starting with the ones issued by your branch of service (the Navy in your case) and then move higher to DoD policy if you cannot find your question specifically answered. Also, feel free to ask your director and/or regional PFM leadership to answer or clarify policy questions. Key PFM directives, instructions and guidance are summarized below.

Federal Law

Title 10, U.S. Code, Section 992, *Financial Literacy Training: Financial Services*

- Contains updates and amendments to previous financial literacy guidance.

National Defense Authorization Act

- Details improvement to the Transition Assistance Program (2019).
- Requires the DoD to conduct an annual survey on service member financial literacy and updates financial literacy services (2016).
- Updates and changes financial literacy services for military members and families. (2015).
- Outlines military service requirements for financial education and training (2006).

U.S. Code Chapter 50, *Servicemembers Civil Relief Act (SCRA)*

Designed to ease financial burdens on service members during periods of military service and provides benefits and protections, including:

- Limits interest rates to 6% for loans taken before joining the military.
- Protects against civil court default judgments when military service prevents the service member from appearing in court.
- Requires creditors to get a court order to:
 - Foreclose on home.
 - Repossess a vehicle.
 - Enforce a lien on a property, such as a storage facility.

DoD Policies

DoD Instruction 1322.34, *Financial Readiness of Service Members*

(November 5, 2021)

Outlines programs and resources provided by the military to assist service members and their families to maintain their financial readiness.

 In WFL Guide

Chapter 4: Guidance for details on how to read an instruction.

 Insider's Secret

It's important that you, as a PFM, educate yourself, CFSs, and your clients about military consumer laws and protections. The Consumer Finance Protection Board (CFPB) is a great place to start at www.consumerfinance.gov.

 Insider's Secret

You can review all DoD directives at <https://www.esd.whs.mil/DD/>.

Chapter 1: PFM Program Overview

DoD Instruction 1342.22, Military Family Readiness (August 4, 2021)

Establishes procedures and assigns responsibilities for the provision of military family readiness services, including financial education and counseling.

DoD Instruction 1322.31, Common Military Training (Feb. 20, 2020)

Provides guidance for required military training policy, responsibilities and procedures, which include personal finance training.

DoD Instruction 1332.35, Transition Assistance Program (TAP) for Military Personnel

(Sept. 26, 2019)

Updates the policy, responsibilities and direction for service member transitioning, including personal finance requirements.

DoD Instruction 1344.09, Indebtedness of Military Personnel (Dec. 8, 2008)

Establishes disciplinary action for service members who fail to pay just financial obligations.

DoD Instruction 1344.07, Personal Commercial Solicitation on DoD Installations

(March 30, 2006)

Safeguards service members from aggressive commercial solicitation by establishing policies for commercial entities allowed on installations.

DoD Instruction 1342.19, Family Care Plans (Nov. 30, 2017)

Requires service members to outline the care of dependent family members, which includes providing financial support during the service member's absence.

Navy Policies

Secretary of the Navy Instructions (SECNAVINST)

SECNAVINST 1740.4A, Department of the Navy Personal Financial Management (PFM) Education, Training, and Counseling Program (April 23, 2019)

Assigns responsibilities for the implementation of PFM education, training and counseling programs. Review this instruction for PFM roles and an outline of all the financial touchpoints in the life cycle continuum.

SECNAVINST 1740.2F, Solicitation and Conduct of Personal Commercial Affairs on Department of Navy Installations (June 18, 2019)

Updates the requirements governing commercial solicitation and insurance sales on naval installations.



You may be responsible for teaching the financial portion of TAP.



You can review all Navy directives and manuals at www.secnav.navy.mil/doni/default.aspx or www.mynavyhr.navy.mil/references/instructions/.

Chapter 1: PFM Program Overview

SECNAVINST 5210.8F, Department of the Navy Records Management Program

(March 26, 2019)

Creates the policy for the maintenance, use and disposition of information as records.

SECNAVINST 5211.5F, Department of the Navy Privacy Program (May 20, 2019)

Broadens the Privacy Act guidelines to ensure the protection of personally identifiable information (PII).

Office of Chief of Naval Operations Instructions (OPNAVINST)

OPNAVINST 1740.5D, United States Navy Personal Financial Management Program

(Oct. 24, 2017)

Further details Navy policy and assigns responsibilities for the PFM program. This instruction is required reading for all PFMIs, because it clearly outlines the program's goals and expectations.

OPNAVINST 1754.1B, Fleet and Family Support Center (FFSC) Program (Nov. 5, 2005)

Establishes Navy policy and assigns responsibilities for the administration and support of the Navy FFSC program. This is also the policy that outlines the use of the Policy Act statement.

OPNAVINST 1900.2C, Transition Assistance Program (Aug. 24, 2016)

Details the Navy's transition program, which includes financial education and the creation of a 12-month transition budget.

OPNAVINST 1740.4E, U.S. Navy Family Care Policy (Oct. 5, 2017)

Details Navy policy for family care plans. The policy specifically assigns FFSC staff to support Sailors in developing their family care plans. This includes assisting them in completing Navy Personnel Command (NAVPERS) Form 1740/7, *Family Care Plan Arrangements*, which details the financial arrangements needed to ensure the financial security of dependent children.

OPNAVINST 1300.14D, Suitability Screening for Overseas and Remote Duty

Assignments (April 9, 2007)

Revises Navy guidance for determining the suitability of Sailors to overseas or remote duty assignments, including financial screening.

OPNAVINST 1500.22H, General Military Training Program (Sept. 3, 2015)

Establishes required training for Sailors at an easily accessible website.

Chapter 1: PFM Program Overview

Navy Administrative Messages (NAADMIN)

NAADMIN 188/21, *Fiscal Year 2022 General Military Training Requirements*

Announces the general military training (GMT) requirements for 2022 including financial touchpoint curriculum.

What Does This Mean at My Installation?

Now that you understand the big picture policies and the Navywide standards for the PFM program, let's look at how the implementation of the PFM program can vary depending on your installation needs. It is important to understand the characteristics of the local area and installation.

For example:

Economic factors. Cost of living, employment opportunities and affordable housing affect your client's personal finances.

- ▶ **Demographics.** The military population is diverse and should always be considered when implementing PFM services. Is your population more tech oriented? Do they prefer in-person or virtual services? What are their major concerns for their life stage?
- ▶ **Local community.** It is also important to be informed about the community surrounding the installation to determine the resources and services available locally, as well as the pitfalls that may challenge Sailors there.
- ▶ **Installation mission.** The mission of the installation also affects the community's personal finances. Each command has different demographics, different missions and different challenges.

Overseas locations present even more financial challenges and can increase the need for PFM programs and services. Overseas factors include:

- ▶ **Extra cost.** The high cost of living can add financial challenges to those living overseas. Additionally, expenses may include the additional cost of buying or leasing items that cannot be shipped or have different electrical requirements.
- ▶ **Spouse employment.** An overseas tour may mean a reduction in family income because of limited civilian job opportunities for family members.
- ▶ **Child care cost.** The family may need to pay for child care that was provided by a relative, friend or neighbor.
- ▶ **Living expenses.** Normal monthly expenses such as housing, food and car insurance may cost more overseas. Although the Navy recognizes the differences in cost of living and provides additional allowances, these do not always cover the difference in costs.
- ▶ **Currency changes.** The exchange rate fluctuates in overseas locations, and extra allowances may not keep up with increases in the exchange rate.
- ▶ **Community resources.** There may be limited community resources, and cultural and language barriers may prevent Sailors and their families from taking advantage of the available resources.



In WFL Guide

Chapter 7: Customer Service

provides more detailed information about your clients: Sailors and their families. Review the types of commands and information on working with the diverse Navy community.



Insider's Secret

The Military Leaders Economic Security Toolkit at www.militaryonesource.mil/leaders-service-providers/economic-security/ provides tools and resources to you support Sailors with financial insecurity.

Chapter 1: PFM Program Overview

These overseas challenges are why we train CFSs to perform mandated overseas screenings. We try to ensure service members with a debt-to-income (DTI) ratio over 30% will not be placed in a worse financial situation with an overseas assignment as referenced in the OPNA-VINST 1740.5D. For more information about overseas screening requirements review OPNA-VINST 1740.5D Enclosure 6.

CNIC

CNIC program analysts act as the program managers of the Navy's PFM program. Look to them for policy guidance and resources. CNIC also:

- ▶ Provides standardized PFM curriculum.
- ▶ Offers PFM professional development training.
- ▶ Develops and coordinates training programs for Naval Education and Training Command (NETC) and Naval Service Training Command (NSTC).
- ▶ Reviews PFM program elements for effectiveness and recommends updates.
- ▶ Provides Command Financial Specialist (CFS) training curriculum and processes.

What is the Gist of Chapter 1?

The PFM program is not only about mission readiness; it is a quality-of-life program that focuses on Sailors and their families' financial readiness. DoD and Navy policy guidance establishes that the PFM program improves their clients' personal finances through financial education, one-on-one counseling and information and referral when requested and/or at various touchpoints. Managing and implementing the PFM program requires many players; however, the key players who personally assist Sailors and their families with their personal finances are the PFMs at the FFSC and CFSs within the command. We are happy you have joined this team!

What Does the Acronym Mean?

CMT: Common Military Training

CO: Commanding Officer

DoD: Department of Defense

ESF: Education Services Facilitator

FFSC: Fleet and Family Support Center

FFSP: Fleet and Family Support Program

FINRED: Office of Financial Readiness

GMT: General Military Training

ICO: Installation Commanding Officer

NAF: Non-Appropriated Funds

NAVPERs: Navy Personnel Command

NSTC: Naval Service Training Command

OPNAV: Office of the Chief of Naval Operations

PFC: Personal Financial Counselors

PFM: Personal Financial Management

PFM: Personal Financial Managers

PII: Personally Identifiable Information

PRP: Personnel Reliability Program

SECNAV: Secretary of the Navy

WFL: Work and Family Life

Chapter 2: Command Financial Specialist (CFS) Program

After reviewing this chapter, you should be able to understand the Command Financial Specialist (CFS) program's:

- ✓ Benefits and the CFS's role within the command.
- ✓ Requirements and CFS training.
- ✓ Responsibilities and the personal financial manager's (PFM's) function to support CFSs.

Why the CFS Program?

Commanding officers (CO) must support personal financial readiness as part of their command's mission readiness plan. The personal financial management (PFM) program is there to assist command leadership to accomplish this goal. That is where the CFS program comes in. The CFS program ensures each command has embedded, trained Command Financial Specialists – also called CFSs. This ensures every Sailor, no matter the command's location, has access to all of the PFM elements:

- ▶ Financial Education and Training.
- ▶ Financial Counseling.
- ▶ Information and Referral.



CFSs are also the PFM program's eyes and ears within the commands. They can inform you of financial issues and trends from the field (or deck) to help you develop your installation's PFM program. CFSs also have the advantage of personal and professional connections that allow them to better spot personal financial situations, provide informal financial counseling and easily follow up with Sailors after counseling sessions. CFSs are also personal financial mentors and can publicly model behaviors that lead to financial wellness.

But remember: CFSs do not replace PFM. You, as a civilian PFM, are not part of the chain of the command and can provide privacy and confidentiality that a CFS cannot. **The CFS's role is a collateral duty, which means they have limited time to invest in the PFM elements.** They also are not required to have the education, certification and training of PFM. Therefore, PFM are better equipped to help clients with more complex personal financial concerns.

Now you see PFM and CFS are the perfect team. Your CFSs are excellent at PFM educational outreach, delivery of financial CMT, and simple financial counseling. CFSs also refer financial clients to the installation's PFM, lean on PFM for extra financial education and depend on their knowledge on complex personal finance issues.

Who Can Be a CFS?

Not just any Sailor can be a CFS. CFSs must be financially stable, highly motivated and at the pay grade of petty officer first class (E6) or above (including officers). An E5 with a minimum of 6 years of service may be appointed as a CFS. Commands wishing to appoint an E5 with less than 6 yrs of service must submit a waiver request and receive approval. See OPNAVINST 1740.5D, Enclosure 6.

All newly appointed CFSs should have at least one year remaining within the nominating command. It is recommended that an officer act as the lead CFS in medium to large commands.



In How-to Guide

Waiver requests for a CFS that is a petty officer second class with less than six years of service must be approved by the Commander, Navy Installations Command (CNIC) PFM program manager. Refer to **Waiver Requests** (Pages 87-90) for more details.

CFS Functions

When nominating a CFS, the CO should contemplate the nominee's traits. A successful CFS must have:

- ✓ **Organizational skills.** CFSs are responsible for the command's PFM program, which includes maintaining personal finance training materials and records of counseling sessions and referrals. They must submit a quarterly report to the CO and meet with the CO yearly about personal finance issues, trends and PFM activities.
- ✓ **Training skills.** CFSs present Touchpoint Curriculum as well as personal finance training and briefs. They also educate by adding financial information in emails blasts, newsletters, plan of the week, plan of the day and/or social media posts. They often facilitate the standardized touchpoint curriculum within the command.
- ✓ **Counseling skills.** CFS perform basic financial counseling using Touchpoint Checklists and the solution-focused financial counseling skills they learned in their CFS certification course. CFS should also be familiar with the electronic financial planning worksheet (eFPW). However, they are also aware of when they need to refer clients to PMs.
- ✓ **Financial screenings.** CFSs screen Sailors within their command for overseas duty, special duty, BAH and capstone by meeting with them to complete a financial planning worksheet. They will also advise them on the new location's cost of living, explain pay allowances and verify the Sailor's overall financial health. The CFS can disqualify a petty officer third class or below from an overseas duty station if their debt-to-income ratio is over 30%. The ratio should not include the spouse's income. For petty officers second class and above and officers with serious financial problems such as bankruptcy, multiple insufficient fund charges or a documented history of over indebtedness can be a disqualifier for overseas duty. If a command doesn't have a qualified CFS, COs may refer to the FFSC financial educator and counselor staff for guidance with the financial screening process.



Insider's Secret

As you interact with Sailors, be on the lookout for possible CFS candidates. COs already look to you for guidance and screening of CFSs, so they will value your recommendations. A good CFS is enthusiastic about their personal finances and wants to learn more. A great CFS can also be someone you have helped, and they can share their success story. Another awesome CFS can be just someone passionate about helping their fellow Sailors.

Chapter 2: Command Financial Specialist (CFS) Program

CFS Screening

Before receiving training, potential CFSs must be screened and by the command. The command may ask for your assistance in screening potential CFSs and ask for guidance on officially appointing a CFS. You can assist commands by interviewing candidates, offering recommendations and providing them with a fillable designation letter. Once the service member is screened, they can register for the required 40-hour CFS training.

Command Compliance

Commands including Reserve, permanent detachments and departments with 25 or more personnel must have at least one trained CFS. If there are 25 or fewer personnel, the command is encouraged to have a CFS or a written agreement with another command for CFS services. Larger commands have one CFS per 75 personnel.

COs must:

- ▶ Designate a lead CFS in writing, if there is more than one CFS within the command.
- ▶ Meet with the lead CFS annually to discuss PFM issues and trends.
- ▶ Ensure the CFS's contact information is distributed to command personnel.
- ▶ Incorporate financial briefs by the CFS in indoctrinations and pre- and post-deployment programs.
- ▶ Include CFS consultation as a check-in and check-out requirement.
- ▶ Determine financial mismanagement by command members and confirm mandatory financial counseling.
- ▶ Monitor commercial entities' financial education aboard the installation with assistance of the PFM and the staff judge advocate (SJA).

CFS Training

The CFS training is designed to train appointees to perform CFS duties and develop a PFM program at the unit level. The interactive training is taught by PFMs and requires CFSs to learn basic budgeting and the standardized touchpoint curriculum, analyze their personal finances and role-play counseling sessions. Check your office for or download the *CFS Instructor Guide*, *CFS Student Manual*, *TC Instructor Guide* and *TC Student Manual Touchpoint Curriculum* from the Navy resource page.



Insider's Secret

Create a *Command Financial Specialist Letter of Designation* and *Special Assistant for Personal Finances Letter of Designation* using the sample in OPNAVINST 1740.5D, *United States Navy Personal Financial Management Program*, Enclosures 7 and 8.



Insider's Secret

One of your first goals as a new PFM is to participate in your installation's CFS training. All CFS Course materials can be found on the Navy Resource Page, CFS Course Materials: <https://finred.usalearning.gov/SPL/ServiceResources/NavyResource/CFSCourseMaterial>.

Chapter 2: Command Financial Specialist (CFS) Program

Specific Topics Covered in the CFS Training

Core Curriculum

- CFS 1 Welcome, Introduction and Administration
- CFS 2 The Need for PFM
- CFS 3 Introduction to CFS
- CFS 4 Introduction to Managing Finances
- CFS 5 Introduction to Financial Counseling
- CFS 6 Financial Counseling Application (Jordan Dough)
- CFS 7 Introduction to the Financial Planning Worksheet (FPW)
- CFS 8 Morgan Wayne Case Studies
- CFS 9 Personal Financial Recordkeeping
- CFS 10 Legal Issues of PFM
- CFS 11 Your Credit and Your Clearance
- CFS 12 Financial Referral Resources
- CFS 13 Instructional Techniques
- CFS 14 Survivor Benefit Plan
- CFS 15 Developing Your Program

Touchpoint Curriculum

- TC 1 Introduction to Touchpoint Curriculum
- TC 2 First Duty Station
- TC 3 Permanent Change of Station (PCS)
- TC 4 Promotion
- TC 5 Vesting in the Thrift Savings Plan (TSP)
- TC 6 Entitlement to Continuation Pay (CP)
- TC 7 Marriage
- TC 8 Welcoming Your First Child
- TC 9 Preparing for Divorce
- TC 10 Disabling Sickness or Condition
- TC 11 Leadership Training
- TC 12A Pre-Deployment Preparation
- TC 12B Post-Deployment

As a PFM, you will be responsible for facilitating CFS trainings. Before you can lead a CFS training, you must observe a CFS training and attend the CFS train-the-trainer at the Fleet and Family Support Center (FFSC) in San Diego or Norfolk or receive the equivalent approved training through CNIC approved entity or method (virtual).

Note

"When training command financial specialists by any method, at a minimum, provide two on-site individuals (one instructor must be the FFSC personal financial management staff and others may be a command financial specialist or other qualified Navy civilian employee or contractor) capable and trained as instructors of the command financial specialist course."

— OPNAVINST 1740.5D

Each installation must schedule quarterly CFS trainings. Larger installations may have to offer the training more often to help commands maintain the 1-to-75 CFS-to-Sailor ratio. A virtual CFS training can count toward the required trainings, even if responsibility is shared with another installation (i.e., both installations receive credit).

Chapter 2: Command Financial Specialist (CFS) Program

Other PFM CFS training responsibilities include:

- ▶ Submitting a schedule of CFS trainings to the CNIC PFM program manager. CNIC will request the fiscal year schedule by June 30.
- ▶ Providing completion certificates to the CFS's command.
- ▶ Ensuring that data is entered into the Corporate Enterprise Training Activity Resource System (CeTARS).
- ▶ Maintaining records of all who completed the CFS training for at least two years.



Insider's Secret

The Navy Resources Page, hosted on FINRED (<https://finred.usalearning.gov/SPL/ServiceResources/NavyResource>) is your one-stop shop for everything you and your CFSs need. This website has:

- ✓ Resources and curriculum.
- ✓ Continuing education unit (CEU) opportunities.
- ✓ Informational newsletter and blog.
- ✓ Policy and instructions.

What Happens After CFS Training?

Your collaboration with certified CFSs does not stop after the 40-hour CFS training. Engaged CFSs are vital to a robust, healthy PFM program aboard your installation. Your CFSs are the gateway to personal finance information for Sailors and often their families, too. Also, remember that your CFSs are the PFM program's best source of information about the financial needs and trends on the decks and in the shops. They tend to provide PFM the most referrals and request PFM's assistance to facilitate workshops or attend special events. PFM can stay connected to their CFSs by:

- ▶ Providing plenty of forums, continuing education and refresher training opportunities.
- ▶ Informing them of PFM workshops and/or events via email, blog or flyers.
- ▶ Continuing to educate through newsletters, email blasts and/or blogs.
- ▶ Supplying them with sample emails and plan of day messages to forward to their personnel.
- ▶ Giving them ideas on how to market PFM services to personnel.
- ▶ Offering to facilitate special financial briefs and workshops at their command location.



In How-to Guide

CFS must gain continuing education credits and attend refresher training every three years. Refer to **CFS Refresher** (Pages 84-86) for more details.

Chapter 2: Command Financial Specialist (CFS) Program

What is the Gist of Chapter 2?

The CFS is an important part of the PFM program. CFSs are screened and trained to execute the three PFM elements within their command. However, COs are ultimately responsible for PFM program's command compliance with the support of the lead CFS. PFM train all CFSs in personal finance topics and the PFM program and then maintain a close, collaborative relationship with them.

What Does the Acronym Mean?

CeTARS: Corporate Enterprise Training Activity Resource System

CFS: Command Financial Specialist

CNIC: Commander, Navy Installations Command

CO: Commanding Officer

CP: Continuation Pay

FFSC: Fleet and Family Support Center

NMCRS: Navy-Marine Corps Relief Society

OPNAV: Office of the Chief of Naval Operations

PCS: Permanent Change of Station

SJA: Staff Judge Advocate

TSP: Thrift Savings Plan

WFL: Work and Family Life

Chapter 3: Personal Financial Management Service Delivery

After reviewing this chapter, you should be able to understand the personal financial management (PFM) program's:

- ✓ Core service delivering financial education and training.
- ✓ Core service offering financial counseling.
- ✓ Core service providing information and referral.
- ✓ Life-cycle or touchpoint approach to financial wellness.
- ✓ Assistance in consumer advocacy and reporting.

What Are the PFM Program's Core Services?

Whenever a Sailor or family member has a personal financial need, a personal financial manager (PFM) is ready to assist them through financial education and training, one-on-one financial counseling, and financial information and referrals (I&Rs). These are the PFM program's major elements to encourage financial responsibility as part of Navy culture. Because financial considerations are embedded in most of life's events, the PFM program is designed to provide required financial education, counseling and/or resources at major life events or touchpoints. This is the life-cycle approach to ensure Navy families are fiscally fit.

What is the Life-cycle Approach?

The life-cycle approach provides required financial education and/or counseling to Sailors at personal and professional milestones, which the Navy refers to as Touchpoints. It gives you or a Command Financial Specialist (CFS) an opportunity to personally meet with, or "touch," each Sailor to provide the knowledge and support that could prevent destructive financial decisions. This approach to financial literacy training, ensuring just-in-time information, is provided to service members where and when they need it. Review the *Road to Financial Readiness* graphic for counseling touchpoints and DoDI 1322.34, *Financial Readiness of Service Members*, Appendix 3A, for the touchpoint training continuum.



In How-to Guide

Refer to **Financial Literacy** (Pages 74-77) for more details.

The touchpoint toolbox includes checklists, handouts, curriculum and videos to assist financial counselors with each milestone. PFMs or CFSs can choose the appropriate tool or tools to facilitate the material based on audience and time. For each touchpoint, it is preferred that you or a CFS meet one-on-one with the Sailor to personally review the checklist and provide them with appropriate handouts. If a counseling session is not feasible, then the classroom training materials in addition to the checklists, handouts and/or videos can be used to facilitate a group session. In the absence of both options, Sailors can complete the mandatory touchpoint training virtually from Navy eLearning or MyNavy Financial Literacy mobile application.

Chapter 3: Personal Financial Management Service Delivery

Notes

The touchpoint toolbox can be accessed here:

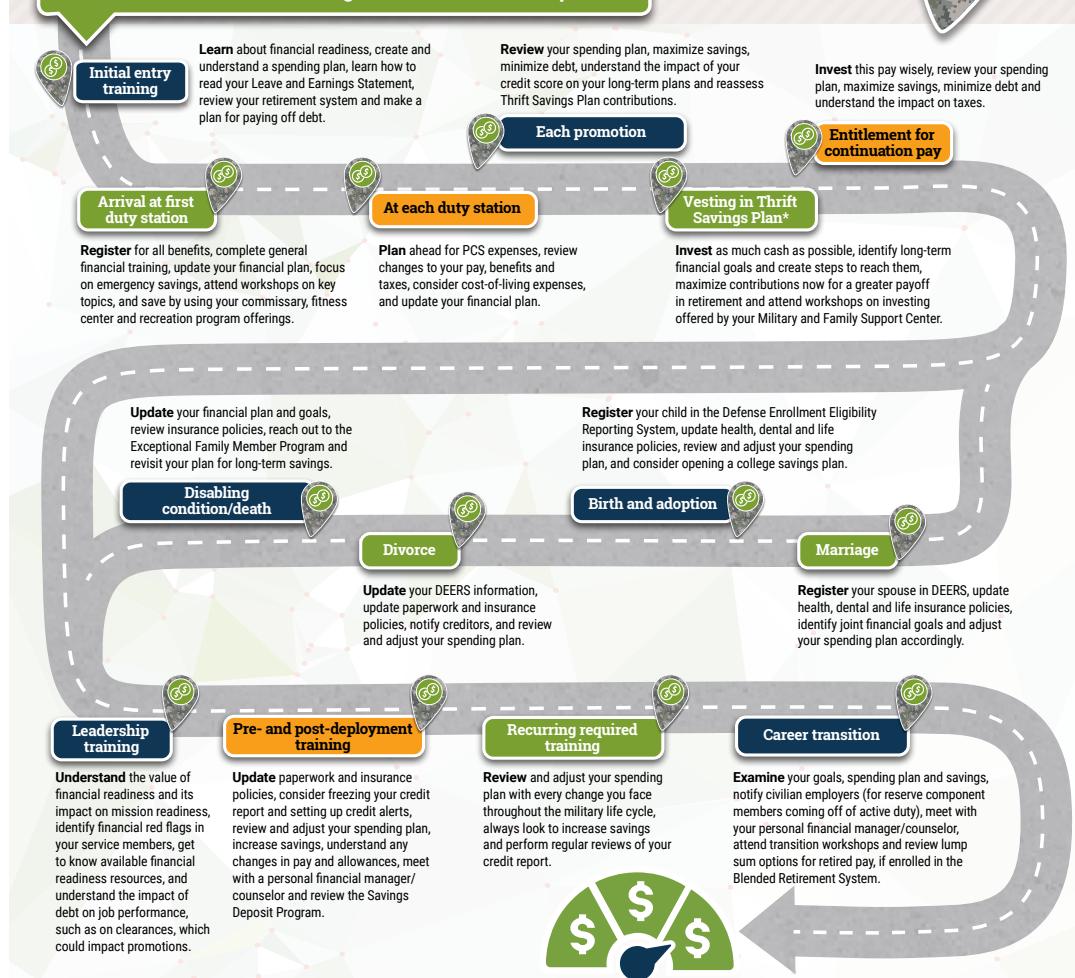
- ✓ **Office of Financial Readiness (FINRED), Navy Resource Page:** <https://finred.usalearning.gov/SPL/ServiceResources/NavyResource/TouchpointCurriculum>

Road to FINANCIAL READINESS

Think of your financial journey as a road trip. You'll need a plan to get there, regular fill-ups and maintenance to get where you need to go. And you will have assistance available along the way.



You will receive financial training at each of these touchpoints:



Your personal financial manager/counselor is available through your Military and Family Support Center for education and training at each stage of your journey. Turn to them to learn more about money management, including saving, investing, retirement planning, and credit and debt management.



For more financial tips on the go, download the Sen\$e app. As you reach new milestones and complete service-required trainings, look to the Office of Financial Readiness website for more information and follow @DoDFINRED on: [Facebook](#) [Twitter](#) [Instagram](#) [YouTube](#) [Dollar Sign](#)

*Only applies to those enrolled in the Blended Retirement System. To learn more about the BRS, go to <http://militarypay.defense.gov/BlendedRetirement>

Chapter 3: Personal Financial Management Service Delivery

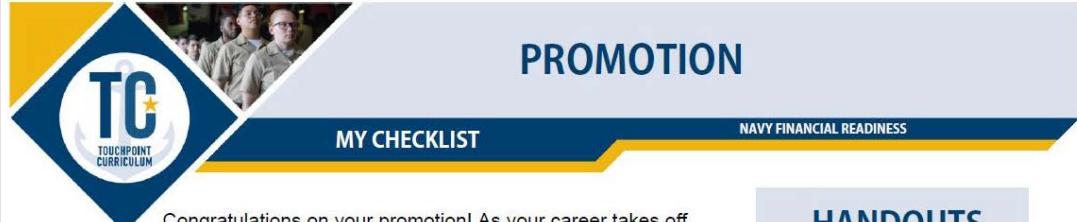
Touchpoint Curriculum

First Duty Station	Welcoming Your First Child
Permanent Change of Station (PCS)	Preparing for Divorce
Promotion	Disabling Sickness or Condition
Vesting in the Thrift Savings Plan (TSP)	Leadership Training
Entitlement to Continuation Pay (CP)	Pre-Deployment Preparation
Marriage	Post-Deployment

Checklists

Touchpoint checklists are designed to assist a service member during a milestone at a financial counseling or training session. Checklists come in two versions:

✓ **My Checklist** is for the counselee and provides them with information, supplementary handouts, instructions and resources important at that milestone. It also has a place for the service member and the PFM or CFS to sign as certification of attendance for the required training. The signed checklist can be given to their command training officer to ensure the training is documented.



The cover of the 'PROMOTION' My Checklist. It features the Touchpoint Curriculum logo (TC) on the left, a photo of a group of service members in the background, and the title 'PROMOTION' in large blue letters. Below the title are the sub-sections 'MY CHECKLIST' and 'NAVY FINANCIAL READINESS'. The main content area begins with a congratulatory message: 'Congratulations on your promotion! As your career takes off, it's a great time to review your finances and set a course toward a more prosperous future. This checklist, supplemented with information and referrals made by the Fleet and Family Support Center staff, can help you organize and efficiently work through many of the financial questions you might have about your situation.'

BASIC FINANCE

Update your personal spending plan using the "Spending Plan Worksheet." A good spending plan helps you manage your money, plan for your financial goals, and prepare for emergencies. Here are four steps financial experts suggest to get started.

Step 1: Understand your current situation.

In this step, it's important to understand what's REALLY going on with your money today. Start tracking all your income and spending for the next 30 days. How you do the tracking is up to you, but what's important is you do it.



A circular diagram divided into four quadrants, each containing a step: 1. Understand Your Current Situation, 2. Know Where Your Money Is Going, 3. Make Adjustments, and 4. Set Financial Goals. The number '4' is prominently displayed in the center of the circle.



Review the Touchpoint Curriculum Chapter 1 (TC1) Instructor Guide.

Chapter 3: Personal Financial Management Service Delivery

✓ **CFS/PFM Checklists** are for the financial counselor and have extra notes in blue that guide session conversations, ensure the counselor meets all the required topics and shows the required handouts for this touchpoint.



The image shows the cover of the 'PROMOTION' CFS/PFM Checklist. The cover features a logo with 'TC' and 'TOUCHPOINT CURRICULUM', a photo of a group of people, and the word 'PROMOTION' in large letters. Below the title is the text 'CFS/PFM CHECKLIST' and 'NAVY FINANCIAL READINESS'. The main content area contains a message about promotion and a list of handouts.

PROMOTION

CFS/PFM CHECKLIST

NAVY FINANCIAL READINESS

Congratulations on your promotion! As your career takes off, it's a great time to review your finances and set a course toward a more prosperous future. This checklist, supplemented with information and referrals made by the Fleet and Family Support Center staff, can help you organize and efficiently work through many of the financial questions you might have about your situation.

HANDOUTS

- ✓ Spending Plan Worksheet
- ✓ Understanding Credit
- ✓ Thrift Savings Plan

Counselor: Use this checklist and the listed handouts as a solution-focused tool to help Sailors, in a classroom setting or counseling session, set goals, establish priorities, and develop a plan of action. Space is provided to add local resources and reminders about additional topics. If you need additional information and referrals, contact your local Fleet and Family Support Center (FFSC) staff.

Checklists

First Duty Station	Welcoming Your First Child
Permanent Change of Station (PCS)	Preparing for Divorce
Promotion	Disabling Sickness or Condition
Vesting in the Thrift Savings Plan (TSP)	Leadership Training
Entitlement to Continuation Pay (CP)	Pre-Deployment Preparation
Marriage	Post-Deployment

Handouts

Touchpoint handouts are designed for financial counselors to provide clients with more detailed financial information that can be reviewed during a counseling session, training or to be taken home as reference.

Handouts

5 Rules of Buying a House	Military Banking
Basic Investing	Military Consumer Protection
Combat Zone Tax Exclusion	Military Retirement
Continuation Pay	My Money Manager
Education Benefits and Savings	Paying Off Student Loans
Estate Planning	Sources of Help for Military Consumers
Estimated Travel Cost for a PCS Worksheet	Spending Plan Worksheet
Financial Planning for a PCS Move	Survivor Benefits Overview
Financial Values	The Need for a PFM
Financial Warning Signs	Thrift Savings Plan
Major Purchases	TRICARE Overview
	Understanding Credit

Chapter 3: Personal Financial Management Service Delivery

Classroom Instruction

PowerPoint and Instructor Guide: Financial counselors are provided PowerPoint slides and instructor guides for each touchpoint curriculum. CFS training provides an overview of the touchpoint curriculum. The *Student Manual Touchpoint Curriculum* provides PFMs and CFSs with the tools to teach each touchpoint. The trainings are also available virtually at Navy e-learning or MyNavy Financial Literacy mobile application and can be used in conjunction with a financial counseling session.

Videos and Video Discussion Guides

Touchpoint video courses can be used in the classroom or in a one-on-one counseling session to help streamline training for commands and/or as an additional tool to initiate financial conversations. Each video series has a corresponding video discussion guide that provides the facilitator a script, discussion questions and talking points for each micro video. Videos can be ordered in DVD format to enhance learning in the classroom, office or afloat.



The image shows a split-screen interface. On the left, a video player displays a man in a white shirt and blue jeans standing in an office, with a computer monitor and a window in the background. The video player has a progress bar and control buttons. On the right, a 'FIRST CHILD VIDEO DISCUSSION GUIDE' is shown. The title 'FIRST CHILD VIDEO DISCUSSION GUIDE' is at the top, followed by 'PART 1'. The 'TC TOUCHPOINT CURRICULUM' logo is on the left. Below the title, a section for 'CFS Intro' is present, followed by a 'Play Video 1' button and a '1. Introduction' section. Another 'Play Video 2' button is shown below. At the bottom, there is a 'Discussion Questions' section with two numbered items: '1. What things can you do as a new parent to prepare for adding your new dependent to DEERS?' and '2. What differences might you see on your FEC when a new child is added?'. The 'CFS Talking Points' section is also visible.

Touchpoint Training Verification

Touchpoint training is designed to meet mandatory financial readiness common military training (CMT) requirements. Service members must document completion of each touchpoint within their training record. You are only responsible for signing the bottom of each touchpoint checklist after a checklist one-on-one session or completion of touchpoint training.

Chapter 3: Personal Financial Management Service Delivery

SAVING AND INVESTING	
<ul style="list-style-type: none"><input type="checkbox"/> Review the "Thrift Savings Plan" and "Basic Investing" handouts to learn more about investing for retirement, compound earnings and fundamentals of investing.<input type="checkbox"/> Manage your TSP account visit TSP.gov, log in with your account number. If you have misplaced or lost your account number, visit tsp.gov/tsp/forgottenAccount.html to request the account number be mailed to you.<input type="checkbox"/> Review and update beneficiaries and contact information for your TSP account, if applicable.	
<i>CFS/PFM Printed Name</i>	<i>Counselor Printed Name</i>
<i>Signature</i>	<i>Date</i>
<i>Signature</i>	<i>Date</i>
<small>Catalog ID: OPNAV-FDSFRT-1.0 — (Updated August 2020)</small>	
FIRST DUTY STATION - PAGE 4	

The service member is responsible for taking the signed paperwork to their command's training administration to be recorded in the Navy's training system. *Remember, PFMIs do not retain any records of clients. All financial materials and signed checklist(s) must be returned to the service member.* When touchpoint training is completed via Navy eLearning or MyNavy Financial Literacy mobile application, the virtual learning platform will automatically update the training system with completion information.

What About Financial Education and Training?

As you can see in the life-cycle approach, financial education and training is an essential component of the Navy PFM program. As a result, you will be required to facilitate education and training on a variety of personal financial topics. It is important that you are knowledgeable on the topics and comfortable with facilitation strategies. In addition to the touchpoint curriculum, you will also teach standardized PFM curriculum. The 2016 standardized PFM curriculum includes:

✓ Banking and Financial Services	✓ Gambling Awareness	✓ Planning for Your Retirement
✓ Car Buying Strategies	✓ Home Buying	✓ Raising Financially Fit Kids
✓ Consumer Awareness	✓ How to Survive the Holidays Financially	✓ Renting
✓ Credit Management	✓ Military Pay Issues	✓ Savings and Investing
✓ Debt Destroyer	✓ Paying for College	✓ Survivor Benefit Plan
✓ Developing Your Spending Plan	✓ Paying Off Your Student Loans	✓ The Thrift Savings Plan
✓ Disaster Preparedness		✓ Your Insurance Needs

PFM standardized curriculum is periodically updated to reflect the most current financial situation. Check with your supervisor or the FINRED, Navy Resource Page for the most current curriculum.



Insider's Secret

CFSs have a lot of responsibilities related to managing their command's PFM program. One way you can help is to offer to teach touchpoint trainings and PFM workshops specifically for their personnel. You may modify or update these briefs to meet the command's needs and timelines.

Notes

All PFM standardized curriculum can be downloaded at:

✓ **Office of Financial Readiness (FINRED), Navy Resource Page**

<https://finred.usalearning.gov/SPL/ServiceResources/NavyResource/TouchpointCurriculum>

Million Dollar Sailor

Million Dollar Sailor (MDS) provides foundational financial knowledge to Sailors and their families. It is available on demand through Joint Knowledge Online (JKO) at <https://jkodirect.jten.mil> (search the course catalog for J3O P-US1375-Million Dollar Sailor [MDS]). It is also available as a live (in person or virtual) workshop that you facilitate.

Materials for MDS can be found on the FINRED Navy Resource Page. If you need help or have questions about conducting a Million Dollar Sailor course, reach out to a peer for help. You can observe or co-teach to build your confidence before delivering the workshop on your own.

Training Provided by Non-Federal Entities

Your installation may also present additional financial topics or collaborate with a community organization to offer specific topics. Make sure your customized curriculum is approved by Fleet and Family Support Center (FFSC) management. PFMs and CFSs are the primary providers of financial and consumer education. If you collaborate with a community organization to provide additional education, they must be a nonprofit or have a memorandum of understanding (MOU) with the DoD or Navy and you must be present during their presentation. These educators must also state that their participation does not infer official endorsement by the DoD or Navy, and all their educational materials must not have corporate logos.

Financial Workshops Schedule

In addition to teaching financial workshops, you may be responsible for developing a PFM schedule aboard your installation. Before you set your PFM training schedule, consider:

- ✓ Your installation's demographics.
- ✓ Feedback from CFSs and installation leaders on training needs and/or financial issues.
- ✓ Seasonal events, such as holidays or PCS season.
- ✓ Convenient times and locations.
- ✓ Participant numbers and feedback from past workshops.
- ✓ Alternative platforms, such as virtual workshops.
- ✓ Awareness campaigns, marketing promotions or PFM events.

Insider's Secret

Review DoDI 1322.34, Financial Readiness of Service Members, Section 3.3 to learn more about requirements and restrictions regarding training provided by non-federal entities. It's also important for you to know that DoD no longer maintains a financial education partner list. This means that the list in OPNAVINST 1740.5D Enclosure 4 is not valid.

In WFL Guide

Chapter 3: Trainer's Toolkit details basic educational theory and training best practices.

How About Financial Counseling?

Sitting down one-on-one and assisting clients with their personal financial plan is another important component of the PFM program. This process requires more than just knowledge of basic budgeting principles. It requires an understanding of financial attitudes and behaviors and how to *guide* your clients toward creating their own solutions. Yes, you can use your financial knowledge and experience to create your client's perfect financial plan. However, allowing clients to formulate their own goals gives them ownership of their plan, greatly increasing the likelihood of following through and success.



Insider's Secret

The Electronic Financial Planning Worksheet (eFPW) is a powerful tool to help clients understand basic budgeting and see the areas in their budget that need help. The eFPW is the foundation of the PFM program's financial counseling. Make sure you are familiar with all the functions of the eFPW. Then, trust the process. The time taken to complete the eFPW with your clients accurately and honestly will translate into amazing "aha" moments.

In WFL Guide

Chapter 7: Customer Service and **Chapter 8: Individual Consultations** detail the basics on assisting clients individually.

In CFS Training

Review the Module on **Financial Counseling** for more information.

Solution-Focused Financial Counseling

You will use a method of financial counseling called Solution-Focused Financial Counseling (SFFC). SFFC is a short-term, goal-oriented, task-centered method of counseling clients toward constructing effective solutions to their financial concerns. Based on a form of clinical counseling and developed by Dr. Fred Waddell, SFFC is a way of thinking, a way of conversing with clients and a way of constructing solutions interactively. The benefits of SFFC are that it:

- ▶ Keeps responsibility with the client.
- ▶ Enhances the client's self-esteem.
- ▶ Educates and empowers the client.
- ▶ Facilitates faster problem resolution.

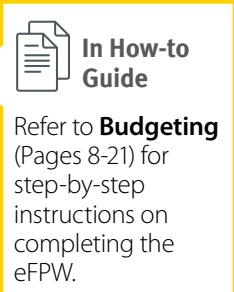
The basic conditions for SFFC are that the process is:

- ▶ **Short-term.** The counselor and client meet as few times as possible.
- ▶ **Goal-oriented.** The goal is to have the client improve their own financial situation.
- ▶ **Task-centered.** The focus is on constructing solutions.
- ▶ **Positive.** The emphasis is on what the client can and is doing well.
- ▶ **Encouraging.** The counselor helps identify a trend/method of positive change and encourages it.



Note

Remember, you are *not* a clinical counselor. Solution-focused principles, tools and techniques are to apply to coaching, not counseling or therapy. Financial difficulties may reflect more serious fundamental problems such as alcohol abuse, gambling, marriage difficulties, etc. If behavioral health issues begin to emerge during a counseling session, please refer the client to the clinical staff at your FFSC.



In How-to Guide

Refer to **Budgeting** (Pages 8-21) for step-by-step instructions on completing the eFPW.



Insider's Secret

Learn the financial counseling process by observing a seasoned PFM. Find a PFM mentor to observe, ask questions and discuss their counseling experience.

Solution-Focused Financial Counseling

People can solve their own problems

PRINCIPLES

- **Forward thinking:** Focus on the present and do not dwell on past experiences.
- **Positive exceptions:** Help the customer see that no problem exists 100% of the time.
- **Small steps:** Give attention to the small steps toward the goal.
- **Brevity:** Discover solutions that will relieve their problem quickly.

TOOLS

- **The Miracle Question:** asks the client to detail how their situation would be different if a miracle occurred and their problem was solved.
- **Scales and visualizing:** Have the client indicate where they are on a scale from zero to 10 and visualize what it will take to get to the next level.
- **Compliment:** Provide positive feedback that recognizes successes.
- **Respect and collaboration:** Acknowledge and respect the client's perspectives, beliefs and goals.

THE SFFC MODEL

- Acknowledge the problem (but don't analyze it).
- Visualize and describe success.
- Identify positive exceptions.
- Take one small step forward.
- Evaluate success.
- Provide I&R.



Insider's Secret

You are not a lawyer and should not provide legal advice. Refer clients to the Regional Legal Service Office. They provide legal assistance for educational issues, consumer affairs, family law, foreclosure advice, powers of attorney, landlord matters estate planning, etc.

What Should You Know About Consumer Advocacy And Reporting?

PFMs play an important role in preventing clients from falling victim to predatory sales, consumer scams and fraud. Make sure your educational plan, awareness campaigns and outreach include consumer awareness. When someone does fall victim to a scam or fraud, you are responsible for helping clients navigate the proper channels. Stay educated on the processes to report fraud, file complaints and/or update credit reports.

Chapter 3: Personal Financial Management Service Delivery

Consumer Advocacy Resources

- ▶ The Federal Trade Commission (FTC) provides information to protect consumers from fraud. Visit [FTC.gov](https://www.ftc.gov) to report fraud and identity theft, register for Do Not Call and sign up for consumer alerts.
- ▶ The Consumer Financial Protection Bureau (CFPB) regulates markets and provides resources and information to empower consumers to take control of their financial lives. Visit [consumerfinance.gov](https://www.consumerfinance.gov) and click consumer education for educational tools and resources. For military-specific resources, visit www.consumerfinance.gov/consumer-tools/military-financial-lifecycle.
- ▶ Military Consumer provides information and resources to empower military families to make informed financial decisions, including avoiding fraud. Visit www.militaryconsumer.gov and click protect.

What Guidance is There for Referrals?

Information and referral (I&R) services occur when someone has identified a need, comes to you for information and you give them the best possible resource to fill that need. The provision of current financial I&R services is an integral part of the PFM program. PFMs and CFSs maintain or have access to a library of current financial information and resources to support and assist service members and their families.

Remember, referrals can be made only to authorized agencies. Therefore, as you build a resource database make sure the organizations are vetted and approved. Begin your resource database using *CFS Student Manual* pages 12-14 to 12-21. Then add the contact information for base resources, such as other FFSC programs, Navy-Marine Corps Relief Society (NMCRS) and Regional Legal Service Office. Commercial agencies aboard the installation may also be added to your I&R database, such as the contact information for all colleges and universities that offer classes on the installation.

As you develop your resource referrals, confirm with your supervisor that each referral is appropriate based on your installation's guidelines. Once your resources are approved, you can develop collaborative relationships with the organizations and collect information such as:

- ▶ Availability of services.
- ▶ Contact information.
- ▶ Experience serving military families.
- ▶ Eligibility requirements.
- ▶ Intake process.
- ▶ Procedures and limitations.
- ▶ Confidentiality.



Note

SECNAVINST 1740.2F, *Solicitation and the Conduct of Personal Commercial Affairs of the Department of the Navy Installations*, sets forth policy on personal commercial solicitation and insurance sales aboard installations. The instruction's main goal is to protect Navy families from targeted, high-pressure sales on products such as life insurance. The vetting of commercial entities is the installation commander's responsibility; however, commanders may consult with PFM staff during the review process.



Chapter 2: Over-view outlines the details of providing I&R services.



Review the module on **Financial Referral Resources** for more information.

Chapter 3: Personal Financial Management Service Delivery

Conflicts of Interest

You are held to standards of professional conduct that prohibit you from using your position to solicit personal business or achieve personal gain. To uphold these standards:

- ▶ Avoid any situation that might result in or reasonably be expected to create the appearance of giving preferential treatment to any person or entity.
- ▶ Do not accept gratuities from any contractor or any individual or entity seeking to do business with the Navy.
- ▶ Do not use inside information to further a private gain.
- ▶ Avoid outside employment or activity that is incompatible with official duties or may discredit the Navy.

How About Providing Services Virtually?

There are a variety of reasons that may require you to provide your services virtually. By maintaining flexibility and learning new technology, you can provide the PFM core services without meeting face to face. Check with your supervisor before conducting virtual counseling to ensure you understand the local requirements.

Using phone or email is an easy low-tech option to deliver many services, such as providing I&R, reviewing touchpoint checklists and conducting simple financial counseling sessions. Remember, the touchpoint videos and handouts are excellent tools for virtual touchpoint sessions. But what about completing an eFPW or teaching other PFM curricula?

Screen Share

Screen share is an excellent tool that allows you to share a document from your computer. This virtual tool is perfect for completing an eFPW in real time with your client. Some platforms allow you to upload the completed eFPW so the client can download it. A completed eFPW can also be emailed to the client. Check with your center's leadership on the approved platforms for screen and file sharing. Remember to protect PII and adhere to the best practices mentioned later in this guide.

Webinar

A webinar is a workshop conducted over the internet in real time, or "synchronously." The change in training location should not distract or prevent learning or engagement in classroom activities. Facilitating a webinar has many similarities to the classroom, such as PowerPoint slides, lecture and activities. However, there are some real differences, such as challenges with technology and not being able to see participants' body language. With knowledge of the technology and a little practice, you can successfully transition your PFM curriculum to the virtual platform.



Insider's Secret

Asked to teach a webinar? Don't panic! The Virtual Trainer learning path on the Commander, Navy Installations Command (CNIC) learning management system (LMS) will prepare you. See **Chapter 5** for more on training opportunities.

Chapter 3: Personal Financial Management Service Delivery

Technology Troubles

The virtual world can be exciting and help you expand your financial services around the world. It can also be stressful and frustrating if you are unprepared for common technology troubles. Here are some tips so you are ready when technology goes wrong.

- ▶ **Dog barking.** Find a space where you can close the door and ensure privacy. Put pets in a secure area. If necessary, post a sign outside the room to let others know you are facilitating training.
- ▶ **Internet slows or drops.** A high-speed internet connection is essential for virtual facilitation, so test your internet using the virtual platform. Even with the best internet connection, problems may occur. Keep a printed copy of your training materials so you can continue teaching on the phone. You may also want to have a co-worker on standby to join and finish presenting.
- ▶ **Visual drama.** Often your visuals will not transfer seamlessly into virtual platforms. Fonts may look odd and your PowerPoint animations may be off. Upload, test and adjust all visuals before your training begins.
- ▶ **Rustling papers.** Never use a speakerphone to deliver your presentation. Speakerphones pick up extraneous noises and distract from the presentation. A good-quality headset is worth the investment if you do several presentations. Check with your supervisor for a headset provided by the FFSC.
- ▶ **Learners cannot access classroom.** Have a phone number or messaging contact for technology support ready to share in case your learners experience technical issues. You may also want to email training materials to all learners before the training. Learners then have the option to listen on the phone with access to slides and handouts.
- ▶ **Incoming calls.** Having an incoming call while you are presenting can be distracting, and if you are presenting using your phone, it may drop your call. Transfer incoming calls to voice mail and turn off all your computer notifications, such as Outlook and Teams.
- ▶ **Dry mouth and coughing.** Like live facilitation, being an active, engaging trainer can take a lot out of you. It's advisable to have a glass of water nearby to rehydrate during the webinar. Skip the ice, though. It clinks and your learners will hear it.



Insider's Secret

Expect the unexpected. Have a copy of your slides printed in case you lose connectivity. Send out slides to participants in advance in case they lose connectivity.

Chapter 3: Personal Financial Management Service Delivery

Virtual Classroom Glossary

Virtual training has its own unique language. As you prepare to teach online, you should become familiar with the more commonly used terms.

Attendee: Anyone present in the virtual classroom, regardless of their role.

Attendee list: From the attendee list pod, you can quickly see who is logged in to a session and view everyone's name and one or more icons that denote their role, status and connection status.

Breakout room: A small room separated from the main classroom. Breakout rooms are useful for splitting a large group into smaller groups that can talk and collaborate.

Camera and voice pod: The camera and voice pod allows you to share your camera, so your live video feed appears in the pod.

Chat pod: A chat pod is used to send a text message to another attendee, to all presenters in the meeting (which includes the host) or to all attendees. You can also chat privately with another attendee.

File share pod: In a file share pod, hosts and presenters can upload files, such as session handouts, to share with other attendees.

Host: A host has full control over a classroom. They can set up a meeting, invite guests, manage attendees and switch, add or edit layouts in a meeting room. They can promote other participants to the role of host or presenter or give them specific enhanced rights. A host can start or stop broadcasting audio in a meeting room. They can create and manage small breakout rooms within a meeting. They can also perform all of the tasks a presenter or participant can.

Layout: A layout is a collection of pods designed for a specific purpose. A virtual classroom may contain many layouts.

Menu: A list of options grouped by topic, such as "meeting" or "help."

Menu bar: A horizontal or vertical strip of menus.

Notes pod: A notes pod displays information or directions for attendees.

Participant: A participant is an attendee who has limited control over the classroom. They can view the content, hear and see audio and video. They can chat and mute their audio.

Platform: Virtual classroom software available through a vendor.

Pod: A pod is a container for classroom content, such as slides or documents. A pod can also provide specific functions, like chat, attendee list and polls.

Poll pod: A host or presenter can create questions or polls for participants in a poll pod. Among their many uses, polls can be used to cast votes on options, to perform a knowledge check or to get to know your audience. A poll question can be formatted as multiple choice, multiple answer or short answer, depending upon the platform used.

Presenter: A presenter has moderate control over a classroom. They can share content already loaded in the classroom. They can share content from their computer. They can share their screen with all attendees, chat and broadcast live audio and video. They can also perform all of the tasks a participant can.

Ribbon: A term interchangeable with "bar," such as the Menu bar or ribbon.

Role: A classification of attendee (e.g., participant, presenter, host).

Share pod: In a share pod, a host or presenter can share their screen to collaborate with attendees. For example, you can display a presentation or document, or share your screen, allowing attendees to follow your movements on your desktop or in a specific website or application.

Status: By default, participant status is blank. Participants can change their status. When a participant selects a status, an icon appears next to their name. Participants can clear their status at any time during a meeting.

Virtual classroom: This is an online learning environment, hosted by a web conferencing platform such as Adobe Connect, Zoom, Microsoft Teams or WebEx.

VoIP: VoIP, or Voice over Internet Protocol, is a technology that allows attendees to connect to audio using their computer's microphone and speakers—internal or external—to communicate with other participants without any telephone technology required.

Web links pod: Using a web links pod, hosts and presenters can share websites with other attendees, causing sites to open automatically on attendees' computers.

Whiteboard: Virtual whiteboards are used for the same purposes as real whiteboards: to permit attendees to interact during activities.

What is the Gist of Chapter 3?

The financial literacy life-cycle approach ensures you or a CFS provide relevant financial information during a Sailor's professional and personal development. Your touchpoint toolbox will assist you in educating clients at the right time with the right information to ensure their financial wellness. You are also responsible for providing PFM core services, including financial education and training, counseling, as well as financial I&R. Each core service is an important part of ensuring financial wellness within the Navy community. Make sure you understand the proper implementation of each service. Also remember that by providing your services virtually, you broaden the PFM program's client base and can spread financial wellness to a larger audience.

What Does the Acronym Mean?

CP: Continuation Pay

CFPB: Consumer Financial Protection Bureau

CFS: Command Financial Specialist

CMT: Common Military Training

CNIC: Commander, Navy Installations Command

eFPW: Electronic Financial Planning Worksheet

FTC: Federal Trade Commission

I&R: Information and Referral

JKO: Joint Knowledge Online

LMS: Learning Management System

OPNAVINST: Office of Chief of Naval Operations Instruction

PCS: Permanent Change of Station

SFFC: Solution-Focused Financial Counseling

TSP: Thrift Savings Plan

Chapter 4: Promoting PFM Services

After reviewing this chapter, you should be able to:

- ✓ Identify the importance of marketing the PFM program and understand the basics of marketing.
- ✓ Recognize the PFM program's major target audiences and how to tailor marketing messaging to each.
- ✓ Understand how networking and collaboration can increase PFM clients.

Why Do I Need to Market the PFM Program?

Just because you offer it does not mean they will come. Your Navy community must be made aware of financial workshops and counseling services. Also, commands and other stakeholders must understand how your services positively affect clients before they feel comfortable making referrals. Last, clients must see the benefits of your services before they will invest their time and energy to participate. This all requires marketing and outreach.

Being a proactive PFM requires you to reach out to command leadership and Command Financial Specialist (CFS) teams to sell your services and how you can assist in their overall mission. In CFS training, we stress the importance of CFSs establishing a strong relationship with their leadership to get their buy-in for their local CFS program. You as a PFM must do this as well!

How Can I Contribute to Marketing the PFM Program?

The PFM program is often a part of the installation's Fleet and Family Support Center (FFSC) marketing plan. You may not be directly involved in all PFM marketing. Your FFSC will have a marketing plan that guides your program's marketing efforts and is composed of marketing strategies and distinct campaigns for each program and service. However, there are still many opportunities for you to market the PFM program. Before you start, make sure you know the basics of marketing and your location's marketing guidelines. Most FFSCs have a marketing standard operating procedure (SOP) that outlines the rules and standards you must follow when marketing the PFM program. Talk with your supervisor or installation marketing team for more information.



Note

Per OPNAVINST 1740.5D, *United States Navy Personal Financial Management Program*, PFM staff are responsible for raising awareness on personal financial concerns and the assistance available to Sailors and their families.



In the WFL Guide

Chapter 10: Communication and Marketing outlines communication and marketing best practices.

Marketing Definitions

Product: Although no money exchanges hands, you are still selling a product. Your sales pitch will be different for each product (or service) you promote. For example, your marketing language should be different for advertising financial workshops as opposed to personal financial counseling.

Target audience: The group to which your advertisement is aimed. Identifying a target audience is important because it affects where and how you market. For example, how would you market a retirement planning workshop differently from a car buying workshop? Your target audience for the retirement planning workshop is more mature Sailors, so your marketing should focus on Facebook, the transition office, leadership groups, etc. On the other hand, the target audience of a car buying workshop is younger Sailors. You would focus your marketing on Instagram, the galley, liberty centers, the gym, etc.

Market research: An activity or action to gather information about your customers' needs and wants. With every problem there is an opportunity. Understanding your clients' problems allows you to tailor the PFM program to their needs, offering them opportunities to reach financial wellness. Your research can be formal, such as surveys or focus groups, or informal, such as asking CFSs their opinion on personal financial problems and/or possible workshop topics.

What's in it for me (WIIFM): The benefit the buyer thinks they will get from the product or service. This can be different for each target audience. Your marketing message should give the target audience a reason to spend their valuable time with you.

Awareness campaign: A sustained effort to educate the Navy community on an issue and boost awareness about the PFM program. For example, you can plan outreach events and educational messages in April for Financial Literacy Month. Ask your supervisor for your installation's monthly observations calendar.

When planning a campaign, ask yourself the following questions:

- ▶ What do you hope to accomplish with the campaign?
- ▶ What is the core message?
- ▶ Who is the target audience?
- ▶ What marketing platform works best to reach my target audience?



Notes

When drafting a marketing message, consider possible barriers that keep individuals from using PFM services. Remember, you are asking someone to show you physical documentation of their spending habits. They are handing over their bank statements, savings information, credit card information, etc. Personal financial counseling is just that—personal. Individuals may feel uncomfortable, exposed, stupid, intimidated, ashamed, embarrassed, nervous, etc. These are huge barriers, but proper messaging about privacy and nonjudgmental advice can remove these barriers and get you more clients.



Insider's Secret

Your market research can help you craft the perfect WIIFM. Are you getting feedback from CFSs that there are problems with security clearances? Stress the need for credit and debt management to your customers. Do demographics show a large group retiring? Emphasize the importance of understanding Thrift Savings Plan (TSP).

Marketing Platforms

Start any marketing plan by coordinating with your supervisor and center's marketing team. If your installation markets through the Morale, Welfare and Recreation (MWR) marketing office, they can be an important partner in marketing your program and workshops. They may build marketing materials, launches awareness campaigns, support installation events and oversee sponsorship. They are your partner in all things marketing. Start any marketing plan by coordinating with MWR.

Another partner is the base Public Affairs Office (PAO), which writes stories and covers events and can obtain local TV, radio coverage and social media coverage. They can help you produce and air public service announcements that run on closed-circuit TVs aboard ships.

There are several marketing platforms, especially your PFM calendar, that you can easily use to market your workshops and services. However, before you send anything, make sure you get approval from your supervisor and submit a marketing request that follows the local marketing policy. Correspondence, such as email blasts, plan of the day briefs or newsletters, can be used effectively. For example, write an article on the benefits of personal financial counseling and ask your installation ombudsmen to add it to their newsletters.

Print media still has an important role in marketing your program and services. Flyers and posters in heavily trafficked areas are an excellent way to promote workshops. Also, many installations will have an electronic means of displaying flyers and posters (e.g., TV monitors in stores or marquees at installation entrances).

Social media can also be an effective and no-cost platform to get the word out about your workshops and services. When we think of social media, we often focus on digital flyers and short articles; however, short videos and images with stories can be a powerful way to promote your services. For example, ask a client to post their budgeting success story on social media.



Note

The Office of Financial Readiness (FINRED) has media kits, print-ready products and posters that can be downloaded for free. Visit finred.usalearning.gov and click Service Providers and Leaders > Media Kits (<https://finred.usalearning.gov/SPL/Media>).

FINRA Foundation (formerly [saveandinvest.org](https://www.finrafoundation.org/)) is a great resource for the myFICO credit score tool as well as marketing downloads. (<https://www.finrafoundation.org/saveandinvest>).

Thrift Savings Plan (TSP) has fact sheets, booklets and flyers that can be ordered or downloaded. Visit [tsp.gov](https://www.tsp.gov), scroll to the bottom, and click News and Resources and Forms and Resources (<https://www.tsp.gov/news-and-resources>).

Marketing to Specific Customers

One of the benefits of identifying your target audience or segmenting your customer base is that you can develop customized PFM marketing plans and campaigns. Below are some tips on tailoring your message to specific PFM customers.

Chapter 4: Promoting PFM Services

Command Leadership: When marketing directly to command leadership either through the CFS team, command representative or personally, make sure you convey the importance of PFM services to their personnel. Because the primary focus for command leadership is mission-focused and mission-ready, the command's interest and support depend on how well the PFM program can help command members maintain mission readiness. Also, command leadership is interested in metrics and data. Your marketing strategy can cite studies or statistics on personal finance issues and then demonstrate how using PFM services addresses those issues to increase readiness and retention. Ultimately, you and the command CFS team gain command support by appealing to their need for mission excellence by marketing how personal financial readiness equates to mission readiness.



Notes

Per SECNAVINST 1740.4A, PFM must "conduct, at least quarterly, an area-wide PFM awareness forum with CFSs to address current issues in their commands, training on new developments, initiatives, or specific topics of interest, and answer questions CFSs may have. At a minimum, the following personnel should be invited: Senior Enlisted Advisors, CFSs, and Command Career Counselors/Career Planners. Meeting reports (minutes) will be provided to the cognizant commanding officers."

Command Representative Program: One way FFSC programs and services are marketed is through the FFSC's Command Representative Program. Each installation's Command Representative Program is different; therefore, review your FFSC's policy on how this program works at your installation. This could be a valuable tool to advertise your upcoming PFM events. The program is designed to serve the needs of commands by providing a primary point of contact at the FFSC. A command representative is an FFSC staff member assigned to work specifically with a command. You may have command representative responsibilities in addition to working closely with other command representatives to market, schedule and deliver programs. The program:

- ▶ Provides information to commands on available FFSC educational programs and available services.
- ▶ Encourages the use of FFSC programs and services by the commands.
- ▶ Customizes services to meet the needs of the commands.
- ▶ Helps deploying commands prepare crew and families for deployment.
- ▶ Gives commands a primary point of contact at the FFSC and a referral point for services available in the civilian and military communities.

A command representative:

- ▶ Markets FFSC programs, including the CFS, to command leadership.
- ▶ Schedules FFSC workshops and briefs for commands and their Family Readiness Groups (FRGs).
- ▶ Maintains contact with their command, as well as FRGs and ombudsmen.

Chapter 4: Promoting PFM Services

The command representative also schedules meetings with command leadership to explain the benefits of FFSC programs for the command, the service members and their families. This meeting allows the command leadership to ask questions about FFSC programs, services and resources. The command representative should focus on the command's needs and how FFSC programs and services can empower service members and families to successfully meet the challenges of a military lifestyle. You can help by providing your command representatives with information and data on how PFM services can improve command climate and overall mission readiness.

Target Audience	Recommended Marketing Tools	
Command Leadership	Email PAO	Website PFM training calendar
Service members	Plan of the day/Plan of the week PAO Website	Social media Posters/digital displays PFM training calendar
CFSs	Email Digital articles or newsletters PFM training calendar	
Navy families	Social media Posters/digital displays Website	Digital articles PFM training calendar
Community organizations	Newsletters Email blasts PFM training calendar	

CFS training: If an installation is designated as a CFS training site, you are responsible for marketing CFS training. You and the command representatives should actively market the course to command leadership, including career counselors and officers. Make sure you highlight the benefits of having trained CFSs embedded in their commands. CFS training can also be marketed to potential CFSs through message traffic, base email, leadership meetings and trainings, and in the command's plan of the day and plan of the week. Don't forget to actively market the CFS training schedule at least eight weeks prior to the start date.



Note

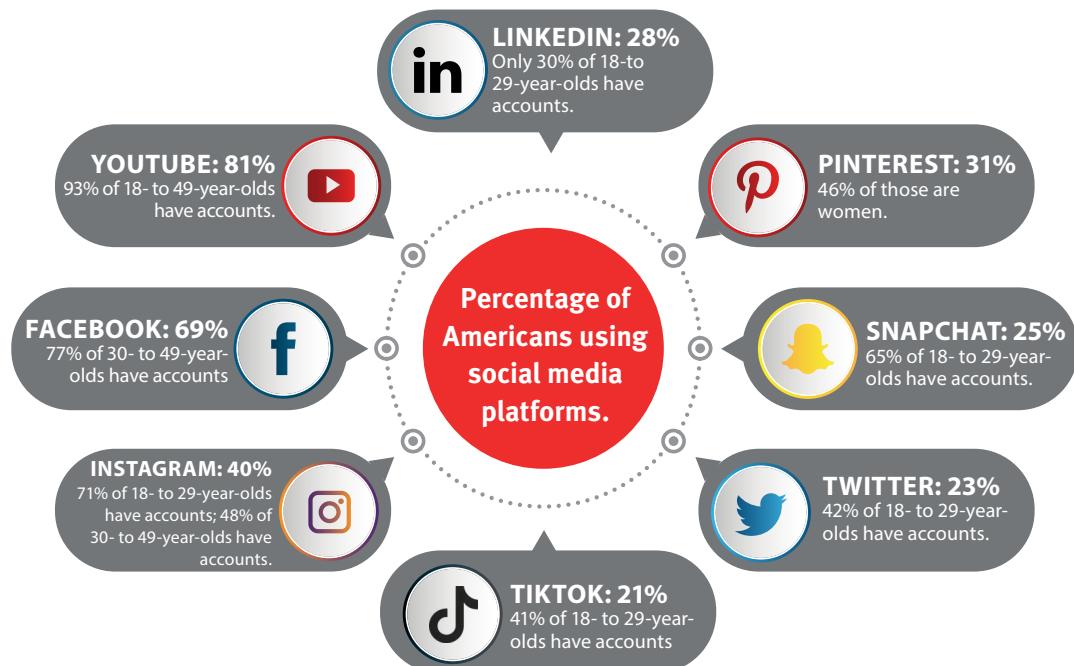
Per OPNAVINST 1740.5D, the PFM program must "make the command financial specialist training course available with sufficient periodicity and locations to meet demands and optimally offer 25 to 30 student quotas per class. Command financial specialist training locations must serve as quota control for command financial specialist training."

Chapter 4: Promoting PFM Services

CFSs: As the PFM, your role is to support your local CFS teams. You will market to CFSs in two ways. First, the PFM program can be marketed to CFSs who will use PFM services, such as additional trainings, workshops and resources. Second, you can market your program to CFSs who can encourage service members to use PFM services. The collaborative working relationship between the PFM staff and the CFS provides an important conduit for information about PFM target audiences and ways to market to those audiences.

Service members: One way to reach service members is through their commands. All service members are required to read the command's plan of the month, plan of the week and/or plan of the day; therefore, this can be a great place to highlight the PFM program. For example, you can provide CFSs or command leadership with short PFM marketing materials to insert in their emails. Another way to market the PFM program to service members is through command indoctrination (INDOC) programs. Each command has a process the service members follow when they transition into and out of that command. Financial literacy is a mandatory portion of all INDOC briefs. Make sure the CFSs who are part of the INDOC process are familiar with the financial brief. Better yet, offer to co-facilitate the INDOC brief using the touchpoint curriculum.

Navy families: You can't assume active-duty service members are going to share information about the PFM program with their Navy families. Therefore, developing a marketing plan aimed at Navy spouses requires more traditional marketing methods. When marketing to family members, consider segmenting the groups before you design your marketing plan. Age, income and financial experience are factors that affect the types of financial knowledge they want and/or need, as well as what marketing platform will reach them. Partnering with ombudsmen is one way to connect with Navy families. Send ombudsmen personal finance information to add to their newsletter and/or volunteer to give a financial brief at the ombudsmen assembly.



*Pew Research Center's Social Media Fact Sheet February 2021.
This is not a comprehensive list but meant as an example.

Insider's Secret

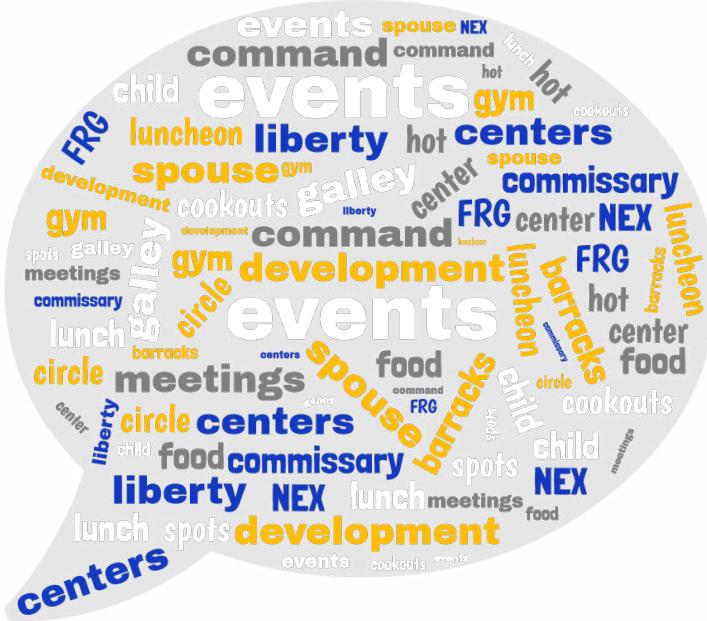
Your role is to support your local CFS teams. By creating a CFS email distribution, you'll be able to pass along PFM program updates, workshop schedules and resources. A great way to create your list is to partner with your FFSC's command representative.

Chapter 4: Promoting PFM Services

How Else Can I Promote PFM Services?

Marketing research shows that 90% of new business comes from word-of-mouth recommendations, direct networking and building professional relationships. When you provide an awesome service, your client will tell others. So, keep providing amazing solution-focused counseling and remind your clients to spread the word. Networking, such as short command briefs, information tables or just getting out of the office and networking, is another area that can bring in clients.

Where Can I Network?



Collaboration

Building professional relationships for referrals is another way to increase your clients. Getting a referral can be as simple as making sure the right people know about your services and contact information, but often a referral requires more. Consider a referral from a Family Advocacy Program (FAP) victim advocate who has an abused spouse that needs to develop a budget to estimate their financial situation. This type of referral requires trust, respect and faith in your professionalism. You can't get that from a business card. You must build a meaningful collaborative relationship.

Collaboration describes work that individuals and organizations do together to achieve mutually satisfying outcomes. You can start building collaborative relationships with co-workers in other FFSC programs. Get to know how all FFSC programs can help your clients and remind them how personal finance intersects with all FFSC program areas. Sell yourself to your fellow FFSC staff and show how PFM touchpoint curriculum touch every program with the FFSC. The table *Personal Finance Touches All FFSC Programs* provides ideas on how the PFM program can assist customers in each FFSC program.



In the WFL Guide

Chapters 12 through 21 provide an overview of programs under Work and Family Life (WFL) and how they intersect.

Chapter 4: Promoting PFM Services

Personal Finance Touches All FFSC Programs		
FFSC Program	Example of PFM Support	Touchpoint Curriculum
Deployment Readiness Support	You can help families prepare a post-deployment budget as they adjust to income reduction through the loss of family separation pay and/or hostile fire pay.	TC 12A Pre-Deployment Preparation TC1 12B Post-Deployment
Ombudsman Program	You can be ready to assist ombudsmen with financial resources when they are notified of a family in need.	TC 7 Marriage TC 8 Welcoming Your First Child TC 9 Preparing for Divorce
Transition Assistance Program (TAP)	You can help transitioning service members project fluctuations in their monthly income and expenses as they transition to civilian life.	TC 5 Vesting in the Thrift Savings Plan (TSP)
Relocation Assistance Program (RAP)	You can educate families on calculating cost-of-living changes from old duty station to new duty station.	TC 3 Permanent Change of Station (PCS)
Family Employment Readiness Program (FERP)	You can educate military spouses on how to pay less in state taxes by using the Military Spouses Residency Relief Act (MSRRA).	TC 7 Marriage
Life Skills Education	Financial stress can contribute to disagreements and heated arguments and is one of the top 10 reasons for divorce. You can facilitate communication skills among couples by helping them create financial goals.	TC 7 Marriage TC 9 Preparing for Divorce TC 11 Leadership Training
Exceptional Family Member Program (EFMP)	The needs of an exceptional family member can strain the family budget. You can help EFMP families plan for unexpected expenses that can occur with a special needs family member.	TC 10 Disabling Sickness or Condition
Clinical Counseling	Financial wellness equals mental wellness. Your guidance on how to meet financial goals can provide clients a boost in their mental wellness.	TC 12A Pre-Deployment Preparation TC 12B Post-Deployment
Sailor Assistance and Intercept for Life (SAIL)	Financial stress is a significant risk factor for suicide and suicidal ideation. You can help Sailors in financial despair create plans that lead them to better personal financial wellness.	TC 2 First Duty Station
Family Advocacy Program (FAP)	Disagreements over finances can escalate to domestic abuse. You can coach couples on how to communicate effectively about finances and help them create a personal financial plan cooperatively.	TC 7 Marriage TC 8 Welcoming Your First Child
New Parent Support (NPS)	Babies are expensive, and you can help by showing new parents areas in their budget that can be adjusted to compensate for the extra expenses.	TC 8 Welcoming Your First Child
Sexual Assault Prevention and Response (SAPR)	You can help a victim to financially prepare for an expedited transfer and provide a warm handoff to the gaining installation's PFM.	TC 11 Leadership Training
Navy Gold Star (NGS) Program	You can help Navy Gold Star families navigate the many benefits and resources the program offers.	TC 10 Disabling Sickness or Condition

Chapter 4: Promoting PFM Services

Other Key PFM Partners

The **Navy-Marine Corps Relief Society (NMCRS)** is a private, nonprofit, volunteer service organization. NMCRS's mission is to provide, in partnership with the Navy and Marine Corps, financial, educational and other assistance to eligible members of the U.S. naval services. They also provide short-term, emergency and need-based financial assistance. NMCRS offers financial counseling, no-interest loans, grants, various support services and referrals to other community-based resources when available. Assistance is free.

The **Region Legal Service Office (RLSO)** offers free consultation and services on various legal issues—including divorce, leases, identity theft and contracts—that have a financial component. RLSO provides counseling and assistance with personal legal problems, claims services, etc. Additionally, commercial entities that want to give personal financial management presentations on base must go through the RLSO for approval.

The **American Red Cross Emergency Service Center** delivers around-the-clock emergency communication services to active-duty military personnel and their families. American Red Cross Emergency Services are available to all members of the armed services and their families. Active-duty and community-based military members can use the Red Cross to provide emergency communications, emergency financial assistance and counseling.

Chaplains are religious leaders, such as ministers, priests and rabbis, who provide counseling, prevention programs and family enrichment programs to service members and their families. They can help service members adjust to military life, interpersonal relationships and spiritual problems.

Military One Source (MOS) provides 24/7 connection to information, answers and support to help members reach goals, overcome challenges and thrive. Active duty service members and their dependents are eligible to use the program anytime, anywhere. They provide information for tax services, spouses employment help, webinars, online training and much more (www.militaryonesource.mil).

Insider's Secret

Out of office? Give your customer options for personal financial support. For example:

For immediate financial needs please contact:

- Your local CFS.
- NMCRS.
- Military One Source.

What is the Gist of Chapter 4?

Marketing PFM workshops and services is an important part of the program's success. The more clients that attend your workshops and use your personal financial counseling services, the better your installation's overall financial wellness. You can personally help spread the word by participating in formal marketing campaigns, networking directly with potential clients and building collaborative relationships to increase referrals.

What Does the Acronym Mean?

CFS: Command Financial Specialist

EFMP: Exceptional Family Member Program

FAP: Family Advocacy Program

FERP: Family Employment Readiness Program

FFSC: Fleet and Family Support Center

FINRED: Office of Financial Readiness

FRG: Family Readiness Group

FTC: Federal Trade Commission

INDOC: Indoctrination

MWR: Morale, Welfare and Recreation

MOS: Military OneSource

NGS: Navy Gold Star Program

NMCRS: Navy-Marine Corps Relief Society

NPS: New Parent Support

PAO: Public Affairs Office

PCS: Permanent Change of Station

RAP: Relocation Assistance Program

RLSO: Region Legal Service Office

SAIL: Sailor Assistance and Intercept for Life

SAPR: Sexual Assault Prevention and Response

SOP: Standard Operating Procedure

TAP: Transition Assistance Program

TSP: Thrift Savings Plan

WFL: Work and Family Life

Chapter 5: Program Management

After reviewing this chapter, you should be able to:

- ✓ Understand how to document and evaluate personal financial management (PFM) services provided to clients.
- ✓ Implement the PFM program confidentiality and privacy standards.
- ✓ Maintain required professional certifications and personal financial knowledge.

What is My Role in Program Management?

We know the PFM program positively affects thousands of Sailors and their families. However, it is important to back this statement up with data. Your role is to clearly document your services and participate in evaluation of the program while still maintaining clients' confidentiality and privacy. This is a balancing act that requires you to understand and follow the policies and procedures surrounding record keeping, evaluations and assessments, and client confidentiality. To continue to provide Sailors and their families the highest quality of personal financial support, all PFMs must obtain the appropriate certifications and continually invest in their professional development.

How Do I Document My Services?

The Fleet and Family Support Management Information System (FFSMIS) is the official scheduling and data collection tool for the Fleet and Family Support Program (FFSP). It supports program management and reporting for Commander, Navy Installations Command (CNIC) headquarters personnel, regional managers and Fleet and Family Support Centers (FFSCs). A secure, electronic, web-based application, FFSMIS provides PFMs a way to track their counseling sessions, information and referral (I&R), group programs and outreach events, as well as giving them the capability to generate reports. It is important to accurately record your services in FFSMIS because these reports are used to inform staffing decisions for the PFM program.



Note

Accurately reporting in FFSMIS is an important part of your job and can affect staffing at your site. Talk to your supervisor about FFSMIS training, local FFSMIS policies and setting up an FFSMIS account. Refer to the FFSMIS User Guide for additional information.

Insider's Secret

The PFM program does not maintain case notes on clients. FFSMIS is used to tracking client numbers, not as a case management system.

Chapter 5: Program Management

FFSMIS Documentation

There are two sides to entering information in FFSMIS.

Side 1: Scheduling. This lets you record how your time is used.

Side 2: Production or Service Delivery. This side lets you document what programs you are spending your time on.

Throughout this section, we are going to outline scenarios that you are likely to encounter and enter in FFSMIS as a PFM. The scenarios presented are a(n):

1. TSP Brief
2. Case Consultation
3. I&R
4. Individual Consultation
5. CFS Workshop
6. Outreach
7. TAP Workshop

For each scenario, we provide screen shots and step-by-step guidance for entering each scenario in FFSMIS. As always, you should talk to your supervisor about documenting your time in FFSMIS and to educate yourself about local best practices regarding FFSMIS entry.

Scenario 1: TSP Brief

For example, you provided a one-and-a-half hour TSP brief to a command.

Side One Example

Under the “Appointments” tab, click “New Appointment,” enter information and save.

The screenshot shows the FFSMIS Appointments page with the 'New Appointment' tab selected. The form includes fields for Location (redacted), Customer (VP-201 TSP Brief), Type (PFM | Provide Training), Appointment Date (Mon, Jan 10, 2022 - 9:00 am, 2 hrs), and Provider (redacted). The 'Program' dropdown is set to 'Personal Financial Management (PFM)'. The 'Appointment Type' dropdown is set to 'Provide Training'. The 'Duration' dropdown is set to '2 hrs'. A calendar for January 2022 shows the appointment scheduled for Monday, January 10, 2022, from 9:00 am to 11:00 am. The 'How will this be delivered?' field is set to 'In Person'. The 'Number of Attendee' field shows '55 5'. The 'Notes' field contains 'Basic TSP Brief'. The 'Recurrence Options' dropdown is set to 'None'. At the bottom are 'Save' and 'Clear' buttons.



Insider's Secret

The two sides, or elements, of FFSMIS may be described in multiple ways: production, schedule, quantitative and/or qualitative side. No matter what terms your PFM team use, it is important that you understand how to enter information in FFSMIS. Observe others entering FFSMIS information, have an experienced PFM sit with you as you enter your information and/or ask a supervisor to review your FFSMIS numbers for accuracy.

Chapter 5: Program Management

Side Two Example

Side two of FFMIS is where you provide more details about your sessions or events using the contact or group notes section. Create a group contact note by clicking "Group Programs" and enter the information, including "Participant Information," "Participant Details," "Time Consumed," etc. When the form is completed, click "Commit."

FFSMIS ★ ★ ★

13:34

MY FFSC CLIENTS REPORTING SCHEDULING I & R 1 ON 1 CONTACT GROUP PROGRAMS HELP

Group Programs

*Group Type: Command Operational Stress Control Information Included: No
*Type of Contact: In Person
*Program Category: PFM
*Program Type: Thrift Savings Plan

PARTICIPANT INFORMATION

	Army	Navy	Air Force	Marines	Coast Guard	DoD	Civilians	Totals
Active Duty:	55						55	55
Reservists:							0	0
Retired:							0	0
Family Members:							0	0
Branch Total:	0	55	0	0	0	0	0	55

ACTIVE DUTY PARTICIPANT DETAILS

Number of:	E1-E3	E4-E6	E7+
12	25	8	
W1-W5			
O1-O3	8	2	0
O4-O6			
O7+			
Total	55		

TIME CONSUMED DURING TRAINING/WORKSHOP

By FFSC Staff: *Program Begin Date: 1/10/2022
Time Spent: 2 Hours 0 Mins

By Partner/Guest Speaker:
Time Spent: 0 Hours 0 Mins

Partner Agency: DoD VA SBA VOL ED

PROGRAM REQUESTOR INFORMATION

Program for Command: [redacted]
Program Physically Delivered at: FFSC sponsored off-site
*Deployment Related: No
Provider's Name: [redacted]

Commit Reset Cancel

Scenario 2: Case Consultation

Case consultation provides a way to document your time to discuss clients with other FFSC staff. Each one-on-one contact will need to be entered separately. Examples of case consultations include:

- ▶ Providing information to a clinician about a client you referred to them.
- ▶ Receiving information from a clinician who referred you a client.
- ▶ Discussing capstone requirements with a TAP coordinator.
- ▶ Inquiring about a complicated financial topic such as security clearances, student loans, etc.

Chapter 5: Program Management

Side One

For example, you referred a client to FFSC non-medical counseling services after a divorce touchpoint appointment. You spent 30 minutes discussing the client's concerns with the clinician. Under the "Appointments" tab, click "New Appointment," enter information and save. Note that "Appointment Type" is "Case Consultation". Then click "1 ON 1 Contact" and complete "Contact" information and click "Commit."

The screenshot shows the FFMSIS Appointments module. The "Program" dropdown is set to "Personal Financial Management (PFM)". The "Appointment Type" dropdown is set to "Case Consultation". The "Duration" is set to "30 mins". The "Appointment Date" is "Wed, Jan 12, 2022 10:00 am, 30 mins". The "Customer" dropdown is set to "Case Consultation Jax (Change)". The "Baker, John" contact is selected. The calendar shows a grid for January 9, 2022, with a 30-minute slot highlighted. The "Notes" field contains "Case Consult with Clinical". The "Recurrence Options" dropdown is set to "None". The "Save" and "Clear" buttons are at the bottom.

1. Use the "Program" drop-down to select Personal Financial Management (PFM). This will open your work calendar.
2. Click "Change" and create generic entry.
3. Select "Case Consultation."
4. Enter length of time.
5. Under "Calendar Options," adjust date and time.
6. Choose "In Person."
7. Adjust "Number of Attendees" if spouse attends.
8. Add "Notes" on the type of appointment; do not add any PII.
9. Select "None."
10. Click "Save."

Side Two

Case consultations do not require data entry on side two because there is no direct contact with a client.

Scenario 3: I&R

I&R provides you a way to document your time for client interaction of less than 15 minutes. I&Rs are typically tallied daily and entered in FFMSIS at the end of the day. Examples of I&R include:

- ▶ Referring a client to the Navy-Marine Corps Relief Society (NMCRS) for emergency assistance.
- ▶ Answering a question posted on social media.
- ▶ Responding to career counselor's question about a transition budget.
- ▶ Providing an overview of FFSC programs to a walk-in client.



In the WFL Guide

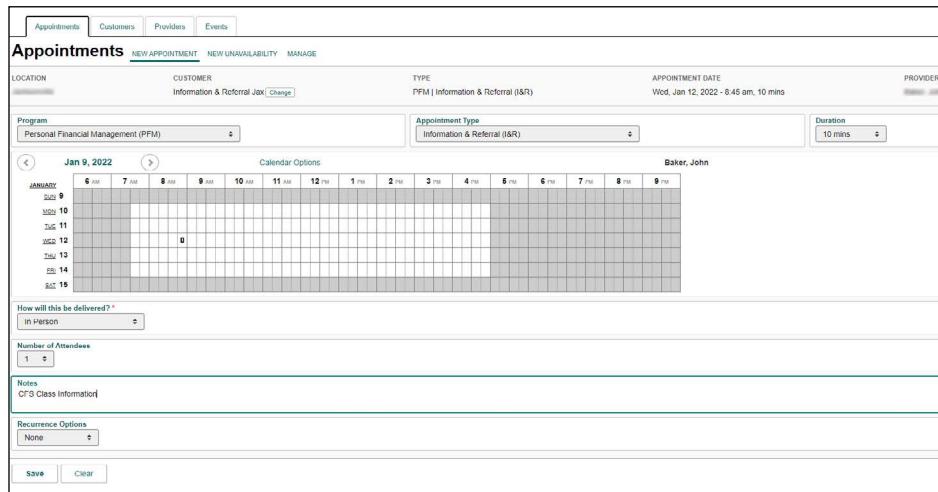
Chapter 6: Documentation

provides more information on record keeping in FFMSIS.

Chapter 5: Program Management

Side One

For example, you provided information about the next CFS course to a Sailor who walked into the office. Under the “Appointments” tab, click “New Appointment,” enter information and save.



The screenshot shows the 'Appointments' page with the 'NEW APPOINTMENT' tab selected. The calendar for January 9, 2022, is displayed, showing a 10-minute appointment for 'Baker, John' at 8:45 am. The appointment type is 'Information & Referral (I&R)' and the provider is 'Personal Financial Management (PFM)'. Other fields include 'Customer' (Information & Referral Jax), 'Appointment Date' (Wed, Jan 12, 2022 - 8:45 am, 10 mins), 'Duration' (10 mins), and 'Notes' (CFS Class Information). Buttons for 'Save' and 'Clear' are at the bottom.

1. Use the “Program” drop-down to select Personal Financial Management (PFM). This will open your work calendar.
2. Optional: Click “Change” and create I&R customer.
3. Select “Information & Referral (I&R).”
4. Enter length of time. Must be 15 minutes or less.
5. Adjust date.
6. Choose “In Person.”
7. Adjust “Number of Attendees.”
8. Add “Notes” if needed.
9. Select “None.”
10. Click “Save.”

Side Two

Note that “Appointment Type” is Information & Referral (I&R). Then click “I&R Summary” and enter the details.



The screenshot shows the 'I&R Summary' page. The contact type is 'Walk-in', action type is 'Provide materials', program category is 'PFM', deployment related is 'No', and the number of contacts is '1'. Buttons for 'Commit', 'Reset', 'Cancel', and 'Print' are at the bottom.

Scenario 4: Individual Consultation

Individual consultation provides clients substantial information and support that takes more than 15 minutes. Each one-on-one contact will need to be entered separately and requires demographic information. Do not forget to ask your client for their branch of service and rate or rank. Examples of one-on-one contact include:

- ▶ Completing an electronic financial planning worksheet (eFPW) with a client.
- ▶ Reviewing a 12-month capstone budget via email.
- ▶ Advising a new Command Financial Specialist (CFS) on revitalizing their command PFM program.



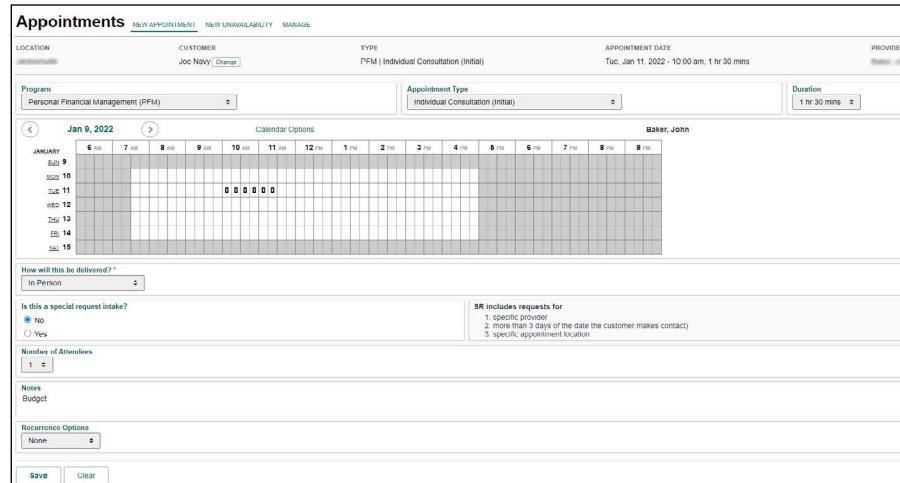
In How-to Guide

Refer to **Reporting Contacts** (Pages 69-74) for step-by-step instructions on entering counseling sessions, briefs and trainings and I&Rs.

Chapter 5: Program Management

Side One

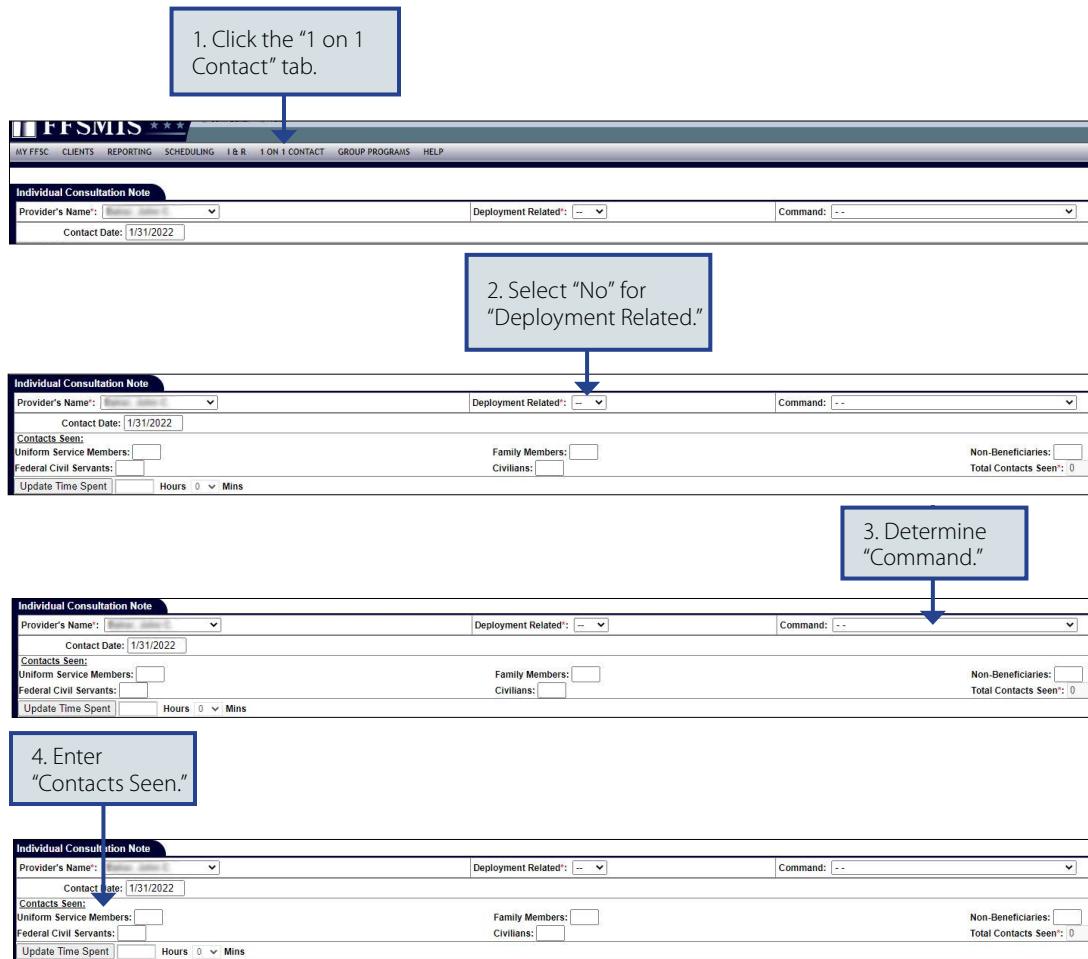
For example, you completed a one-on-one financial counseling session that lasted one-and-a-half hours. Under the “Appointments” tab, click “New Appointment,” enter information and save.



1. Use the “Program” drop-down to select Personal Financial Management (PFM). This will open your work calendar.
2. Click “Change” and update client’s profile.
3. Select “Individual Consultation (Initial).”
4. “Duration” will default to 1 hour 30 minutes (adjust if needed).
5. Under “Calendar Options,” adjust the date and time.
6. Choose “In Person.”
7. Adjust “Number of Attendees” if spouse attends.
8. Add “Notes” on the type of appointment; do not add any PII.
9. Click “Save.”

Side Two

Then click “1 ON 1 Contact” and complete “Contact” information, select the “Program Type” and click “Commit”.



Chapter 5: Program Management

5. Select "PFM" as the Program Category. This opens all the PFM program types. Select the topics covered during your one-on-one sessions

Individual Consultation Note

Provider's Name: <input type="text"/>	Deployment Related: <input type="text"/>	Command: <input type="text"/>
Contact Date: <input type="text" value="31/2022"/>		
Contacts Seen:		
Uniform Service Members: <input type="checkbox"/>	Family Members: <input type="checkbox"/>	Non-Beneficiaries: <input type="checkbox"/>
Federal Civil Servants: <input type="checkbox"/>	Civilians: <input type="checkbox"/>	Total Contacts Seen: 0
Update Time Spent <input type="text"/>	Hours 0 <input type="text"/>	Mins <input type="text"/>
CONTACT		
Program Category: <input type="text"/>		
Operational Stress Control Information Provided: <input type="text"/>	Type of Contact: <input type="text"/>	Is this a repeat contact? <input type="text"/>
In the past 12 months, have you experienced:		
Food insecurity? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Housing insecurity? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Concerns about your financial well-being? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Sponsor's Branch: <input type="text"/>	Rate/Rank: <input type="text"/>	Sponsor's Status: <input type="text"/>

6. Select "No."

CONTACT

Program Category: <input type="text"/>		
Operational Stress Control Information Provided: <input type="text"/>	Type of Contact: <input type="text"/>	Is this a repeat contact? <input type="text"/>
In the past 12 months, have you experienced:		
Food insecurity? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Housing insecurity? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Concerns about your financial well-being? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Sponsor's Branch: <input type="text"/>	Rate/Rank: <input type="text"/>	Sponsor's Status: <input type="text"/>
TAP or Relocation Related: <input type="text"/>		
Did you make a referral during this 1on1 consultation? <input type="text"/>		

7. Select "In person" or "Virtual."

CONTACT

Program Category: <input type="text"/>		
Operational Stress Control Information Provided: <input type="text"/>	Type of Contact: <input type="text"/>	Is this a repeat contact? <input type="text"/>
In the past 12 months, have you experienced:		
Food insecurity? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Housing insecurity? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Concerns about your financial well-being? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Sponsor's Branch: <input type="text"/>	Rate/Rank: <input type="text"/>	Sponsor's Status: <input type="text"/>
TAP or Relocation Related: <input type="text"/>		
Did you make a referral during this 1on1 consultation? <input type="text"/>		

8. Select "Yes" or "No."

CONTACT

Program Category: <input type="text"/>		
Operational Stress Control Information Provided: <input type="text"/>	Type of Contact: <input type="text"/>	Is this a repeat contact? <input type="text"/>
In the past 12 months, have you experienced:		
Food insecurity? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Housing insecurity? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Concerns about your financial well-being? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Sponsor's Branch: <input type="text"/>	Rate/Rank: <input type="text"/>	Sponsor's Status: <input type="text"/>
TAP or Relocation Related: <input type="text"/>		
Did you make a referral during this 1on1 consultation? <input type="text"/>		

Chapter 5: Program Management

9. During all one-on-one sessions you should ask these three questions and record the client's answers here.

CONTACT

Program Category*: [--]	Operational Stress Control Information Provided: [--]	Type of Contact*: [--]	Is this a repeat contact? [--]
In the past 12 months, have you experienced:			
Food insecurity? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Housing insecurity? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Concerns about your financial well-being? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Sponsor's Branch*: [--]	Rate/Rank: [--]	Sponsor's Status: [--]	
TAP or Relocation Related: [--]			
Did you make a referral during this 1on1 consultation? [--]			
Commit Reset Cancel			

10. Enter client's information.

CONTACT

Program Category*: [--]	Operational Stress Control Information Provided: [--]	Type of Contact*: [--]	Is this a repeat contact? [--]
In the past 12 months, have you experienced:			
Food insecurity? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Housing insecurity? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Concerns about your financial well-being? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Sponsor's Branch*: [--]	Rate/Rank: [--]	Sponsor's Status: [--]	
TAP or Relocation Related: [--]			
Did you make a referral during this 1on1 consultation? [--]			
Commit Reset Cancel			

11. Leave "TAP or Relocation Related" blank for basic budget.

CONTACT

Program Category*: [--]	Operational Stress Control Information Provided: [--]	Type of Contact*: [--]	Is this a repeat contact? [--]
In the past 12 months, have you experienced:			
Food insecurity? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Housing insecurity? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Concerns about your financial well-being? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Sponsor's Branch*: [--]	Rate/Rank: [--]	Sponsor's Status: [--]	
TAP or Relocation Related: [--]			
Did you make a referral during this 1on1 consultation? [--]			
Commit Reset Cancel			

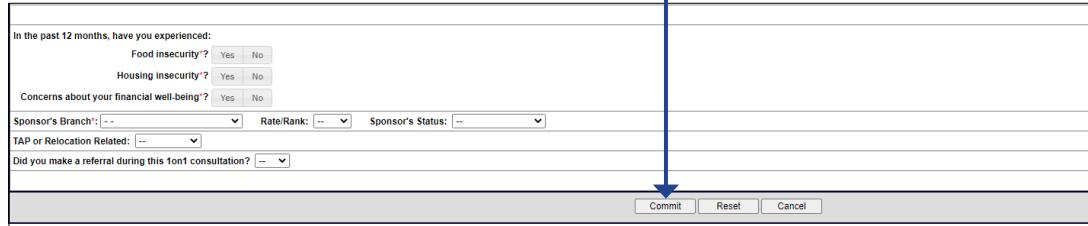
12. Answer whether you made a referral during this consultation.

CONTACT

Program Category*: [--]	Operational Stress Control Information Provided: [--]	Type of Contact*: [--]	Is this a repeat contact? [--]
In the past 12 months, have you experienced:			
Food insecurity? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Housing insecurity? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Concerns about your financial well-being? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Sponsor's Branch*: [--]	Rate/Rank: [--]	Sponsor's Status: [--]	
TAP or Relocation Related: [--]			
Did you make a referral during this 1on1 consultation? [--]			
Commit Reset Cancel			

Chapter 5: Program Management

13. Click "Commit". If this entry is successful, a red banner will display.



In the past 12 months, have you experienced:

Food insecurity? Yes No

Housing insecurity? Yes No

Concerns about your financial well-being? Yes No

Sponsor's Branch: Rate/Rank: Sponsor's Status:

TAP or Relocation Related:

Did you make a referral during this 1on1 consultation?

Commit Reset Cancel



Economic Security

Monitoring the financial well-being of service members is important. In response to Secretary of Defense Memorandum "Strengthening Economic Security in the Force", issued November 17, 2021, the Navy implemented changes to FFSMIS to help track economic security of Sailors. During all one-on-one sessions, all FFSC service providers (not just PFM) will ask clients about food, housing, and financial well-being.

Additionally, you will see five new PFM program types to help capture specific indicators of financial insecurity:

1. Food Insecurity
2. Housing Insecurity
3. Financial Well-being
4. Spouse unemployment or underemployment
5. Cost of child care

In the past 12 months, have you experienced:

Food insecurity? Yes No

Housing insecurity? Yes No

Concerns about your financial well-being? Yes No

Program Type	Time Spent
<input type="checkbox"/> Banking & Financial Services	Hours 0 <input type="button"/> Mins
<input type="checkbox"/> Bankruptcy & Garnishment	Hours 0 <input type="button"/> Mins
<input type="checkbox"/> Blended Retirement System	Hours 0 <input type="button"/> Mins
<input type="checkbox"/> CAPSTONE PFM Portion/Counseling	Hours 0 <input type="button"/> Mins
<input type="checkbox"/> Car Buying Strategies	Hours 0 <input type="button"/> Mins
<input type="checkbox"/> CFS Program	Hours 0 <input type="button"/> Mins
<input type="checkbox"/> CFS/Leadership Forum	Hours 0 <input type="button"/> Mins
<input type="checkbox"/> Consumer Awareness (ID Theft & Predatory Lending)	Hours 0 <input type="button"/> Mins
<input type="checkbox"/> Continuation Pay Touchpoint	Hours 0 <input type="button"/> Mins
<input checked="" type="checkbox"/> Cost of child care	Hours 0 <input type="button"/> Mins
<input type="checkbox"/> Credit Management	Hours 0 <input type="button"/> Mins
<input type="checkbox"/> Developing Your Spending Plan	Hours 0 <input type="button"/> Mins
<input type="checkbox"/> Disabling Sickness or Condition Touchpoint	Hours 0 <input type="button"/> Mins
<input type="checkbox"/> Divorce	Hours 0 <input type="button"/> Mins
<input type="checkbox"/> Divorce Touchpoint	Hours 0 <input type="button"/> Mins
<input checked="" type="checkbox"/> Financial well-being	0 Hours 0 <input type="button"/> Mins
<input type="checkbox"/> First Child Touchpoint	Hours 0 <input type="button"/> Mins
<input type="checkbox"/> First Duty Station Touchpoint	Hours 0 <input type="button"/> Mins
<input checked="" type="checkbox"/> Food insecurity	0 Hours 0 <input type="button"/> Mins
<input type="checkbox"/> Gambling Awareness	Hours 0 <input type="button"/> Mins
<input type="checkbox"/> Home Buying	Hours 0 <input type="button"/> Mins
<input checked="" type="checkbox"/> Housing Insecurity	0 Hours 0 <input type="button"/> Mins

Group Programs

Group programs provide a group of clients with a PFM training or brief. Each workshop or brief will be entered only once and requires demographic information. A roster can be used to collect participant information. Examples of group programs include:

- ▶ Teaching a scheduled PFM workshop at the FFSC for **clients**.
- ▶ Briefing a PFM topic that was requested by a **command**.
- ▶ Promoting the PFM program at events or meetings for **outreach**.
- ▶ Attending meetings to coordinate FFSC service delivery (considered **collateral**).

Chapter 5: Program Management

Scenario 5: CFS Workshop

Side One

For example, you are teaching a weeklong CFS course. Under the “Appointments” tab, click “New Appointment,” enter the information and save.

Appointments NEW APPOINTMENT NEW UNAVAILABILITY MANAGE

LOCATION CUSTOMER TYPE APPOINTMENT DATE PROVIDER
CFS Basic Course Jan Change PFM | Provide Training Mon, Jan 10, 2022 - 8:00 am, 9 hrs Baker, John

Program (Personal Financial Management (PFM)) Appointment Type (Provide Training) Duration (9 hrs)

Jan 9, 2022 Calendar Options Baker, John

January 6 AM 7 AM 8 AM 9 AM 10 AM 11 AM 12 PM 1 PM 2 PM 3 PM 4 PM 5 PM 6 PM 7 PM 8 PM 9 PM

Tues 10

Wed 11

Thurs 12

Fri 13

Sat 14

Sun 15

How will this be delivered? In Person

Number of Attendees 20

Notes

Recurrence Options Weekdays (M-F) Finding On 1/14/2022

Additional Appointment Dates Jan 11, 2022 Book Jan 12, 2022 Book Jan 13, 2022 Book Jan 14, 2022 Book

8:00 am Wednesday 8:00 am Thursday 8:00 am Friday 8:00 am

Save Clear

1. Under the “Program” drop-down select Personal Financial Management (PFM). This will open your work calendar.

Appointments NEW APPOINTMENT NEW UNAVAILABILITY MANAGE

LOCATION CUSTOMER TYPE APPOINTMENT DATE PROVIDER
CFS Basic Course Jan Change PFM | Provide Training Mon, Jan 10, 2022 - 8:00 am, 9 hrs Baker, John

Program (Personal Financial Management (PFM)) Appointment Type (Provide Training) Duration (9 hrs)

Jan 9, 2022 Calendar Options Baker, John

January 6 AM 7 AM 8 AM 9 AM 10 AM 11 AM 12 PM 1 PM 2 PM 3 PM 4 PM 5 PM 6 PM 7 PM 8 PM 9 PM

Tues 10

Wed 11

Thurs 12

Fri 13

Sat 14

Sun 15

2. Click “Change” and create your customer with CFS Training.

Appointments NEW APPOINTMENT NEW UNAVAILABILITY MANAGE

LOCATION CUSTOMER TYPE APPOINTMENT DATE PROVIDER
CFS Basic Course Jan Change PFM | Provide Training Mon, Jan 10, 2022 - 8:00 am, 9 hrs Baker, John

Program (Personal Financial Management (PFM)) Appointment Type (Provide Training) Duration (9 hrs)

Jan 9, 2022 Calendar Options Baker, John

January 6 AM 7 AM 8 AM 9 AM 10 AM 11 AM 12 PM 1 PM 2 PM 3 PM 4 PM 5 PM 6 PM 7 PM 8 PM 9 PM

Tues 10

Wed 11

Thurs 12

Fri 13

Sat 14

Sun 15

3. Select “Provide Training.”

Appointments NEW APPOINTMENT NEW UNAVAILABILITY MANAGE

LOCATION CUSTOMER TYPE APPOINTMENT DATE PROVIDER
CFS Basic Course Jan Change PFM | Provide Training Mon, Jan 10, 2022 - 8:00 am, 9 hrs Baker, John

Program (Personal Financial Management (PFM)) Appointment Type (Provide Training) Duration (9 hrs)

Jan 9, 2022 Calendar Options Baker, John

January 6 AM 7 AM 8 AM 9 AM 10 AM 11 AM 12 PM 1 PM 2 PM 3 PM 4 PM 5 PM 6 PM 7 PM 8 PM 9 PM

Tues 10

Wed 11

Thurs 12

Fri 13

Sat 14

Sun 15

4. Enter “Duration”

Appointments NEW APPOINTMENT NEW UNAVAILABILITY MANAGE

LOCATION CUSTOMER TYPE APPOINTMENT DATE PROVIDER
CFS Basic Course Jan Change PFM | Provide Training Mon, Jan 10, 2022 - 8:00 am, 9 hrs Baker, John

Program (Personal Financial Management (PFM)) Appointment Type (Provide Training) Duration (9 hrs)

Jan 9, 2022 Calendar Options Baker, John

January 6 AM 7 AM 8 AM 9 AM 10 AM 11 AM 12 PM 1 PM 2 PM 3 PM 4 PM 5 PM 6 PM 7 PM 8 PM 9 PM

Tues 10

Wed 11

Thurs 12

Fri 13

Sat 14

Sun 15

Chapter 5: Program Management

5. Under the "Calendar Options" adjust date and time.

Appointments NEW APPOINTMENT NEW UNAVAILABILITY MANAGE

LOCATION CUSTOMER CFS Basic Course Jax Change

TYPE PFM | Provide Training

APPOINTMENT DATE Mon, Jan 10, 2022 - 8:00 am, 9 hrs

PROGRAM Personal Financial Management (PFM)

Appointment Type Provide Training

Duration 9 hrs

Baker, John

Jan 9, 2022 Calendar Options

6 AM 7 AM 8 AM 9 AM 10 AM 11 AM 12 PM 1 PM 2 PM 3 PM 4 PM 5 PM 6 PM 7 PM 8 PM 9 PM

MON 9
TUE 10
WED 11
THU 12
FRI 13
SAT 14
SUN 15

How will this be delivered? *
In Person

6. Choose "In Person" or "Virtual."

Appointments NEW APPOINTMENT NEW UNAVAILABILITY MANAGE

LOCATION CUSTOMER Case Consultation Jax Change

TYPE PFM | Case Consultation

APPOINTMENT DATE Wed, Jan 12, 2022 - 10:00 am, 30 mins

PROGRAM Personal Financial Management (PFM)

Appointment Type Case Consultation

Duration 30 mins

Baker, John

Jan 9, 2022 Calendar Options

6 AM 7 AM 8 AM 9 AM 10 AM 11 AM 12 PM 1 PM 2 PM 3 PM 4 PM 5 PM 6 PM 7 PM 8 PM 9 PM

MON 9
TUE 10
WED 11
THU 12
FRI 13
SAT 14
SUN 15

How will this be delivered? *
In Person

7. Adjust "Number of Attendees."

CFB Basic Course Jax Change

PFM | Provide Training

Mon, Jan 10, 2022 - 8:00 am, 9 hrs

Baker, John

Program Personal Financial Management (PFM)

Appointment Type Provide Training

Duration 9 hrs

Jan 9, 2022 Calendar Options

6 AM 7 AM 8 AM 9 AM 10 AM 11 AM 12 PM 1 PM 2 PM 3 PM 4 PM 5 PM 6 PM 7 PM 8 PM 9 PM

MON 9
TUE 10
WED 11
THU 12
FRI 13
SAT 14
SUN 15

How will this be delivered? *
In Person

Number of Attendees 20

Notes

8. Add "Notes" about the specifics of the brief.

Mon 10
Tue 11
Wed 12
Thu 13
Fri 14
Sat 15

How will this be delivered? *
In Person

Number of Attendees 20

Notes

Recurrence Options
Weekdays (M-F)

Ending On
1/14/2022

Chapter 5: Program Management

9. Select "Weekdays (M-F)" and enter the ending date. This will copy the entry for all five days.

Number of Attendees: 20
Notes:
Recurrence Options: Weekdays (M-F)
Ending On: 1/14/2022

Additional Appointment Dates:
Jan 11, 2022: Book
Jan 12, 2022: Book
Jan 13, 2022: Book
Jan 14, 2022: Book
Jan 15, 2022: Book

Save Clear

10. Click "Save".

Number of Attendees: 20
Notes:
Recurrence Options: Weekdays (M-F)
Ending On: 1/14/2022

Additional Appointment Dates:
Jan 11, 2022: Book
Jan 12, 2022: Book
Jan 13, 2022: Book
Jan 14, 2022: Book
Jan 15, 2022: Book

Save Clear

Side Two

Then click "Group Programs" and enter details such as service, rank and time spent.

FFS MIS ★★★ 14:52

MY FFS SC CLIENTS REPORTING SCHEDULING I & R 1 ON 1 CONTACT GROUP PROGRAMS HELP

Group Programs

*Group Type: Client Operational Stress Control Information Included: No
*Type of Contact: In Person
*Program Category: PFM
*Program Type: CFS Basic Training

PARTICIPANT INFORMATION

	Army	Navy	Air Force	Marines	Coast Guard	DoD	Civilians	Totals
Active Duty:	20							20
Reservists:								0
Retired:								0
Family Members:								0
Branch Total:	0	20	0	0	0	0	0	20

ACTIVE DUTY PARTICIPANT DETAILS

Number of:	E1-E3	E4-E6	E7+	Total
	15	3		20
W1-W5				
O1-O3	2			
O4-O6				
O7+				

TIME CONSUMED DURING TRAINING/WORKSHOP

By FFS SC Staff: Time Spent: 9 Hours 0 Mins *Program Begin Date: 1/10/2022

By Partner/Guest Speaker: Time Spent: 0 Hours 0 Mins Partner Agency: DoD VA SBA VOL ED

PROGRAM REQUESTOR INFORMATION

Program for Command: JAX/NAS
Program Physically Delivered at: FFS SC Site
*Deployment Related: No
Provider's Name:

Commit Reset Cancel

Chapter 5: Program Management

1. Click the “Group Programs” tab.

2. Select “Client.”

3. Always “No” for PFM events.

4. Choose “In Person” or “Virtual.”

5. Choose “PFM.”

FFSMIS

MY FFSC CLIENTS REPORTING SCHEDULING I & R 1 ON 1 CONTACT GROUP PROGRAMS HELP

Group Programs

*Group Type: Client Operational Stress Control Information Included: No

*Type of Contact: In Person

*Program Category: PFM

*Program Type: CFS Basic Training

FFSMIS

MY FFSC CLIENTS REPORTING SCHEDULING I & R 1 ON 1 CONTACT GROUP PROGRAMS HELP

Group Programs

*Group Type: Client Operational Stress Control Information Included: No

*Type of Contact: In Person

*Program Category: PFM

*Program Type: CFS Basic Training

FFSMIS

MY FFSC CLIENTS REPORTING SCHEDULING I & R 1 ON 1 CONTACT GROUP PROGRAMS HELP

Group Programs

*Group Type: Client Operational Stress Control Information Included: No

*Type of Contact: In Person

*Program Category: PFM

*Program Type: CFS Basic Training

FFSMIS

MY FFSC CLIENTS REPORTING SCHEDULING I & R 1 ON 1 CONTACT GROUP PROGRAMS HELP

Group Programs

*Group Type: Client Operational Stress Control Information Included: No

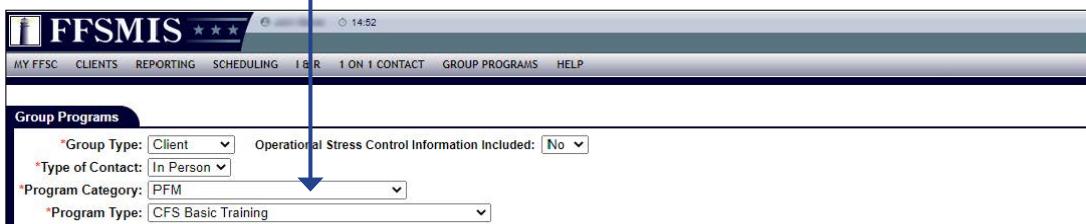
*Type of Contact: In Person

*Program Category: PFM

*Program Type: CFS Basic Training

Chapter 5: Program Management

6. Toggle through "Program Type" and select "CFS Basic Training."



FFSMIS ★★★

MY FFSC CLIENTS REPORTING SCHEDULING I&R 1 ON 1 CONTACT GROUP PROGRAMS HELP

Group Programs

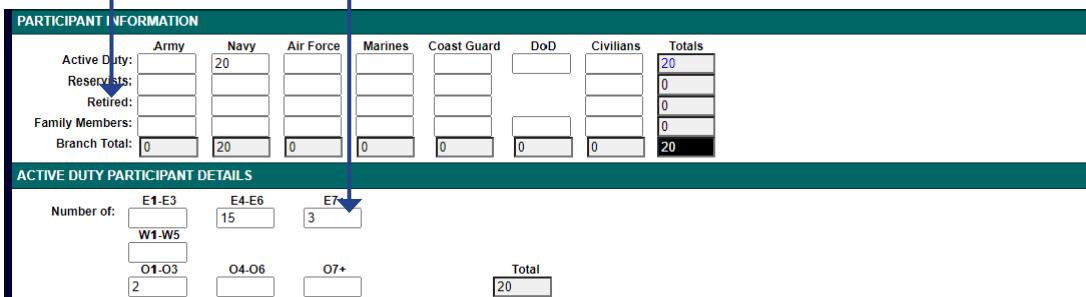
*Group Type: Client Operational Stress Control Information Included: No

*Type of Contact: In Person

*Program Category: PFM

*Program Type: CFS Basic Training

7. Enter "Participant Information" and "Participant Details." Use your CFS roster.



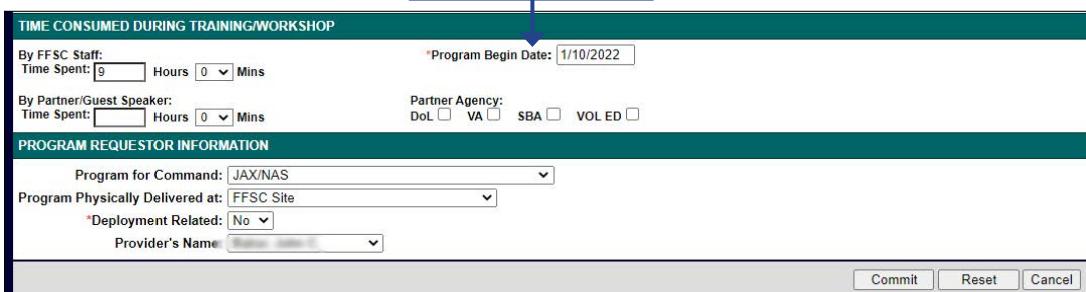
PARTICIPANT INFORMATION

Active Duty:	Army	Navy	Air Force	Marines	Coast Guard	DoD	Civilians	Totals
Reservists:	20							20
Retired:								0
Family Members:								0
Branch Total:	0	20	0	0	0	0	0	20

ACTIVE DUTY PARTICIPANT DETAILS

Number of:	E1-E3	E4-E6	E7+	Total
W1-W5	15	3		20
O1-O3	2	04-06	07+	

8. Enter time and ensure "Program Begin Date" matches your scheduler entry.



TIME CONSUMED DURING TRAINING/WORKSHOP

By FFSC Staff: Time Spent: 9 Hours 0 Mins Program Begin Date: 1/10/2022

By Partner/Guest Speaker: Time Spent: Hours 0 Mins Partner Agency: DoL VA SBA VOL ED

PROGRAM REQUESTOR INFORMATION

Program for Command: JAX/NAS

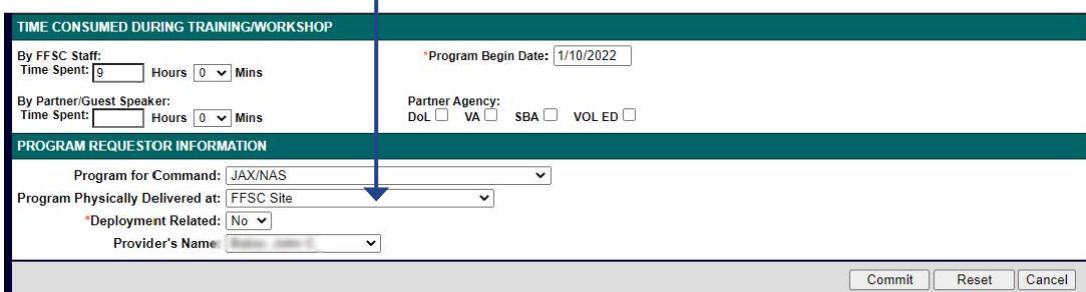
Program Physically Delivered at: FFSC Site

*Deployment Related: No

Provider's Name:

Commit Reset Cancel

9. Find command in drop-down. Determine "Program Physically Delivered at:" and whether "Deployment Related." Find your name.



TIME CONSUMED DURING TRAINING/WORKSHOP

By FFSC Staff: Time Spent: 9 Hours 0 Mins Program Begin Date: 1/10/2022

By Partner/Guest Speaker: Time Spent: Hours 0 Mins Partner Agency: DoL VA SBA VOL ED

PROGRAM REQUESTOR INFORMATION

Program for Command: JAX/NAS

Program Physically Delivered at: FFSC Site

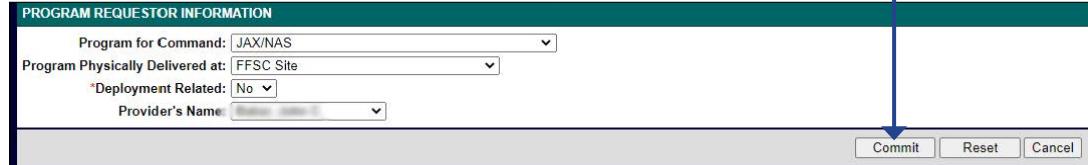
*Deployment Related: No

Provider's Name:

Commit Reset Cancel

Chapter 5: Program Management

10. Click "Commit." If this entry is successful, a red banner will display.

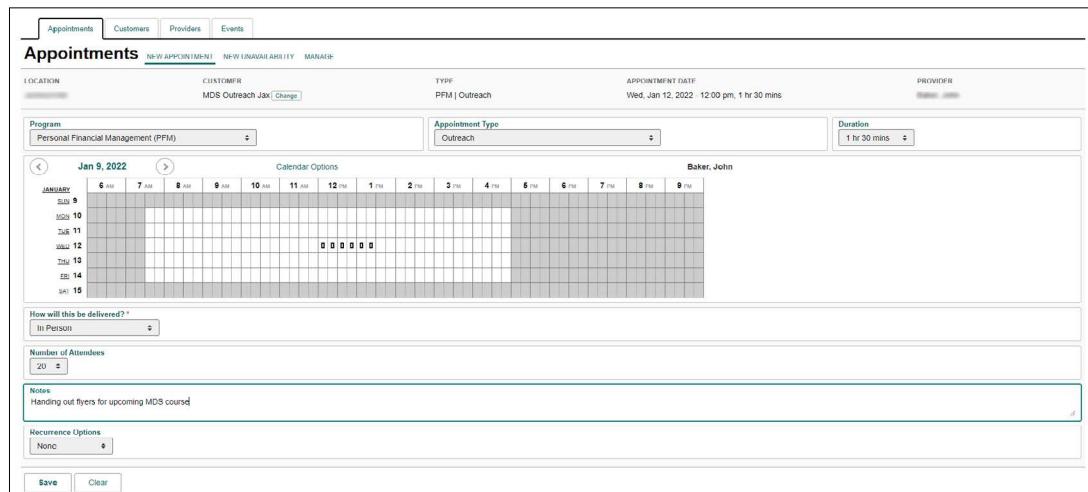


Program for Command: JAX/NAS
Program Physically Delivered at: FFSC Site
Deployment Related: No
Provider's Name: Baker, John
Commit Reset Cancel

Scenario 6: Outreach

Side One

Another group program example is documenting the hour and half spent handing out flyers for a Million Dollar Sailor Course at a single Sailor event. Under the "Appointments" tab, click "New Appointment," enter the information and save.



Appointments NEW APPOINTMENT NEW UNAVAILABILITY MANAGE

LOCATION: MDS Outreach Jax | CUSTOMER: MDS Outreach Jax | TYPE: PFM | Outreach | APPOINTMENT DATE: Wed, Jan 12, 2022 12:00 pm, 1 hr 30 mins | PROVIDER: Baker, John

Program: Personal Financial Management (PFM) | Appointment Type: Outreach | Duration: 1 hr 30 mins

Jan 9, 2022 | Calendar Options | Baker, John

How will this be delivered? In Person

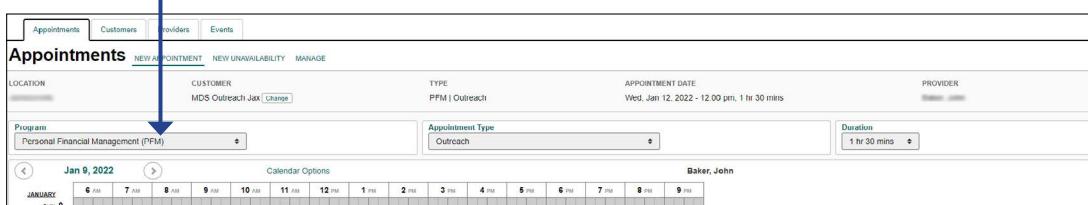
Number of Attendees: 20

Notes: Handing out flyers for upcoming MDS course

Recurrence Options: None

Save | Clear

1. Under the "Program" drop-down select Personal Financial Management (PFM). This will open your work calendar.



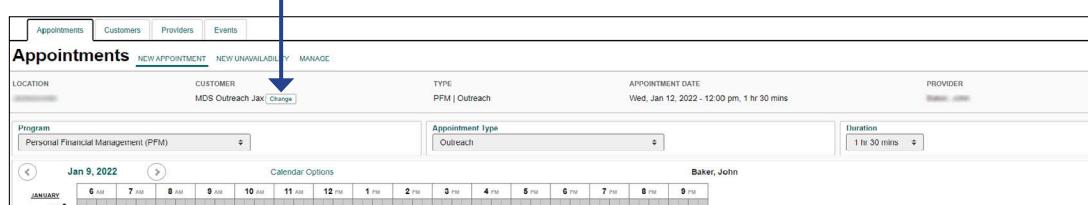
Appointments NEW APPOINTMENT NEW UNAVAILABILITY MANAGE

LOCATION: MDS Outreach Jax | CUSTOMER: MDS Outreach Jax | TYPE: PFM | Outreach | APPOINTMENT DATE: Wed, Jan 12, 2022 12:00 pm, 1 hr 30 mins | PROVIDER: Baker, John

Program: Personal Financial Management (PFM) | Appointment Type: Outreach | Duration: 1 hr 30 mins

Jan 9, 2022 | Calendar Options | Baker, John

2. Click "Change" and create your customer with outreach event.



Appointments NEW APPOINTMENT NEW UNAVAILABILITY MANAGE

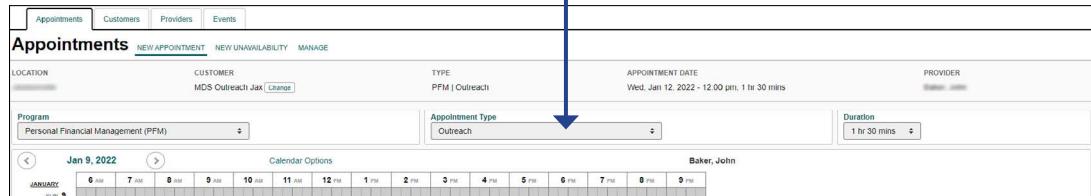
LOCATION: MDS Outreach Jax | CUSTOMER: MDS Outreach Jax | TYPE: PFM | Outreach | APPOINTMENT DATE: Wed, Jan 12, 2022 12:00 pm, 1 hr 30 mins | PROVIDER: Baker, John

Program: Personal Financial Management (PFM) | Appointment Type: Outreach | Duration: 1 hr 30 mins

Jan 9, 2022 | Calendar Options | Baker, John

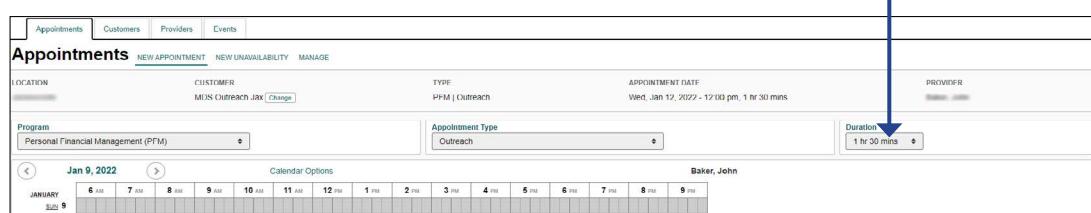
Chapter 5: Program Management

3. Select "Outreach".



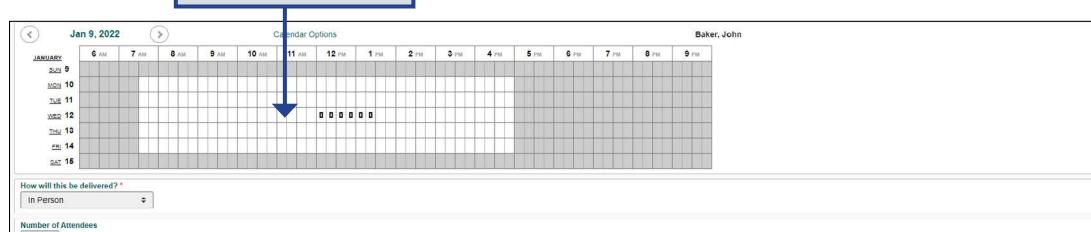
The screenshot shows the 'Appointments' screen with the 'Outreach' appointment type selected in the 'Appointment Type' dropdown. The 'Duration' field is set to '1 hr 30 mins'.

4. Enter "Duration." If over 1.5 hours, add additional time using the "Manage" tab after you save the entry.



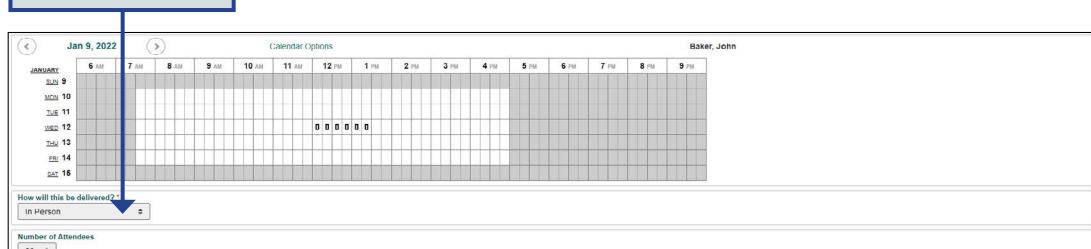
The screenshot shows the 'Appointments' screen with the 'Outreach' appointment type selected in the 'Appointment Type' dropdown. The 'Duration' field is set to '1 hr 30 mins'.

5. Under the "Calendar Options" adjust date and time.



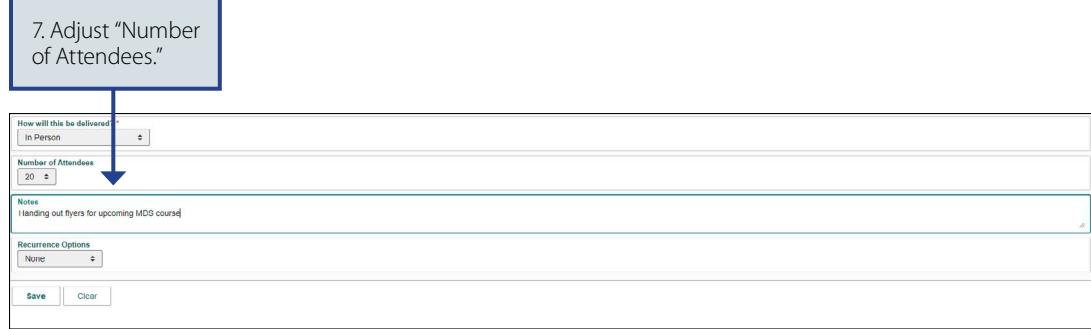
The screenshot shows the 'Appointments' screen with the 'Outreach' appointment type selected in the 'Appointment Type' dropdown. The 'Duration' field is set to '1 hr 30 mins'.

6. Choose "In Person" or "Virtual."



The screenshot shows the 'Appointments' screen with the 'Outreach' appointment type selected in the 'Appointment Type' dropdown. The 'Duration' field is set to '1 hr 30 mins'.

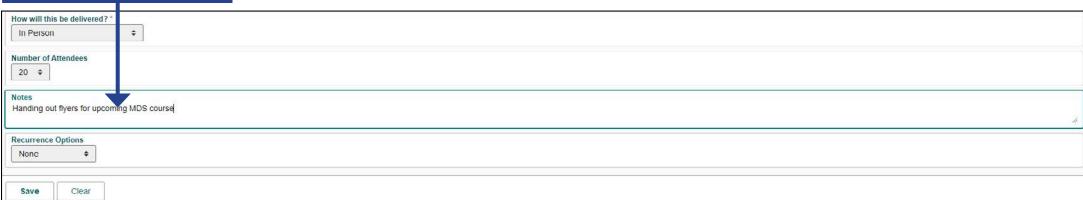
7. Adjust "Number of Attendees."



The screenshot shows the 'Appointments' screen with the 'Outreach' appointment type selected in the 'Appointment Type' dropdown. The 'Duration' field is set to '1 hr 30 mins'.

Chapter 5: Program Management

8. Add "Notes" about the specifics.



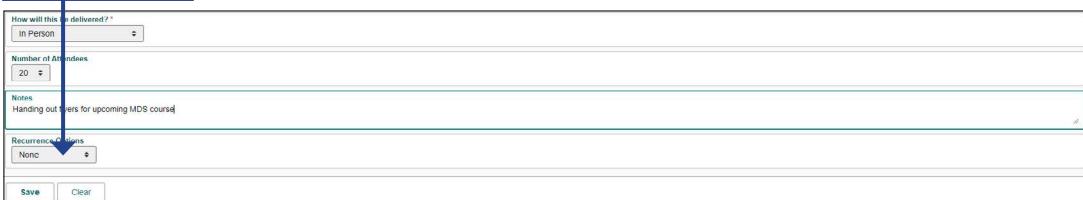
How will this be delivered?

Number of Attendees

Notes
Handing out flyers for upcoming MDS course

Recurrence Options

9. Select "None."



How will this be delivered?

Number of Attendees

Notes
Handing out flyers for upcoming MDS course

Recurrence Options

10. Click "Save."



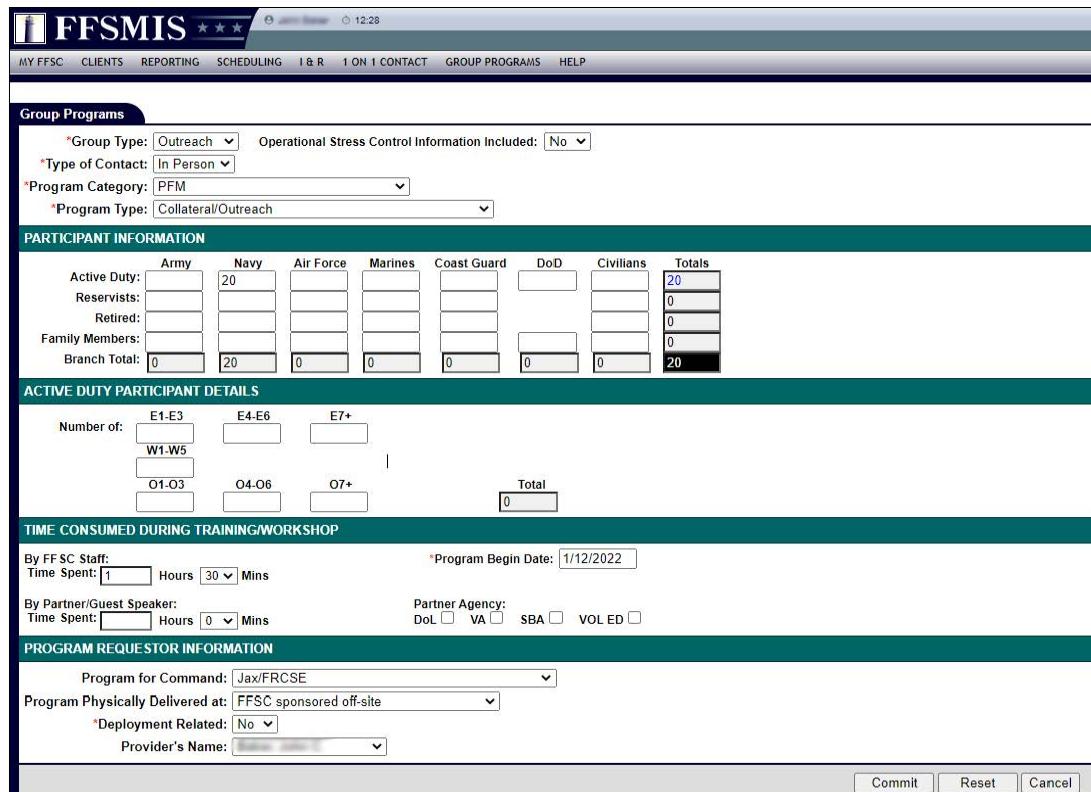
Number of Attendees

Notes
Handing out flyers for upcoming MDS course

Recurrence Options

Side Two

Then click "Group Programs," complete information and click "Commit."



FFSMIS ★★★

MY FFSC CLIENTS REPORTING SCHEDULING I & R 1 ON 1 CONTACT GROUP PROGRAMS HELP

Group Programs

*Group Type: Operational Stress Control Information Included:

*Type of Contact:

*Program Category:

*Program Type:

PARTICIPANT INFORMATION

	Army	Navy	Air Force	Marines	Coast Guard	DoD	Civilians	Totals
Active Duty:	<input type="button" value="20"/>							<input type="button" value="20"/>
Reservists:	<input type="button" value="0"/>							<input type="button" value="0"/>
Retired:	<input type="button" value="0"/>							<input type="button" value="0"/>
Family Members:	<input type="button" value="0"/>							<input type="button" value="0"/>
Branch Total:	<input type="button" value="0"/>	<input type="button" value="20"/>	<input type="button" value="0"/>	<input type="button" value="20"/>				

ACTIVE DUTY PARTICIPANT DETAILS

Number of:	E1-E3	E4-E6	E7+	W1-W5	O1-O3	O4-O6	O7+	Total
	<input type="button" value="0"/>							

TIME CONSUMED DURING TRAINING/WORKSHOP

By FF SC Staff: Time Spent: Hours Mins Program Begin Date:

By Partner/Guest Speaker: Time Spent: Hours Mins Partner Agency: DoD VA SBA VOL ED

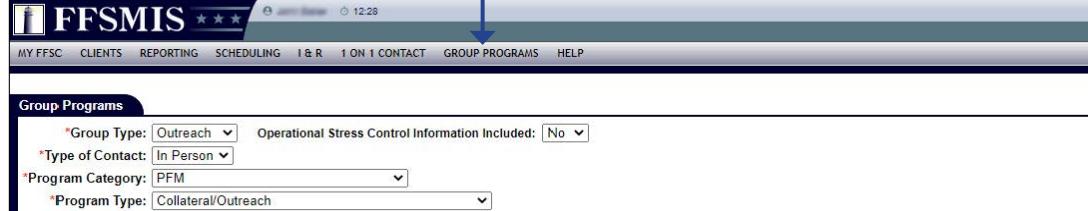
PROGRAM REQUESTOR INFORMATION

Program for Command: Program Physically Delivered at:

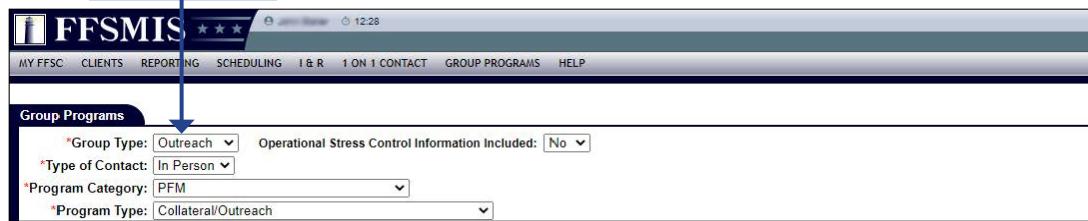
*Deployment Related: Provider's Name:

Chapter 5: Program Management

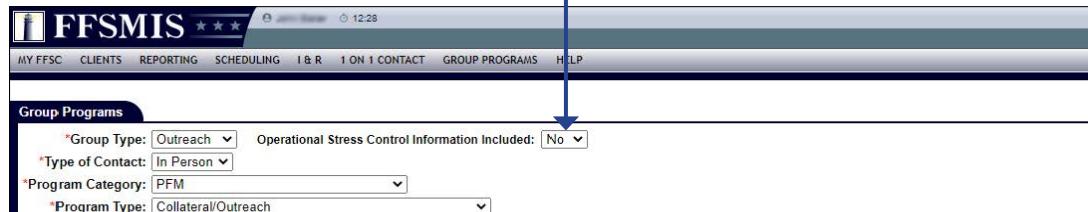
1. Click the "Group Programs" tab.



2. Select "Outreach."



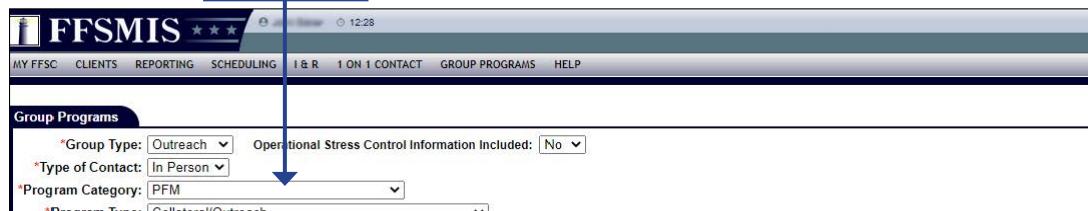
3. Always "No" for PFM events.



4. Choose "In Person" or "Virtual."

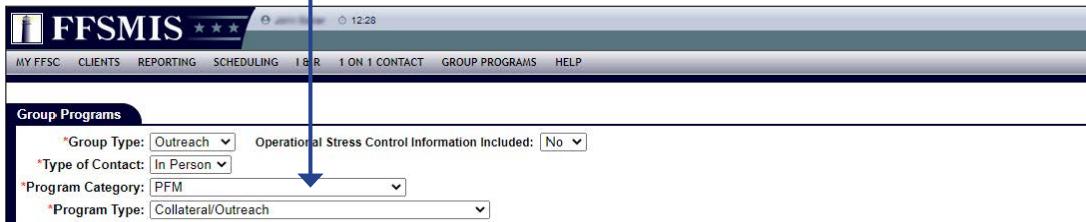


5. Choose "PFM."



Chapter 5: Program Management

6. Toggle through "Program Type" and select "Collateral/Outreach."



FFSMIS

Group Programs

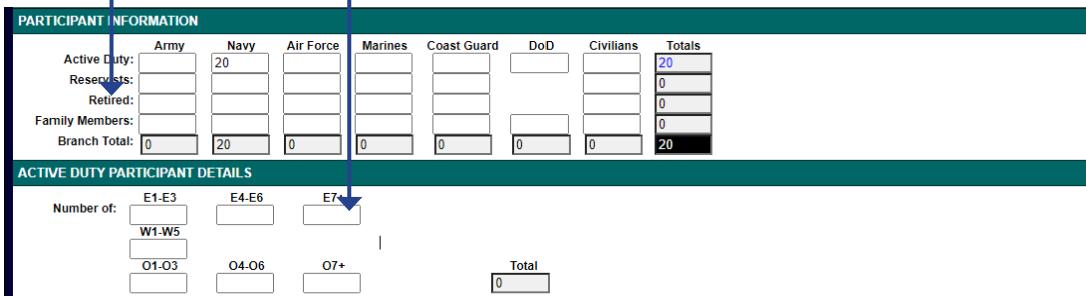
*Group Type: Outreach Operational Stress Control Information Included: No

*Type of Contact: In Person

*Program Category: PFM

*Program Type: Collateral/Outreach

7. Enter "Participant Information". Leave "Participant Details" blank.

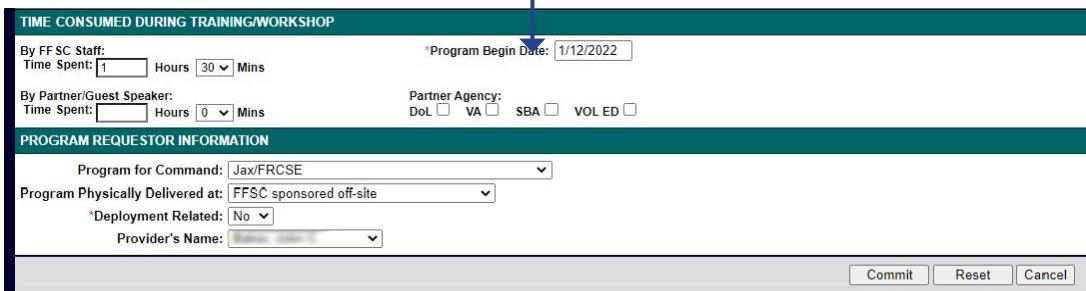


	Army	Navy	Air Force	Marines	Coast Guard	DoD	Civilians	Totals
Active Duty:	20							20
Reservists:		0						0
Retired:								0
Family Members:	0	20	0	0	0	0	0	20
Branch Total:	0	20	0	0	0	0	0	20

ACTIVE DUTY PARTICIPANT DETAILS

Number of:	E1-E3	E4-E6	E7+	Total
	W1-W5			0
	O1-O3	O4-O6	O7+	

8. Enter time and ensure "Program Begin Date" matches your scheduler entry.



TIME CONSUMED DURING TRAINING/WORKSHOP

By FFSC Staff: Time Spent: 1 Hours 30 Mins *Program Begin Date: 1/12/2022

By Partner/Guest Speaker: Time Spent: 0 Hours 0 Mins Partner Agency: DoL VA SBA VOL ED

PROGRAM REQUESTOR INFORMATION

Program for Command: Jax/FRCSE

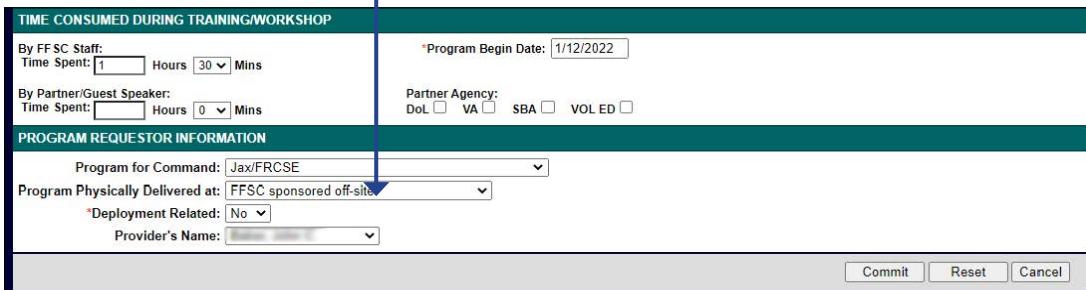
Program Physically Delivered at: FFSC sponsored off-site

*Deployment Related: No

Provider's Name:

Commit Reset Cancel

9. Find command in dropdown. Determine "Program Physically Delivered at:" and whether "Deployment Related."



TIME CONSUMED DURING TRAINING/WORKSHOP

By FFSC Staff: Time Spent: 1 Hours 30 Mins *Program Begin Date: 1/12/2022

By Partner/Guest Speaker: Time Spent: 0 Hours 0 Mins Partner Agency: DoL VA SBA VOL ED

PROGRAM REQUESTOR INFORMATION

Program for Command: Jax/FRCSE

Program Physically Delivered at: FFSC sponsored off-site

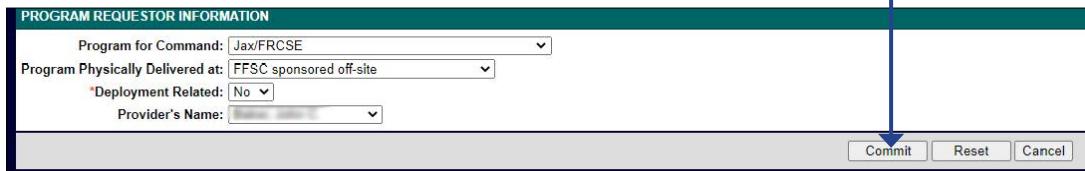
*Deployment Related: No

Provider's Name:

Commit Reset Cancel

Chapter 5: Program Management

10. Click "Commit." If this entry is successful, a red banner will display.



Program for Command: Jax/FRCSE
Program Physically Delivered at: FFSC sponsored off-site
Deployment Related: No
Provider's Name:

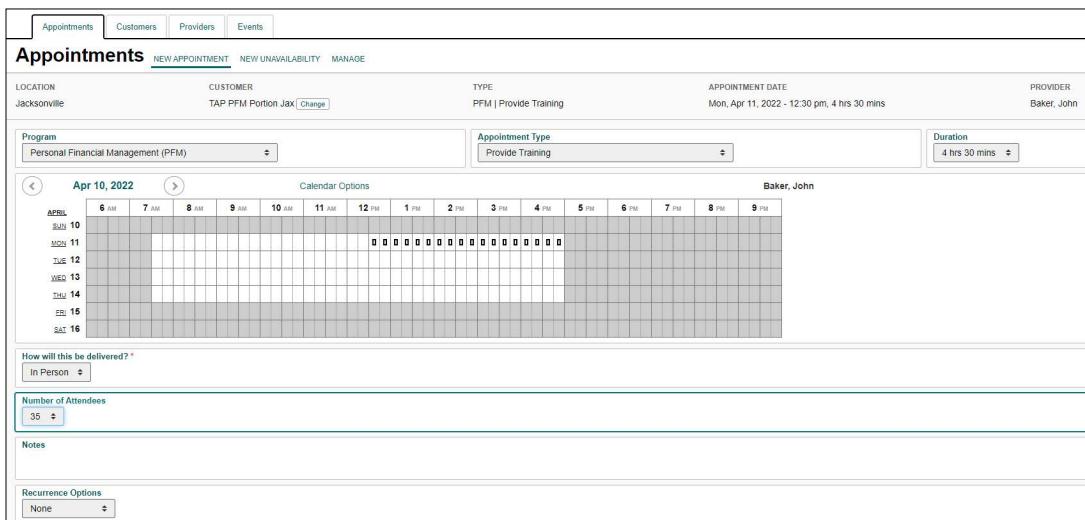
Commit Reset Cancel

Scenario 7: TAP Workshop

As a PFM, you will be asked to support other FFSC programs. For example, you teach the financial section of TAP.

Side One

Under the "Appointments" tab, click "New Appointment," enter the information and save.



Appointments NEW APPOINTMENT NEW UNAVAILABILITY MANAGE

LOCATION: Jacksonville CUSTOMER: TAP PFM Portion Jax | Change TYPE: PFM | Provide Training APPOINTMENT DATE: Mon, Apr 11, 2022 - 12:30 pm, 4 hrs 30 mins PROVIDER: Baker, John

Program: Personal Financial Management (PFM) Appointment Type: Provide Training Duration: 4 hrs 30 mins

Apr 10, 2022 Calendar Options Baker, John

6 AM	7 AM	8 AM	9 AM	10 AM	11 AM	12 PM	1 PM	2 PM	3 PM	4 PM	5 PM	6 PM	7 PM	8 PM	9 PM
APRIL SUN 10															
MON 11															
TUE 12															
WED 13															
THU 14															
FRI 15															
SAT 16															

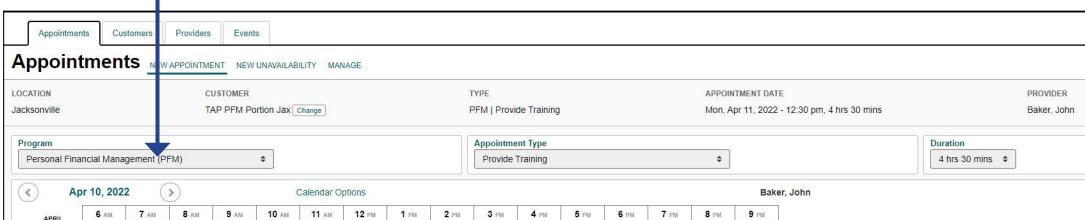
How will this be delivered?

Number of Attendees: 35

Notes:

Recurrence Options: None

- Under the "Program" drop-down select Personal Financial Management (PFM). This will open your work calendar.



Appointments NEW APPOINTMENT NEW UNAVAILABILITY MANAGE

LOCATION: Jacksonville CUSTOMER: TAP PFM Portion Jax | Change TYPE: PFM | Provide Training APPOINTMENT DATE: Mon, Apr 11, 2022 - 12:30 pm, 4 hrs 30 mins PROVIDER: Baker, John

Program: Personal Financial Management (PFM) Appointment Type: Provide Training Duration: 4 hrs 30 mins

Apr 10, 2022 Calendar Options Baker, John

6 AM	7 AM	8 AM	9 AM	10 AM	11 AM	12 PM	1 PM	2 PM	3 PM	4 PM	5 PM	6 PM	7 PM	8 PM	9 PM
APRIL SUN 10															
MON 11															
TUE 12															
WED 13															
THU 14															
FRI 15															
SAT 16															

Chapter 5: Program Management

2. Click "Change" and create your customer with the workshop name.



Appointments NEW APPOINTMENT NEW UNAVAILABILITY MANAGE

LOCATION Jacksonville CUSTOMER TAP PFM Portion Jax **Change**

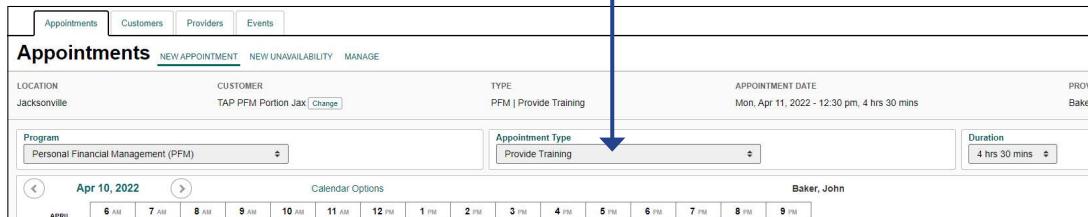
TYPE PFM | Provide Training APPOINTMENT DATE Mon, Apr 11, 2022 - 12:30 pm, 4 hrs 30 mins

PROGRAM Personal Financial Management (PFM)

Appointment Type Provide Training

Duration 4 hrs 30 mins

3. Select "Provide Training".



Appointments NEW APPOINTMENT NEW UNAVAILABILITY MANAGE

LOCATION Jacksonville CUSTOMER TAP PFM Portion Jax **Change**

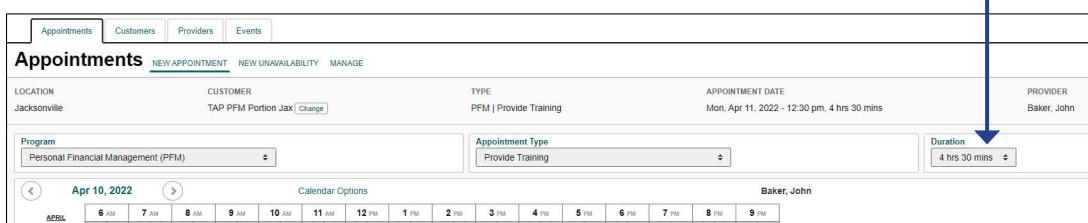
TYPE PFM | **Provide Training** APPOINTMENT DATE Mon, Apr 11, 2022 - 12:30 pm, 4 hrs 30 mins

PROGRAM Personal Financial Management (PFM)

Appointment Type **Provide Training**

Duration 4 hrs 30 mins

4. Enter "Duration."



Appointments NEW APPOINTMENT NEW UNAVAILABILITY MANAGE

LOCATION Jacksonville CUSTOMER TAP PFM Portion Jax **Change**

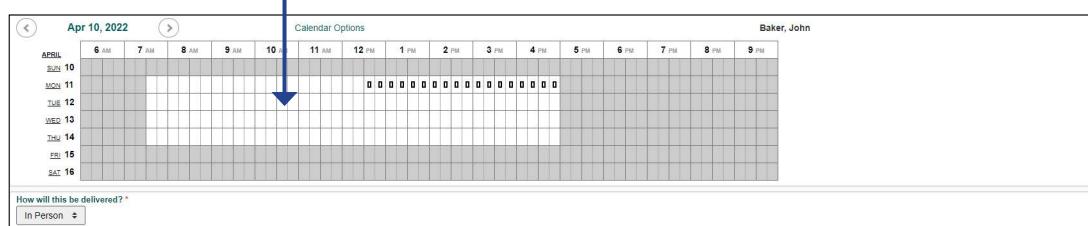
TYPE PFM | Provide Training APPOINTMENT DATE Mon, Apr 11, 2022 - 12:30 pm, 4 hrs 30 mins

PROGRAM Personal Financial Management (PFM)

Appointment Type Provide Training

Duration **4 hrs 30 mins**

5. Under the "Calendar Options" adjust date and time.



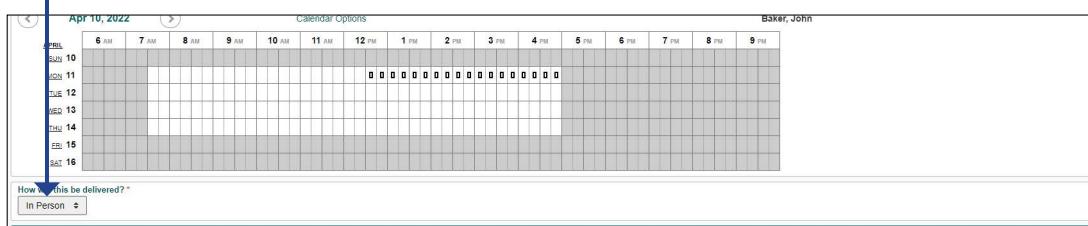
Apr 10, 2022 Calendar Options Baker, John

APRIL Sun 10 Mon 11 Tue 12 Wed 13 Thu 14 Fri 15 Sat 16

6 AM 7 AM 8 AM 9 AM 10 AM 11 AM 12 PM 1 PM 2 PM 3 PM 4 PM 5 PM 6 PM 7 PM 8 PM 9 PM

How will this be delivered? In Person

6. Choose "In Person" or "Virtual."



Apr 10, 2022 Calendar Options Baker, John

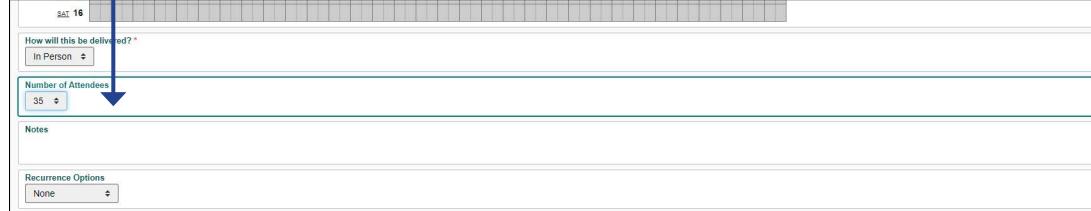
APRIL Sun 10 Mon 11 Tue 12 Wed 13 Thu 14 Fri 15 Sat 16

6 AM 7 AM 8 AM 9 AM 10 AM 11 AM 12 PM 1 PM 2 PM 3 PM 4 PM 5 PM 6 PM 7 PM 8 PM 9 PM

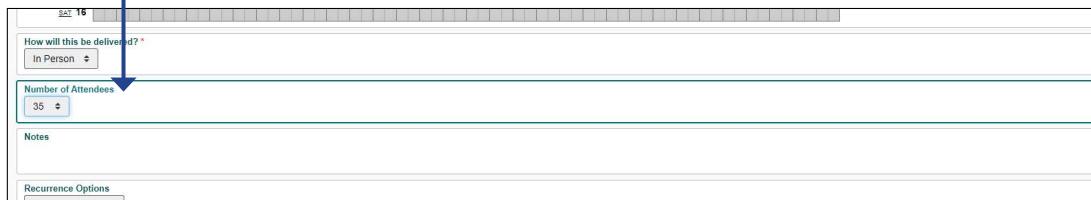
How will this be delivered? **In Person**

Chapter 5: Program Management

7. Adjust "Number of Attendees."



8. Add "Notes" about the specifics of the brief.



Side Two

You do not enter any information on Side Two. Workshops and briefs in support of another FFSP program is counted as one, regardless of the number of facilitators. Multi-session workshops like TAP are counted as one session and your TAP colleagues will complete this portion of FFSMIS.

Corporate Enterprise Training Activity Resource System

The Corporate Enterprise Training Activity Resource System (CeTARS) is a database for formal training information for the Navy and other DoD departments. CeTARS serves as the Navy's official source for all formal courses of instruction throughout the Navy, including the CFS training course. Designated staff enter CFS training information into CeTARS based on data cards filled out by learners in each CFS class. Staff are also required to enter fiscal year CFS schedules into CeTARS. Ask your supervisor about your installation's CeTARS representative.

Centralized Scheduling

Your FFSC may have centralized scheduling with a toll-free number that connects the caller to a center within their region. During regular business hours, callers can schedule, cancel or reschedule individual appointments with an FFSC staff member, including you. The intent is to provide quality and timely scheduling services that best meet the needs of the military community. Talk to your supervisor for instructions and guidance on scheduling appointments at your installation.

How is the PFM Program Evaluated?

Documenting your services in FFSMIS only generates service quantities, or numbers. What about the quality of services? The FFSC, including the PFM program, is driven to provide high-quality services and wants to ensure the program is achieving its goals and objectives. This is where evaluations and assessments can be beneficial. Evaluations and assessments of PFM programs and services help determine whether:

- ▶ The program or service effectively helped meet client needs.
- ▶ The services provided were in accordance with applicable Navy directives.

There are various measurement tools to capture information on quality and effectiveness, as well as whether program requirements and goals are met. The common mechanisms used are surveys, questionnaires and checklists.

Client Feedback

Obtaining direct feedback from clients is an excellent way to determine satisfaction with services and decide how programs and services can be improved. CNIC has developed the FFSP Customer Satisfaction Survey, which sites are instructed to conduct semi-annually for two-week periods. The survey is normally made available at the FFSC front desk or reception area.

A course evaluation form is a standardized survey given to learners who attend classes, workshops, briefs and other PFM programs. These standardized surveys are typically provided with the curriculum. The surveys are designed to evaluate learners' perceptions of the usefulness of the content and the effectiveness of the presenter. Since most learners will not spend a lot of time completing a survey, the surveys are user-friendly and short. For example, there are daily course evaluations for CFS training that capture instructor knowledgeability and clarity of the content.

Although not always required, it can be helpful for the presenter to complete a program assessment form and submit it along with the learners' evaluations to site management. This enables presenters to reflect on and evaluate the program from their perspective, comment on any interesting or unique occurrences and make suggestions for improvement.

Remember, each region or center may have additional evaluation and assessment requirements.
Check with your supervisor for program management practices at your location.

Insider's Secret

Keep a few copies of the FFSP Customer Satisfaction Survey form on your desk with your name on the top. After a financial counseling session, ask the client to complete the survey and leave it at your office's front desk.

CFS Course Evaluation

CFS Training — Monday: "Personal Financial Management"

(Dates: _____)

	Strongly Agree	Agree	Somewhat Agree	Disagree	Strongly Disagree
Welcome, Introduction and Admin (CFS 1) Instructor was knowledgeable – Instructor Name Content was clear and understandable	<input type="checkbox"/>				
The Need for Personal Financial Management (CFS 2) Instructor was knowledgeable Content was clear and understandable	<input type="checkbox"/>				
Introduction to Command Financial Specialist (CFS 3) Instructor was knowledgeable Content was clear and understandable	<input type="checkbox"/>				
Introduction to Managing Finances (CFS 4) Instructor was knowledgeable Content was clear and understandable	<input type="checkbox"/>				
Financial Counseling (CFS 5) Instructor was knowledgeable Content was clear and understandable	<input type="checkbox"/>				
Introduction to the Financial Planning Worksheet (CFS 7) Instructor was knowledgeable Content was clear and understandable	<input type="checkbox"/>				
eFPW Walk-Through of Morgan Wayne Case Study One (CFS 8) Instructor was knowledgeable Content was clear and understandable	<input type="checkbox"/>				

What was most impactful from today's modules?

Please list any suggestions on how best to improve the content or organization of the material presented:

Thank you for your feedback so we can provide the best course possible.

Chapter 5: Program Management



Note

On a joint base that combines different branches of military services, it is important that you provide consistent services regardless of your client's branch. Make sure you find out more about the military branches you serve and coordinate services to provide the best possible service to all who walk into your office or attend your workshops. You can:

- ✓ Use needs assessments, focus groups and surveys to gather data on the needs of communities and use this data to understand specific knowledge gaps and training and service needs.
- ✓ Customize existing curricula as needed to encompass a joint military audience.
- ✓ Collaborate with other military community support staff to offer joint training options.

What is FFSP Certification?

The PFM program at the installation level is assessed every three years through the Navy's FFSP Certification Program, which has been in place since 1994. In 2008, the DoD entered a contract with the Council on Accreditation (COA) to develop the Standards for Military Readiness for child and youth programs, family support programs and physical fitness. These standards ensure that FFSP meets uniform standards for management, delivery of service and performance of functions. Even though certification is technically every three years, the review cycle is broken into mid-cycle reviews and periodic self-assessments.

The standards fall into two categories:

- ▶ Administration and management standards
- ▶ Service standards.

Administration and management standards focus on program operations, accountability and administration of program services. Service standards focus on the practices related to the delivery of services in each program area. It is important that you review the relevant certification standards and use these standards to evaluate the installation's PFM program.

Applicable Navy FFSP Certification Standards	
Financial Readiness Program (FR)	N-MIL-FR 1: Information about Services
	N-MIL-FR 2: Financial Counseling
	N-MIL-FR 3: Financial Education and Training

Chapter 5: Program Management

The Certification Process

The certification process occurs in two stages. First, a self-study occurs, during which documentation is submitted and reviewed off-site, six weeks before the site visit. This review includes self-study documents and samples that demonstrate each standard. For example, to demonstrate that training programs address financial counseling (N-MIL-FR 2), you would submit PFMs professional certifications and outline privacy policy and disclosure procedures.

N-MIL-FR 2: FINANCIAL COUNSELING		
Self-Study Evidence	On-Site Evidence	On-Site Activities
<ul style="list-style-type: none">Screening, intake, and assessment proceduresPrivacy policy and disclosure statement	No On-Site Evidence	<ul style="list-style-type: none">Interview financial readiness program staff

Then the site visit occurs. This visit typically lasts three days and includes a review of written documentation, site observations and a focus group, as well as staff, stakeholder and client interviews. Once the review is complete, the preliminary findings are communicated at an out-brief and the site has 90 days to implement required actions.

Certification Standards Review Sample		
N-MIL-FR 3: Financial Education and Trainings		
Self-study Evidence	On-site Evidence	On-site Activities
Educational materials from PFM workshops and briefs. Agendas for a command leadership informational seminar. Documentation of PFM certifications and training.	Minutes from PFM awareness forums, participant rosters and samples of client feedback. Master list of installation CFSs with communication samples. Documentation of CFS training and refresher training in CeTARS. Review of CFS graduate rosters, certificates, waivers for petty officers second class and course comment sheets.	Interview with program director, PFMs and clients.

Creating certification binders that contain evidence of each standard can make the certification process easier. Remember to follow the confidentiality and privacy standards as you create and add to your binder. Arrange the binders according to the certification standard and add a summary on how the program complies with every standard.

For example, Binder 3 can include:

- Samples of marketing PFM workshops and semi-annual leadership awareness forums, such as a social media posts, digital posters, etc.
- Two years of CFS rosters, waivers, certificates and course comment sheets.
- Copies of the installation's PFM's CFS train-the-trainer and accredited financial counselor (AFC) certificates.
- Samples of communication and collaboration with installation CFSs.

Why are Confidentiality and Privacy Important?

Clients reveal their financial information—bank accounts and credit card statements, etc.—to you. Clients also share financial mistakes and discuss personal spending habits. All of this requires trust in your dedication to privacy and confidentiality, faith that you are going to protect their financial information, and confidence that you are not going to share financial missteps and behavior struggles with their peers. Building this trust with clients through confidentiality methods and standards maintains the overall credibility of the PFM program.

Confidentiality is an ethical concept that describes procedures or policies that govern the protection of sensitive personally identifiable information (PII). The idea of confidentiality or privacy in the military environment differs from that in a civilian setting. The military is built on the foundation that the commanding officer has a “need to know” about the safety and well-being of service members and their families to continually assess their service members’ fitness for duty and potential effects on mission readiness.



Note

The **Privacy Act of 1974** was instituted to safeguard individuals from the disclosure of PII collected by the federal government without written consent. The Privacy Act does allow information from a client’s record to be disclosed to certain officers and DoD employees without the consent of the client, where the information in question is required by these officers and employees in the performance of their duties.

The *Privacy Act Statement* covers:

- ▶ The authority for requesting information.
- ▶ The purpose for collecting the information.
- ▶ Routine uses of clients’ information.
- ▶ Circumstances in which disclosure of personal information is permitted.

Not adhering to the Privacy Act can be costly. Any member or employee of the Navy may be found guilty of a misdemeanor, fined up to \$5,000 and lose their job for:

- ▶ Willfully maintaining a system of records without first meeting public notice requirements.
- ▶ Disclosing information protected under the Privacy Act to any unauthorized person or agency.
- ▶ Obtaining or disclosing information about an individual under false pretenses.

Further information on the Navy Privacy Act can be found at <https://www.doncio.navy.mil/ContentView.aspx?id=1877>.

Because PFMs do not keep clients’ PII, a **signed Privacy Act Statement** is not required.

However, the Privacy Act form (OPNAVINST 1754.1B, Enclosure 6) must be presented to all PFM one-on-one appointments but not signed. PFMs also inform clients that the command may be informed if the PFM is concerned about an individual’s finances who has access to classified information or assigned to sensitive duties (see Personnel Reliability Program graphic).



Insider's Secret

CFSs have different privacy guidelines than you. They must use the *Privacy Act Statement* for their one-on-one appointments because they maintain financial records related to required duties, such as overseas screening, security clearances and special duty assignments.

Chapter 5: Program Management

PFMs are also mandatory reporters (per OPNAVINST 1754.1B) and are required to report life-threatening situations such as homicide or suicide, substance abuse (if it impairs the service member's work performance) and family abuse.

You are still responsible for taking precautions and using safeguards to maintain the confidentiality and privacy of a client's personal financial records. **All documents from the one-on-one appointment are returned to the client at the end of the appointment.** Digitally created documents are deleted from the system before the client leaves. Other best practices for safeguarding your client's PII include:

- ▶ Handling all contacts, including phone calls or email, in a manner that ensures the protection of private information.
- ▶ Conducting consultations in private spaces.
- ▶ Encrypting email correspondence with clients.
- ▶ Safeguarding PII, including hard-copy and electronic files.
- ▶ Ensuring controlled access to confidential information. This includes not leaving privacy-protected information where others can see it, such as on a copier or printer.



In How-to Guide

Personnel Reliability Program

A PFM has a responsibility to disclose information about a Sailor's risky financial situation if the Sailor has a certain security clearance. This includes the Personnel Reliability Program (PRP), which sets guidelines for Sailors who work with nuclear weapons. Should you have concerns about someone within the PRP, notify your supervisor and provide the client's name, rank/rate and command. The FFSC site director will send a *PRP Notification Memorandum* (see sample at right) to the command informing them of your concern. The notification memorandum will be kept in the FFSC correspondence files. You will not keep any case files or notes. For more information about risky financial situations and the reporting process, refer to Personnel Reliability Program (Pages 43-46).

DD Month YY

MEMORANDUM

From: Director, Fleet and Family Support Center (Name of installation)
To: Commanding Officer, (Name of command)

Sub: PRIVACY STATEMENT FOR SERVICE MEMBERS GOVERNED BY
DEPARTMENT OF THE NAVY PERSONNEL SECURITY PROGRAM ICO
(RANK/RATE NAME OF CLIENT)

Ref: (a) SECNAVINST 5510.35D
(b) SECNAVINST M-5510.30
(c) OPNAVINST 1754.1B

1. In accordance with references (a) through (c), Fleet and Family Support Center (FFSC) is required to notify the command when questionable or unfavorable information becomes available concerning an individual who has been granted access, or who has eligibility to classified information or assigned to sensitive duties.

2. (Rank/Rate) (Name of Client), has received services at FFSC Center (Name of installation) on (Dates). Our assessment of the Service member suggests that there are concerns that may reflect negatively on his or her reliability, and we encourage the command to seek additional information and consultation to investigate further.

3. FFSC is prepared to assist the Service member and command in any possible way. If you have any questions, please contact me at (Director's e-mail) or (Director's phone number). The Personal Financial Manager who met with the Sailor is (PFM Name).

F.I. MI. LAST NAME

CFS File Management

CFS training sites are required to maintain documents and information pertaining to CFS classes and must be double locked in a secure location. These records must be maintained for two years and include:

- ✓ Class rosters and the course evaluations for each CFS training course.
- ✓ Waivers for petty officers second class, which are saved with class rosters.

PFMs may also keep electronic distribution lists of CFSs, which includes PII and should be safeguarded as well. Data cards should be destroyed after information is entered into CeTARS.

What Professional Education and Certifications Do PFMs Need?

To provide consistent, high-quality personal finance information and counseling services, the PFM program has established educational standards. You must adhere to these standards and make your professional growth in personal financial knowledge, counseling best practices and training techniques a top priority. At a minimum, PFMs are required to:

- ▶ Possess a bachelor's degree from an accredited college or university, or have a combination of education and experience.
- ▶ Obtain and maintain accredited financial counselor (AFC) or other nationally recognized certification.
- ▶ Complete CFS training.
- ▶ Attend CFS train-the-trainer at FFSC San Diego or Norfolk or attend approved equivalent training.

Insider's Secret

Do you have to take the AFC exam? Contact your regional supervisor for the contact information for PFMs who recently passed the exam. They can make great mentors and help you prepare for the exam.

AFC Certification

The AFC certification is granted through the Association for Financial Counseling and Planning Education (AFCPE). AFCPE is a nonprofit professional organization created to promote the education and training of financial professionals and to promote research in personal financial management. AFCs:

- ▶ Educate clients in sound financial principles.
- ▶ Help clients overcome their financial indebtedness.
- ▶ Help clients identify and modify ineffective money management behaviors.
- ▶ Guide clients in developing successful strategies to achieve their unique financial goals.
- ▶ Support clients as they work through their financial challenges and opportunities.
- ▶ Help clients develop new perspectives on the dynamics of money in relation to family, friends and individual self-esteem.
- ▶ Navigate cultural and emotional aspects of money.

The certification requires a combination of education, experience and passing an exam.

Chapter 5: Program Management

Visit www.afcpe.org/certification/accredited-financial-counselor/ for more information on pathways to earning your AFC certification.

To maintain your AFC certification, you must pay a yearly certification fee and complete AFCPE-approved continuing education units (CEUs). The certification reporting period is two years, ending on June 30 of every even year, and 30 CEUs must be completed in that two-year period. Activities and education must pertain to personal finance and must enhance your ability and expertise to be approved toward renewal of your certification. AFC CEUs are tracked and approved at My.AFCPE.org.

CEU Type	CEU Credits Allowed
Ethics	Required 2 CEUs per reporting period
AFCPE Symposium	15 CEUs per year (attendee) 3 CEUs per year (presenter)
Professional Conference	6 CEUs per day 15 CEUs per conference
Webinars/In-person	1 CEU per hour of instruction Up to 3 CEUs per webinar or 6 CEUs per day in-person
Publishing	2 CEUs for article or blog 10 CEUs for journal article or research paper
Education	5 CEUs per credit hour for college-level course 1 CEU per coursework hour for self-guided coursework
Developing Educational Material	3 CEUs per 1 hour of content for up to 10 CEUs for new curriculum 1 CEU per 1 hour of content for up to 5 CEUs for updating curriculum

Earn AFCPE-approved CEUs for free from:



ffsp.zeiders.refineddata.com/



militaryfamilieslearningnetwork.org/



www.afcpe.org/

Ongoing Professional Development

You should work with your supervisor to develop an ongoing professional development plan. All FFSC staff will be required to complete annual trainings, such as PII, Trafficking in Persons and Equal Employment Opportunity (EEO). It is also important to attend workshops to familiarize yourself with other FFSC programs, especially those programs that the PFM program heavily supports, such as the Transition Assistance Program (TAP), Relocation Assistance Program (RAP) and Life Skills Education program. But don't stop expanding your knowledge there. Make sure you develop a plan to attend workshops, briefs and forums on all FFSC programs and partner organizations. Other areas for professional growth can include Navy lifestyle and culture, ethics, solution-focused counseling, training skills, advocacy assistance and communication.



Insider's Secret

The CNIC learning management system (LMS) <https://ffsp.zeiders.refineddata.com> is your one-stop shop for your professional development. You will find self-paced on-demand and live webinars—many of which are preapproved for AFCPE CEUs—on a variety of professional development topics.

Calming the Seas of Relocation

Banking for Baby

Money Mindset

Healthy Homes Positive Parenting

Virtual Interviewing

Navigating Special Education

Using Virtual Classroom Tools

Spending Plans and Sea Pay

Skillbridge

What is the Gist of Chapter 5?

You play an important role in managing the PFM program, even if you are not in a supervisory position. It is important that you accurately document the services you provide and solicit official and unofficial feedback to continuously improve your delivery, as well as improve the PFM program. Remember, FFSMIS data depicts your PFM use or what you do during your workday and is used by leadership to determine staffing. Make sure your FFSMIS numbers accurately reflect your contribution to the PFM program and to your clients. Upholding your clients' confidentiality and privacy should be a daily priority, but stay aware of situations that require you to notify someone with a need to know. Last, invest in your professional growth, not just in personal finance but on FFSC programs, communication, training and technology.

What Does the Acronym Mean?

AFC: Accredited financial counselor

AFCPE: Association for Financial Counseling and Planning Education

CEU: Continuing education units

CeTARS: Corporate Enterprise Training Activity Resource System

CFS: Command Financial Specialist

eFPW: Electronic financial planning worksheet

EEO: Equal Employment Opportunity

FFSC: Fleet and Family Support Center

FFSMIS: Fleet and Family Support Management Information System

FRP: Financial Readiness Program

I&R: Information and referral

LMS: Learning management system

NMCRS: Navy-Marine Corps Relief Society

PII: Personally identifiable information

PRP: Personnel Reliability Program

UIC: Unit Identification Code

Appendix One: Resources

Association for Financial Counseling and Planning Education (AFCPE): www.afcpe.org

Blue Star Families: www.bluestarfam.org

CNIC Learning Management System (LMS): <https://ffsp.zeiders.refineddata.com/login/index.php>

The Consumer Finance Protection Board (CFPB): www.consumerfinance.gov

Department of the Navy Issuances: www.secnav.navy.mil/doni/default.aspx

Federal Trade Commission (FTC): www.FTC.gov

Joint Knowledge Online (JKO): <https://jkodirect.jten.mil>

Military Consumer: www.militaryconsumer.gov

Military Leaders Economic Security Toolkit: www.militaryonesource.mil/leaders-service-providers/economic-security/

Military Families Learning Network: <https://militaryfamilieslearningnetwork.org/>

Military OneSource: <https://www.militaryonesource.mil/>

MyNavy HR Instructions: <https://www.mynavyhr.navy.mil/references/instructions/>

Navy Privacy Act: <https://www.doncio.navy.mil/ContentView.aspx?id=1877>

Office of Financial Readiness's (FINRED's): <https://finred.usalearning.gov>

Navy Resources Page: <https://finred.usalearning.gov/SPL/ServiceResources/NavyResource>

Thrift Savings Plan (TSP): www.tsp.gov/news-and-resources

Washington Headquarters Services DoD Directives Division: www.esd.whs.mil/DD/

