



CFS

COMMAND FINANCIAL
SPECIALIST

Service-Specific PFM Program Policy

Appendix A

OPNAVINST 1740.5D





DEPARTMENT OF THE NAVY
OFFICE OF THE CHIEF OF NAVAL OPERATIONS
2000 NAVY PENTAGON
WASHINGTON DC 20350-2000

OPNAVINST 1740.5D
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OPNAV INSTRUCTION 1740.5D

From: Chief of Naval Operations

Subj: UNITED STATES NAVY PERSONAL FINANCIAL MANAGEMENT PROGRAM

Ref: (a) DoD Instruction 1342.22 of 3 July 2012
(b) NAVPERS 15560D
(c) OPNAVINST 1500.22H
(d) DoD Instruction 1344.07 of 30 March 2006
(e) SECNAVINST 1740.2E
(f) DoD 7000.14-R, DoD Financial Management Regulations
(g) SECNAVINST 1754.1B
(h) SECNAVINST 5211.5E
(i) OPNAVINST 1750.1G
(j) SECNAVINST 1740.4
(k) OPNAVINST 1740.4E
(l) SECNAVINST 5040.3A

Encl: (1) Terms and Definitions
(2) Core Personal Financial Management Training Subjects
(3) Initial and Lifecycle Training Continuum
(4) DoD Financial Education Partner List
(5) Fleet and Family Support Center and Regional Personal Financial Management Program Responsibilities
(6) Command Financial Specialist Qualifications, Functions, and Training Sites
(7) Sample Command Financial Specialist Letter of Designation
(8) Sample Command Special Assistant for Personal Finances Letter of Designation

1. Purpose. To publish United States Navy policy and assign responsibilities for the implementation of the personal financial management program as a core service of the Navy family readiness system. This revision incorporates language recommended by the Government Accounting Office on gambling disorder. This is a complete revision and should be reviewed in its entirety.

2. Cancellation. OPNAVINST 1740.5C.

3. Applicability and Scope. Provisions of this instruction apply to all Navy Active Component (AC) and Reserve Component (RC) commands and personnel, permanent detachments, and departments. Navy civilian employees serving at duty stations outside the continental United

States (OCONUS) are also included under some provisions of this instruction. AC and RC personnel of other Department of Defense (DoD) components and United States Coast Guard are included when assigned to Navy commands.

4. Definitions. Terms used in this instruction are defined in enclosure (1).

5. Background

a. This instruction policy implements specific requirements that establish a systemic approach to address personal financial management issues for Sailors, families, and the Navy.

b. Reference (a) establishes personal financial management policy for all DoD components. The Navy hereby provides amplification of that policy.

c. Management of personal finances presents an increasing challenge to Sailors and their families. For some, the lack of basic consumer skills and training in how to prudently manage finances sets the stage for financial difficulty. Other contributing factors that magnify the impact on the military lifestyle are listed in subparagraphs 5c(1) through 5c(6).

(1) High cost of living in some areas in the United States and overseas.

(2) Prevalence of easy credit and predatory lenders.

(3) High-pressure sales tactics.

(4) Clever and deceptive advertising techniques that include Internet ads.

(5) Undisciplined buying and the tendency to live beyond one's means.

(6) Consumer rip-off schemes.

d. In many cases, resultant financial problems have a serious negative impact on Sailors and their families, as well as a debilitating effect on operational readiness, morale, and retention.

6. Policy

a. 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.

b. References (a) through (l) mandate specific programs, services, actions, or requirements that are relevant to the personal financial management program.

c. As detailed in references (a) and (b), 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 (CO) have a responsibility to encourage financial responsibility and sound financial planning.

d. The personal financial management program consists of four major elements as directed in subparagraphs 6d(1) through 6d(4).

(1) Financial Education and Training

(a) Core personal financial management training subjects, listed in enclosure (2), must be delivered in a continuum of learning beginning with recruit training and continuing throughout a Sailor's career and transition to civilian life. Specific guidance is provided in reference (a), enclosure 3, subparagraph 3d(2)(c)1, and is further detailed in enclosure (3) of this instruction.

(b) All commands and permanent detachments may conduct annual personal financial management training as part of the general military training (GMT) program in line with reference (c).

(c) Financial education conducted by non-government entities must comply with references (a), (d), (e), and (f), volume 5, chapter 34.

(2) Financial Counseling

(a) One-on-one assistance in the evaluation of individual or family income and expenditures, and recommendations for short- and long-term actions to achieve financial goals and contribute to individual and operational readiness will be provided.

(b) The effects of financial decisions on personal and professional lives, resources needed to make prudent consumer decisions, and related services and support must be addressed.

(c) Prior to deployment, Sailors should be encouraged to establish an extended absence financial plan. Support will be offered in the development of such plans.

(3) Consumer Advocacy and Complaint Resolution and Report Assistance. Assistance must be provided in coordination with appropriate authorities both in-Service and with DoD partners (Government and community based) listed in enclosure (4).

(4) Financial information and referrals. This service must be performed in line with references (a), (d), and (e).

e. Personal financial management services, at a minimum, must address:

(1) money management, which includes information on topics such as savings and banking, budgeting, credit management, debt management, and making prudent consumer purchases;

(2) financial management planning, which includes basic information on topics such as investing, taxes, insurance, education, wills and trusts, transition, and retirement, and information on how to evaluate and select assistance with in-depth financial planning needs; and

(3) legal affairs information and referral on topics such as estate planning, power of attorney, predatory lending, and compliance with Title 50, U.S. Code, sections 3901 through 4043 (Service members Civil Relief Act).

f. Outreach to spouses, youth, and children (or service providers serving these groups) should encourage family member participation in personal financial management services.

g. Where applicable, personal financial management services must incorporate the DoD financial readiness pillars to help Service members reach their financial goals and achieve financial freedom.

(1) Manage money.

(2) Save first and then invest.

(3) Consumer protection.

(4) Evaluate plans often.

h. Provision of personal financial management services must maximize existing DoD assets, including command-based financial readiness service providers and other DoD-sponsored financial readiness assets approved by the installation commander.

(1) When banks and credit unions operating on Navy installations and other non-governmental organizations are used to provide financial education, they must comply with the conditions set forth in references (d) through (f), volume 5, chapter 34.

(2) When services from a non-governmental organization are utilized, DoD service providers must monitor them throughout the duration of instruction.

i. At a minimum, one staff member within the installation-based fleet and family support center (FFSC) must be designated as a financial educator and counselor and trained to organize

and execute financial management services for the military community. Service providers hired, contracted, or serving part-time as the primary expert on personal finances for the installation or region must meet the requirements of subparagraph 2h of enclosure (5).

j. Command financial specialist policy is outlined in subparagraphs 6j(1) through 6j(4).

(1) At the individual command level, the four elements of the personal financial management program are under the control of a qualified command financial specialist. General duties and responsibilities of the command financial specialist are detailed in subparagraph 7k and also outlined in enclosure (6).

(2) AC and RC commands, permanent detachments, and departments having at least 25 personnel assigned must have a trained command financial specialist to coordinate the program and to assist the CO or officer in charge (OIC) in providing financial training, information, and counseling to command members. Commands must maintain a ratio of 1 command financial specialist to every 75 members assigned, including those assigned temporary duty, temporary duty under instruction, and members from other Services.

(3) Commands, permanent detachments, and departments having fewer than 25 personnel, are encouraged to have a trained command financial specialist. Alternatively, those with fewer than 25 personnel may arrange for another command to provide command financial specialist services by written agreement.

(4) Personnel assigned as a command financial specialist must meet the qualification criteria established in paragraph 1 of enclosure (6).

k. Relevant personal financial management information must be issued or published regularly in Navy internal and social media. The financial world and consumer markets are very dynamic; therefore, it is incumbent upon commands, command financial specialist, and FFSC personal financial management staff to raise awareness of personal financial management concerns and assistance available to Sailors and their families.

l. A qualified command financial specialist or FFSC financial educator and counselor must counsel Navy personnel, family members, and other DoD personnel experiencing financial difficulties or seeking information on personal financial management concerns. If the command financial specialist or financial educator and counselor cannot provide assistance, referrals must be made to other authorized agencies (e.g., Navy-Marine Corps Relief Society (NMCRS); Navy legal service office; National Foundation of Credit Counseling affiliated, non-profit Consumer Credit Counseling Services (CCCS); Navy Mutual Aid Association; or other resources detailed in enclosure (4)). Navy Mutual Aid Association must be a primary referral and educational resource where survivor benefit plans are concerned.

7. Responsibilities

a. Chief of Navy Information (CHINFO). In coordination with Commander, Navy Installations Command (CNIC) personal financial management program manager, review and provide personal financial management information for frequent inclusion in Navy internal and social media.

b. Deputy Chief of Naval Operations (Manpower, Personnel, Training and Education) (CNO (N1))

(1) Office of the Chief of Naval Operations (OPNAV) 21st Century Sailor Office (N17), as program sponsor, must establish Navy personal financial management program policy.

(2) Total Sailor Fitness Branch (OPNAV (N170)) must:

(a) maintain policy and monitor program performance;

(b) provide policy interpretation;

(c) serve as Navy's liaison with Assistant Secretary of the Navy (Manpower and Reserve Affairs), DoD, and other cognizant agencies on Navy personal financial management policy matters; and

(d) establish all personal financial management training requirements.

c. CNIC (as program manager)

(1) Implement and coordinate the Navy personal financial management program.

(2) Coordinate and manage implementation of the personal financial management training program as determined by OPNAV (N170), which includes coordinating, developing, and managing training programs, curricula, and materials along with Navy Education and Training Command (NETC), and Naval Service Training Command (NSTC).

(3) Provide subject matter expertise to NETC and NSTC for the development, validation, and piloting of NETC-provided training and education, to include the development of learning objectives and scenarios for instruction.

(4) Maintain program, program elements, and materials, to ensure effectiveness and currency through periodic review and update.

(5) Utilize necessary military and authorized civilian resources within the parameters established in subparagraph 6h in support of the program. Where practical, partner with United

States Marine Corps personal financial management program manager in sharing program materials, curricula, and other resources to maximize efficiency and effectiveness of the Navy personal financial management program.

(6) Provide guidance to all activities regarding implementation of program policy and plans.

(7) Provide guidance and resources necessary for FFSCs to provide support to all elements of the personal financial management program as described in references (a), (d), (e), and (g). FFSC responsibilities are delineated in enclosure (5).

(8) Ensure resources are provided to meet the certification requirements for financial educator and counselors per reference (a) by arranging or providing information to the financial educator and counselors regarding various training opportunities, which provide continuing educational units.

(9) In coordination with CHINFO, review and provide personal financial management information for frequent inclusion in Navy internal and social media.

(10) Provide command financial specialist training.

(a) Coordinate and manage command financial specialist training throughout Navy to meet fleet needs, including the provision of command financial specialist professional development, and train-the-trainer courses.

(b) Provide the command financial specialist training course with sufficient frequency and resources to accommodate Navy training needs.

d. NETC

(1) Designate a personal financial management program point of contact to liaise with OPNAV (N170) staff and CNIC Family Readiness (N91) personal financial management program manager.

(2) Provide and document personal financial management program training for all enlisted Sailors following recruit training.

(3) Provide and document personal financial management program training for all officers, as noted in enclosure (3), following accessions training.

(4) Include and maintain the command financial specialist training course in the Corporate Enterprise Training Activity Resource System (CeTARS).

(5) In concert with CNIC personal financial management program manager, develop curricula, materials, assessment instruments, and other procedures and systems necessary to implement the requirements of reference (a), enclosure 3, subparagraph 3d(2)(c)1, incorporating, at a minimum, the core subjects listed in enclosure (2) of this instruction.

(6) Ensure personal financial management training (as required by enclosure (3)) that would occur in NETC school houses is conducted.

e. Superintendent, U.S. Naval Academy (USNA)

(1) Provide personal financial management program training as detailed in enclosure (3) to all USNA midshipmen using personal financial management standardized curriculum.

(2) Designate one staff member to serve as a financial advisor and educator for the midshipmen. This individual should be an officer or civilian equivalent trained as a command financial specialist.

f. Echelon 2 Commands and Area Coordinators

(1) Ensure effective program implementation.

(2) Include the personal financial management program in immediate superior in command (ISIC) inspections to ensure program policy compliance. Baseline inspection items are provided in paragraph 8.

(3) Assess requirements for command financial specialist training in area of responsibility.

(4) Coordinate with CNIC personal financial management program manager to ensure that the command financial specialist course is provided with sufficient frequency and resources to meet fleet training and policy requirements.

(5) Echelon 2 and area coordinators with command financial specialist course training sites, listed in enclosure (6), must provide the CNIC personal financial management program manager a consolidated schedule of course training dates, quota availability, and other information in the manner required for inclusion in CeTARS and catalog of naval training courses by NETC.

g. Echelon 2 Commands and Regional Coordinators

(1) Ensure effective program implementation at commands under their cognizance.

(2) Establish priorities for quota control for command financial specialist training courses under their cognizance.

(a) Quota preference is to be given to commands that do not have a trained command financial specialist.

(b) Quota allocations must address local, out-of-area or isolated, remote, and RC commands.

(c) Course schedules and locations must be readily accessible to fleet units on demand.

h. Installation COs and OICs with an FFSC

(1) In line with references (a), (d), and (e), act as the final approving official, with concurrence from the local FFSC personal financial management staff and the staff judge advocate (SJA), for all persons and entities not referenced in enclosure (4).

(2) Provide resources for the FFSC to maintain a library or resource center of current financial information and resources (including current periodicals) to assist Service members and their families in successful personal financial readiness.

(3) Ensure computer and Internet resources are available.

(4) Provide support to host and tenant command financial specialists, especially to afloat, deployable, or Marine expeditionary unit commands.

(5) Ensure that, at a minimum, the FFSC staff includes one member who is assigned, trained, and certified per reference (a), enclosure 3, subparagraph 3d(6), and guidance provided in enclosure (5) of this instruction.

(6) Ensure records are maintained utilizing the Fleet and Family Support Management Information System (FFSMIS), or other system designated by CNIC, of personal financial management education, training, and counseling conducted.

(7) Ensure FFSC personal financial managers and financial educator and counselors maintain personal financial management counseling records to ensure confidentiality, including compliance with applicable Privacy Act provisions, in line with reference (h).

i. Commanders, COs, and OICs

(1) Encourage the use of personal financial management services by Sailors and their families.

(2) Oversee the command personal financial management program for compliance with this instruction and associated references to ensure Sailors and their families are provided the tools and resources to be financially prepared.

(3) Establish and maintain a command financial specialist program within the command. Detailed requirements are provided in enclosure (6).

(a) Designate a command financial specialist(s) in writing. Enclosure (6) provides qualifications criteria, functions, and training requirements for command financial specialists. Enclosure (7) is a sample designation letter.

(b) When more than one command financial specialist is assigned, designate one as the lead command financial specialist or as a command special assistant for personal finances. Enclosure (8) is a sample designation letter.

(c) Meet with the lead command financial specialist or command special assistant for personal finances on a recurring, but not less than a yearly basis, to discuss personal financial management issues and trends.

(d) Ensure command financial specialist or command special assistant for personal finances identification and contact information appears on the masthead of the command plan of the week or plan of the day (POD).

(e) Ensure command financial specialist is included in command indoctrination program(s) and pre- and post-deployment programs, as applicable.

(f) Ensure consultation with the command financial specialist appears on the command check-in and check-out sheets.

(4) Ensure when personnel are the subject of a bad check report or letter of indebtedness, a determination is made as to whether or not financial mismanagement by the individual is involved. In cases of financial mismanagement, individuals should receive mandatory personal financial management counseling from the command financial specialist, or local area personal financial manager, or local area financial educator and counselor.

(5) Obtain a review and recommendation from the servicing FFSC's financial educator and counselor, an opinion from the local representative of the SJA, and approval from the installation CO per references (d) and (e) prior to granting authorization for any personal financial management presentation on base offered by a commercial or other entity not specifically authorized under reference (e). Per reference (a), when services from non-governmental organizations are utilized, DoD service providers must monitor them throughout the duration of instruction given.

(6) Permit and encourage command career counselors, command ombudsman (serving as directed by reference (i)), and local NMCRS counselor(s) to attend command financial specialist training to raise their awareness of the financial issues and resources available to Sailors and their families. This does not suggest that the command career counselor, ombudsman, nor NMCRS counselor must serve as financial counselors or command financial specialists.

(7) Promote maximum utilization of a proactive lifecycle approach to personal financial management among members of the command by encouraging attendance at a Career Options and Navy Skills Evaluation Program workshop.

j. Wardroom and Chief Petty Officers Mess. Exercise proactive leadership and mentorship in personal financial management.

k. Command Financial Specialist

(1) Report directly to the command leadership (CO or executive officer) as a special assistant.

(2) Perform the command financial specialist functions listed in enclosure (6).

l. Sailors

(1) Become familiar with personal financial management program policies and objectives.

(2) Use prudent personal financial management practices in pursuit of personal excellence.

(3) Support shipmates by sharing their personal financial management knowledge.

(4) Prudently maintain their day-to-day personal financial matters.

(5) Prepare for the management of personal responsibilities prior to departing on an extended absence.

8. Command Inspection Program. The ISIC must inspect the command's personal financial management program. The minimum requirements specified in subparagraphs 8a through 8i must be reviewed.

a. Command financial specialist identified in writing in line with subparagraph 7i(3)(a), using enclosure (7).

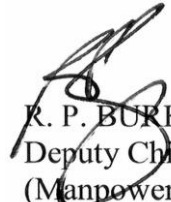
b. Command financial specialist received appropriate training, in line with enclosure (6).

- c. Appropriate ratio of command financial specialist to crew, in line with subparagraph 6j.
 - d. When more than one command financial specialist is assigned, one command financial specialist has been designated as the lead command financial specialist or command special assistant for personal finances in line with subparagraph 7i(3)(b), using enclosure (8).
 - e. COs meet with the command financial specialist or command special assistant for personal finances at least yearly to discuss personal financial management issues at their command in line with subparagraph 7i(3)(c).
 - f. The command financial specialist or command special assistant for personal finances identification and contact information appears on the masthead of the command plan of the week or POD, in line with subparagraph 7i(3)(d).
 - g. Command financial specialist is included in command indoctrination program(s), and pre- and post-deployment programs, as applicable, in line with subparagraph 7i(3)(e).
 - h. Consultation with the command financial specialist appears on the command check-in and check-out sheets, in line with subparagraph 7i(3)(f).
 - i. In line with references (g) and (h), personal financial management counseling records are maintained to ensure confidentiality and compliance with applicable Privacy Act regulations.
9. Gambling Disorder. Gambling disorder has been identified by the medical community as an addiction similar to drug or alcohol use. Gambling disorder can also develop in conjunction with other addictions. Treating a person with gambling disorder may eliminate financial or legal issues that, combined with other addictions, could spiral out of control. Given the importance and concern with maintaining individual readiness among Service members, individuals with a suspected gambling disorder must be referred to a military treatment facility for evaluation.
10. Records Management. Records created as a result of this instruction, regardless of media and format, must be managed per Secretary of the Navy (SECNAV) Manual 5210.1 of January 2012.
11. Review and Effective Date. Per OPNAVINST 5215.17A, Navy 21st Century Sailor Office, Family Readiness Section (OPNAV N170C) will review this instruction annually on the anniversary of its issuance date to ensure applicability, currency, and consistency with Federal, DoD, SECNAV, and Navy policy and statutory authority using OPNAV 5215/40 Review of Instruction. This instruction will be in effect for 5 years, unless revised or cancelled in the interim, and will be reissued by the 5-year anniversary date if it is still required, unless it meets one of the exceptions in OPNAVINST 5215.17A, paragraph 9. Otherwise, if the instruction is no longer required, it will be processed for cancellation as soon as the need for cancellation is known following the guidance in OPNAV Manual 5215.1 of May 2016.

12. Forms and Information Management Control

a. NAVPERS 1070/613 Administrative Remarks is available via the Navy Personnel Command Web site at: <http://www.public.navy.mil/bupers-npc/reference/forms/NAVPERS/Pages/default.aspx> or the Naval Forms Online Web site at: <https://navalforms.documentservices.dla.mil/web/public/home>.

b. FFSCs will use data collected by CNIC approved FFSMIS for production of required DoD, SECNAV, CNIC, and regional reports.



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Releasability and distribution:

This instruction is cleared for public release and is available electronically only via Department of the Navy Issuances Web site, <http://doni.documentservices.dla.mil>

TERMS AND DEFINITIONS

1. DoD Personnel. AC, National Guard, and RC members of the sea Services; family members; and civilian employees, including non-appropriated fund employees and special Government employees of all offices, agencies, and departments carrying out a function on a Defense installation.
2. Extended Absence Financial Plan. A plan developed by a Service member prior to deployment, specifying for the period of the absence: legal power of attorney to accomplish personal and financial requirements; plan for covering financial obligations; disposition of car and auto insurance; allotments for appropriate monthly expenditures; and disposition of other financial issues that might occur during the period of absence.
3. Family Readiness System. The network of agencies, programs, services, and individuals, and the collaboration among them, which promotes the readiness and quality of life of Service members and their families.
4. Military Community. Service members, military families, military leadership, and military and civilian family readiness service providers.
5. Personal Financial Management. The process (or steps) involved in managing one's personal finances, including income, expenses, and investments for an individual or family.
6. Personal Financial Readiness. Adequately preparing for the management of personal responsibilities prior to departure on an extended absence, including: family matters and potential family contingencies, personal finances, personal property, and other personal obligations that can and do arise during one's career lifecycle. Also includes prudent day-to-day management of personal finances, including financial planning (budgeting), saving and investing (including Thrift Savings Plan and Savings Deposit Program), consumer awareness, and credit management. Considerations include career and transition planning, spouse employment, and relocation entitlements and expenses.
7. Service Members. AC, National Guard, and RC members of the Military Services, whether permanently assigned, temporary duty, or temporary duty under instruction.

CORE PERSONAL FINANCIAL MANAGEMENT TRAINING SUBJECTS

1. Military pay issues
2. Banking and financial services
3. Developing a spending plan
4. Credit management
5. Car buying strategies
6. Introduction to saving and investing
7. Consumer awareness (includes predatory lending)
8. Insurance and risk management
9. Legal issues
10. Home purchase or housing
11. Financial planning for deployment
12. Money and the move
13. Savings and investments and Thrift Savings Plan
14. The basics of retirement planning
15. Paying for college
16. Renting
17. Gambling awareness
18. How to survive the holidays financially
19. Vacation planning
20. Marriage planning

21. Survivor benefit planning
22. Raising financially fit kids

Note: Additional core educational programs can be added as necessary by OPNAV (N170) or the CNIC (N9) personal financial management program manager to keep the curriculum current.

INITIAL AND LIFECYCLE TRAINING CONTINUUM

<u>CATEGORY</u>	<u>TYPE TRAINING</u>	<u>TRAINING SOURCE/VENUE</u>	<u>LEARNING ENVIRONMENT</u>	<u>FINANCIAL LITERACY EDUCATION SUBJECTS</u>
Officer	Personal and leadership	USNA; Officer Training Command; Reserve Officer Training Corps	Instructor led	Pre-commissioning financial literacy education to be determined by the curriculum control authority incorporating the training subjects in enclosure (2) as mandated by the requirements sponsor.
	Personal	Transition assistance, pre-separation briefing, and counseling	Instructor led	Financial education for transitioners. Incorporate appropriate training as determined by Navy personal financial management program requirements sponsor and the CNIC program manager.
	Leadership	Officer leadership courses	Instructor led	Leading a command personal financial management program as determined by the Navy personal financial management program requirements sponsor and the CNIC personal financial management program manager.
Enlisted	Personal	Delayed entry program	Blended*	Leave and earnings statement; financial planning.
	Personal	Recruit Training Command	Instructor led (8.5 hours)	Leave and earnings statement; banking basics; direct deposit; Thrift Savings Plan; MyPay.
	Personal	“A” School	Blended* (16 hours)	Financial literacy education subjects listed in enclosure (2).
	Personal	Transition assistance, pre-separation briefing, and counseling	Instructor led	Financial education for transitioners. Incorporate appropriate training as determined by the Navy personal financial manager program requirements sponsor and the CNIC program manager.

<u>CATEGORY</u>	<u>TYPE TRAINING</u>	<u>TRAINING SOURCE/VENUE</u>	<u>LEARNING ENVIRONMENT</u>	<u>FINANCIAL LITERACY EDUCATION SUBJECTS</u>
	Leadership	Prospective petty officer leadership course	Instructor led	Incorporate relevant and career level appropriate financial literacy education related scenarios drawn from the subjects in enclosure (2).
	Leadership	Work center supervisor leadership course	Instructor led	Incorporate relevant and career level appropriate financial literacy education related scenarios drawn from the subjects in enclosure (2).
	Leadership	Leading petty officer leadership course	Instructor led	Incorporate relevant and career level appropriate financial literacy education related scenarios drawn from the subjects in enclosure (2).
	Leadership	Prospective chief petty officer leadership course	Instructor led	Incorporate relevant and career level appropriate financial literacy education related scenarios drawn from the subjects in enclosure (2).
	Leadership	Leading chief petty officer leadership course	Instructor led	Incorporate relevant and career level appropriate financial literacy education related scenarios drawn from the subjects in enclosure (2).

<u>CATEGORY</u>	<u>TYPE TRAINING</u>	<u>TRAINING SOURCE OR VENUE</u>	<u>LEARNING ENVIRONMENT</u>	<u>FINANCIAL LITERACY EDUCATION SUBJECTS</u>
	Leadership	Command master chief/chief of the boat leadership course	Instructor led	Incorporate relevant and career level appropriate financial literacy education related scenarios drawn from the subjects in enclosure (2).
All (available additional training)	Personal	Command financial specialist; FFSC	Instructor led	Various
	Personal	Annual military training	Instructor led	As determined by the local command using training materials from the standardized command financial specialist financial management curriculum.
	Personal	Navy's career options and Navy skills evaluation program – first term	Instructor led (8 hours) (FFSC)	Per Navy's career options and Navy skills evaluation program curriculum.
	Personal	Navy's career options and Navy skills evaluation program – mid-career	Instructor led (8 hours) (FFSC)	Per Navy's career options and Navy skills evaluation program curriculum.
	Personal	My Navy Portal	Web	Various

*Blended learning environment may be any combination of instructor led classes or self-paced learning accomplished via distance learning or computer-based training that includes appropriate assessments of learning where applicable.

DOD FINANCIAL EDUCATION PARTNER LIST

1. Air Force Aid Society
2. American Red Cross
3. Army Emergency Relief Society
4. Association of Military Banks of America
5. Better Business Bureau
6. CCCS
7. Consumer Federation of America
8. Consumer Finance Protection Bureau
9. Defense Credit Union Council
10. Department of Labor
11. Department of the Treasury
12. Employee Benefits Research Institute
13. American Savings Education Council
14. Federal Citizen Information Center
15. Federal Deposit Insurance Corporation
16. Federal Reserve Board
17. Federal Trade Commission
18. Financial Industry Regulatory Authority
19. Freddie Mac
20. In-Charge Institute of America

21. Internal Revenue Service
22. Jumpstart Coalition
23. National Association of Securities Dealers Investor Education Foundation
24. National Endowment for Financial Education
25. National Foundation for Credit Counseling
26. National Military Family Association
27. NMCRS
28. Navy Exchange, Marine Corps Exchange, and Army and Air Force Exchange Service
29. North American Securities Administrators Association
30. Securities and Exchange Commission
31. Small Business Administration
32. Social Security Administration
33. TRICARE
34. United Services Automobile Association (USAA) Education Foundation
35. U.S. Department of Agriculture, Cooperative State Research Education and Extension Service

FLEET AND FAMILY SUPPORT CENTER AND REGIONAL PERSONAL FINANCIAL
MANAGEMENT PROGRAM RESPONSIBILITIES

1. Mission. 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. FFSCs provide support to all elements of the personal financial management program.

2. FFSC Responsibilities

a. Support local commands and area command financial specialists by serving as the primary resource and subject matter expert in tailoring personal financial management information, materials, and education programs to the local area.

b. Provide financial education and training, information, and referral assistance to military personnel and their family members.

c. Provide financial counseling to Sailors and other DoD personnel, as defined in reference (g), paragraph 5, when assigned aboard a Navy installation.

d. Establish programs to encourage spouses to participate in the personal financial management program.

e. Maintain records (utilizing FFSMIS or other system designated by CNIC) of personal financial management education, training, and counseling and ensure privacy and confidentiality of all records and information regarding personal financial management counseling conducted, in line with references (g) and (h).

f. Maintain ongoing liaison with financial institutions located on base to encourage military and family member awareness and use of its personal financial management counseling and information services as detailed in reference (f), volume 5, chapter 34.

g. Foster and establish working relationships with the local representatives of the DoD partners listed in enclosure (4).

h. Ensure individuals are assigned to provide personal financial management services listed in subparagraphs 2h(1) through 2h(6) at FFSCs.

(1) Obtain Accredited Financial Counselor (AFC) certification within 2 years of their assignment.

(2) Attend command financial specialist train-the-trainer at either of the two CNIC-designated trainings sites: FFSC San Diego, CA, or FFSC Norfolk, VA; or receive equivalent training through a CNIC approved entity.

(3) Successfully complete command financial specialist class via a CNIC approved FFSC regional training site listed in paragraph 4 of enclosure (6).

(4) Possess a baccalaureate degree from an accredited college or a combination of education and experience, which equips individuals to serve as a financial educator and counselor.

(5) Receive continuing education on personal financial management on an annual basis and maintain professional AFC certification, once acquired.

(6) Read and understand references indicated within this instruction.

i. Hold an area-wide personal financial management awareness forum or meeting at least quarterly, in line with reference (j), to discuss personal financial management issues. At a minimum, the personnel listed in this subparagraph must be invited: senior enlisted advisors, command financial specialists, and command career counselors or career planners. Meeting reports (minutes) must be provided to the cognizant CO.

j. Conduct, at least semi-annually, in line with reference (j), an informational seminar for area command leaders that provides an introduction and overview of personal financial management program services, assistance, and initiatives.

k. Report to the CNIC personal financial management program manager on a quarterly basis via the regional work and family life coordinator. Reporting criteria and format must contain, at a minimum, the type and number of personal financial management related classes, workshops, and seminars held; number of participants in each; command financial specialist training sessions and student loads; number of personnel receiving individualized counseling or assistance; and reason(s) individual counseled.

l. Function with NMCRS as agreed in memorandum of agreement between NMCRS and Department of the Navy of 5 February 2001 (NOTAL).

m. Assist Service members with the development of the financial portions of the family care plan described in reference (k).

n. Ensure only command financial specialist and personal financial management course materials approved by CNIC personal financial management program manager and NETC referred to in this instruction are used in all training and counseling activities.

o. Provide command financial specialist training.

(1) 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.

(2) Use CNIC standardized command financial specialist instructor guide and command financial specialist training manual.

(3) When training command financial specialists by any method, at a minimum, provide two on-site individuals (one instructor must be from 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. An additional person capable of acting as an alternate instructor should also be available.

(4) Ensure data from command financial specialist training is entered into the CeTARS.

(5) Maintain records (for at least 2 years) of name, rate or rank, member's assigned command, and unit identification code of all trainees who successfully complete the command financial specialist course.

(6) Provide documentation (course completion certificate) to the trainee's command.

(7) Submit annually, by 30 June, a schedule of command financial specialist classes for the upcoming fiscal year to the CNIC personal financial management program manager and NETC via the echelon 2 commander or area coordinator.

COMMAND FINANCIAL SPECIALIST
QUALIFICATIONS, FUNCTIONS, AND TRAINING SITES

1. Qualifications of the Command Financial Specialist. The command financial specialist must function as the command's principal advisor on policies and matters related to personal financial management. The qualifications listed in subparagraphs 1a through 1f apply.

a. Pay Grade

(1) Be in pay grade E-6 and above (including officers). An E-5 with a minimum of 6 years of service may be appointed as a command financial specialist. Medium and large commands are strongly encouraged to have an officer(s) serve as the command financial specialist to lead their program.

(2) Utilization of E-4s due to the lack of requisite senior petty officers is not authorized. Waivers will not be granted.

(3) Commands wishing to appoint an E-5 with less than 6 years of service must submit a waiver request and receive approval. This waiver request must be routed from the CO to the CNIC personal financial management program manager, via the regional personal financial management coordinator, for final approval. Waiver requests must contain, at a minimum, the information contained in subparagraphs 1a(3)(a) and 1a(3)(b).

(a) Command paygrade demographics (e.g., indicating the absence of senior personnel meeting established criteria).

(b) Certification of the designated Service member's qualifications.

b. Motivation. Highly motivated and financially stable (must meet the financial overseas screening standards found in subparagraph 2i). For assistance with the command financial specialist screening process, COs may refer to the FFSC financial educator and counselor staff for guidance. Screening must be completed prior to training.

c. Training. Successfully complete the authorized command financial specialist training course provided by an FFSC.

d. Service Time. Have at least 1 year remaining in the command at time of command financial specialist course completion.

e. Continuing Education. Participate in continuing education (i.e., periodic command financial specialist forums).

f. Refresher Training. Successfully complete command financial specialist refresher training every 3 years, at a minimum.

2. Functions of the Command Financial Specialist. At the completion of formal training, the command financial specialist must be able to perform the functions in subparagraphs 2a through 2m.

a. Assist the command in establishing, organizing, and administering the command personal financial management program.

b. Disseminate financial management information within the command through GMTs, POD or plan of the week notes, newsletters, e-mails, and social media, etc.

c. Maintain current personal financial management resource books, directories, references, and training materials for use in GMT, divisional training, and counseling. In addition, command financial specialists must maintain close liaison with the FFSC personal financial management staff, where possible.

d. Present personal financial management training as part of the command GMT program, per reference (c), and provide divisional, departmental, and branch personal financial management training as required, per enclosure (3).

e. Provide basic personal financial management education, counseling, financial information, and referral to individual members of the command, upon request. When appropriate, refer to servicing FFSC financial educator and counselor.

f. Maintain individual records of counseling conducted and counseling referrals. In line with reference (h), those records must be maintained to ensure confidentiality and compliance with the Privacy Act.

g. Refer members with serious financial problems to the appropriate resource or agency capable of providing necessary assistance and counseling, such as FFSC personal financial management staff, NMCRS, non-profit CCCS, and Defense Federal credit unions and banks located on military installations in line with references (a), (b), (e), and (f), volume 5, chapter 34. Ensure the individual is seen and counseled. Follow-up on referrals by maintaining contact with the individual and the resource and counseling agency to monitor progress.

h. Assist members with the development of their extended absence financial plan in line with reference (a).

i. Perform financial screenings, as needed, for members of the command. In the absence of a command financial specialist, or in a complicated case, the FFSC personal financial management staff can perform the screenings. For overseas duty screening, the guidance in subparagraphs 2i(1) through 2i(3) applies.

(1) In line with reference (b), section 1300-302, members must be screened for financial stability.

(a) E-1 to E-4. A debt-to-income ratio must be performed to ensure the economy in the host nation of proposed overseas activity does not pose an undue hardship on the Service member's financial circumstances. If the debt-to-income ratio is 30 percent or greater, then the member is unsuitable for overseas assignment. If the spouse will be accompanying the Service member, the spouse's current income cannot be used in determining future debt-to-income unless the spouse can provide proof of employment in the overseas location.

(b) E-5 and Above. Serious financial problems or indebtedness which have not been reconciled (i.e., bankruptcy, outstanding or unresolved letters of indebtedness, or outstanding returned checks for insufficient funds) or a documented history of indebtedness over a period of the last 3 years, may be considered disqualifying.

(c) Documentation. Such screening must be documented by a NAVPERS 1070/613 Administrative Remarks, entry in the member's service record.

(2) The command financial specialist must ensure the member completes a financial planning worksheet. The financial planning worksheet is available via the CNIC personal finances Web page at:
https://www.cnic.navy.mil/ffr/family_readiness/fleet_and_family_support_program/personal_finances.html.

(3) The command financial specialist must counsel the member on the projected living expenses at the overseas location and on the need for the member to fully understand his or her expenses, entitlements, and pay and allowance changes related to the OCONUS permanent change of station move.

j. Submit a quarterly report to the unit CO on all personal financial management activities and command financial issues and trends.

k. Schedule meetings with command leadership required by subparagraph 7i(3)(c) of this instruction to ensure that personal financial management issues and trends are communicated.

l. Ensure documentation of command financial specialist provided training or any other personal financial management course completed.

m. Upon transfer:

- (1) provide a thorough pass down to command financial specialist relief; and
- (2) notify receiving command of command financial specialist qualification.

3. Command Financial Specialist E-4 Program. Sailors in pay grade E-4 may become assistants to the command financial specialist and be trained to assist FFSC personal financial management counselors with outreach and training. The command financial specialist E-4 should augment financially oriented classes for junior Sailors (E-1 to E-4) to share real-life, real-time experiences. They must be supervised by a command financial specialist and may NOT be appointed or serve as command financial specialist. Criteria for selection is outlined in subparagraphs 3a through 3i.

- a. Be a volunteer.
- b. Be command endorsed.
- c. Have no record of non-judicial punishment or poor performance counseling.
- d. Pass physical fitness assessment.
- e. Have successful interview by FFSC personal financial management counselor.
- f. Be goal-oriented and motivated with excellent oral and presentation skills.
- g. Have a record of financial stability as indicated by completion of a financial planning worksheet, with a debt-to-income ratio that does not exceed 30 percent, and no record of letter of indebtedness or non-sufficient funds.
- h. Be ranked a top performer by command on standard Navy evaluation form (4.0 or above in all categories).
- i. Complete training as directed using curriculum provided by CNIC personal financial management program manager.

4. CNIC Designated Regional Locations with Command Financial Specialist Training Sites

- a. Navy Region Naval District Washington.
- b. Navy Region Mid-Atlantic.

- c. Navy Region Southeast.
- d. Navy Region Northwest.
- e. Navy Region Southwest.
- f. Navy Region Guam.
- g. Navy Region Hawaii.
- h. Navy Region Japan.
- i. Navy Region Europe, Africa, and Southwest Asia.

SAMPLE COMMAND FINANCIAL SPECIALIST LETTER OF DESIGNATION
FOR OFFICIAL USE ONLY - PRIVACY SENSITIVE

1740
Date

From: Commanding Officer/Officer in Charge
To: Rate/Rank, Name

Subj: DESIGNATION AS COMMAND FINANCIAL SPECIALIST

Ref: (a) OPNAVINST 1740.5D

1. Per reference (a), you are hereby designated as (command name) command financial specialist. You must familiarize yourself with the policies and procedures of reference (a) and other applicable personal financial management program elements in the performance of your duties.

2. In your capacity as command financial specialist, you will report directly to the commanding officer or officer in charge or his or her representative (e.g., command special assistant for personal finances). Complete the information requested below and forward as indicated. This designation remains in effect until rescinded in writing or 3 years after command financial specialist course completion (unless refresher training is completed and documented), whichever occurs first.

Signature

Name/Rate:

Date of designation:

Date completed command financial specialist course:

Global e-mail address:

DSN phone number:

Location of servicing fleet and family support center (FFSC):

I accept the designation of (command name) command financial specialist.

Member Signature

Copy to:
Servicing FFSC
Service Record

Enclosure (7)

SAMPLE COMMAND SPECIAL ASSISTANT FOR PERSONAL FINANCES
LETTER OF DESIGNATION
FOR OFFICIAL USE ONLY - PRIVACY SENSITIVE

1740
Date

From: Commanding Officer/Officer in Charge

To: Rate/Rank, Name

Subj: DESIGNATION AS COMMAND SPECIAL ASSISTANT FOR PERSONAL
FINANCES

Ref: (a) OPNAVINST 1740.5D

1. Per reference (a), you are designated as (command name) command special assistant for personal finances. You must familiarize yourself with the policies and procedures of reference (a) and other applicable personal financial management program elements in the performance of your duties.

2. In your capacity as command special assistant for personal finances, you will report directly to the commanding officer or officer in charge or his or her representative. Complete the information requested below and forward as indicated. This designation remains in effect until rescinded in writing.

Signature

Name/Rate:

Date of designation:

Date completed command financial specialist course:

Global e-mail address:

DSN phone number:

Location of servicing fleet and family support center (FFSC):

I accept the designation of (command name) command special assistant for personal finances.

Member Signature

Copy to:

 Servicing FFSC

 Service Record

MCO 1700.37





DEPARTMENT OF THE NAVY
HEADQUARTERS UNITED STATES MARINE CORPS
3000 MARINE CORPS PENTAGON
WASHINGTON, DC 20350-3000

MCO 1700.37
MFR
11 DEC 2014

MARINE CORPS ORDER 1700.37

From: Commandant of the Marine Corps
To: Distribution List

Subj: PERSONAL FINANCIAL MANAGEMENT PROGRAM (PFMP)

Ref: (a) DoD Instruction 1342.22, "Military Family Readiness," July 3, 2012
(b) DoD Instruction 1344.09, "Indebtedness of Military Personnel," December 8, 2008
(c) SECNAVINST 1740.4
(d) SECNAVINST 1754.1B
(e) SECNAVINST 5211.5E
(f) DoD Instruction 6490.06, "Counseling Services for DoD Military, Guard and Reserve, Certain Affiliated Personnel, and Their Family Members," April 21, 2009, as amended
(g) MARADMIN 061/13, "Personal Financial Management Education Provided by Non-Federal Entities," 4 February 2013
(h) MCO P1700.27B W/CH1
(i) DoD Instruction 1015.10, "Military, Morale, Welfare, and Recreation (MWR) Programs," July 6, 2009, as amended
(j) MCO 5760.4C
(k) SECNAVINST 1740.2E
(l) MCO P1326.6D
(m) MCO P1300.8R
(n) MCO 1740.13C
(o) DoD Instruction 1332.36, "Preseparation Counseling for Military Personnel," February 14, 1994, as amended
(p) MCO 1900.16
(q) SECNAVINST M-5210.1
(r) 5 U.S.C. 552, Privacy Act of 1974, as amended

Encl: (1) Terms and Definitions
(2) Command Financial Specialist (CFS) Qualifications, Functions and Training
(3) Corporal for Financial Fitness (CFF) Qualifications, Functions and Training
(4) Installation/Supporting Facility Personal Financial Management Program Responsibilities, Staffing, Training and Education Standards
(5) Personal and Professional Development Advisor Letter of Designation as Command Financial Specialist
(6) Sample Command Financial Specialist Letter of Designation
(7) Sample Command Financial Specialist Assistant for Personal Finance Letter of Designation
(8) Sample Corporal for Financial Fitness (CFF) Program Letter of Designation

DISTRIBUTION STATEMENT A: Approved for public release; distribution is unlimited.

1. Situation. To publish policies and procedures for the operation of Marine Corps PFMP. To improve mission readiness and support Marines' personal financial stability. The PFMP provides required and optional training throughout a Marine's career to enhance personal and career mission readiness.

2. Mission. PFMP will provide financial counseling, education, training, and information and referral to Marines and their families in order to increase their financial readiness.

3. Execution

a. Commander's Intent and Concept of Operations

(1) Commander's Intent

(a) This Order complies with and conforms to the regulatory requirements stated in references (a) through (r).

(b) PFMP will assist Marines in achieving and sustaining personal financial readiness. The PFMP supports this objective by providing training, education, counseling/coaching, and financial information and referral to Marines and their families to assist them in meeting their financial obligations in a proper and timely manner during a Marine's career and while preparing for transition.

(c) Commanders shall ensure the program and its policies stated in this Order are supported.

(d) Execution of PFMP training and education is part of the Personal and Professional Development Branch (P&PD) which assists the unit commander with creating, establishing, maintaining, and reinforcing financial readiness.

(e) In accordance with reference (a) the PFMP will implement a Continuum of Learning for Personal Finance. Areas of instruction include, but are not limited to: money management, financial planning, transition/retirement and estate planning, military protections such as Service Members Civil Relief Act and Military Lending Act, security clearances and the financial relationship, and other financial management tools. Limited basic estate and tax education and counseling may be provided with referrals to authorized financial resources for detailed assistance.

(f) Ensure Marines and their families have access to financial tools and a solid understanding of personal finance to build confidence in facing financial challenges and responsibilities.

(g) Ensure all Marines are trained on the policies and practices designed to protect military members.

(2) Concept of Operations

(a) PFMP's primary focus is a proactive preventive approach to financial education, training, coaching, and financial information and referral to commands, Marines and their families. The PFMP's secondary focus is intervention with counseling/coaching.

(b) Per references (a), (b), and (c), Marines and the Marine Corps have a mutual responsibility to address personal financial obligations and accountability. Marines have an obligation to discharge their financial obligations in a timely and proper manner and meet the financial needs of their families.

(c) Preventive services include:

1. Financial Education and Training. Financial education is the act of educating a Marine on the financial principles and methods that enables a Marine to acquire a set of knowledge, skills and behaviors that allow them to take effective actions regarding current and future use and management of their personal finances. The mandatory financial education, referred to as the Continuum of Learning for Personal Finance, as required by reference (a) and optional workshops and training through the PFMP will increase the financial literacy of Marines and their family members.

2. Financial Coaching. Financial coaching continually develops knowledge, skills and behaviors to accomplish personal financial goals.

(d) Intervention services include:

1. Financial Counseling. Financial counseling is a review of the current financial situation followed by developed knowledge, skills, and behaviors to support financial management crisis intervention, and a process of creating a plan of action to accomplish personal financial goals. This type of intervention includes command referrals for financial concerns.

2. Financial Information and Referral. Provides current personal financial information and resources to clients or appropriate client referral to Authorized Financial Resources.

(e) The PFMP supports readiness, retention, and transition through collaboration with other programs in Marine and Family Programs, Marine Corps Community Service (MCCS), and other Marine Corps units and programs.

(f) The PFMP staff may support requests for age-appropriate classes or seminars to youth and teens as part of their school-age or youth education classes or activities at MCCS on-installation/support facility Youth or Child Development facilities.

(g) Information regarding individuals seeking services must be treated with confidentiality. Ensure careful and sensitive handling of personal information per references (e) and (r). PFMs shall not establish or maintain individual client files in the course of providing PFMP services. PFMs may utilize personal notes, as defined in ref (e), to facilitate follow up requirements. Basic to the provision of services, the PFMP is committed to keeping confidential all information disclosed by clients per reference (d), (e), and (f).

(h) PFMP staff and the CFSs are the primary sources for providing information, referrals, materials, training, and education programs pertaining to personal finance.

(i) PFMP staff, CFSs, Personnel Security Managers, and Staff Judge Advocates (SJAs) are encouraged to coordinate on briefs and issues regarding potential legal concerns such as predatory lending, debt collection/relief, protection acts, congressional efforts, security clearances, and other areas as appropriate.

(j) Marines and families who are receiving support from an MCCS program and whose situation suggests that they would benefit from financial education should receive appropriate referrals for additional counseling/education through the PFMP staff/unit CFS.

(k) Marines and family members not assigned onboard or within a reasonable commuting distance of a Marine Corps installation:

1. May receive assistance through their unit CFS as described in the body of this Order.

2. Are encouraged to obtain financial education (online, classroom-based, or via telephone) by using existing Marine Corps or Authorized Financial Resources as defined in Enclosure (1) and per reference (g).

3. May seek financial education, training, counseling and information and referral through other Service's PFMP.

4. May, if eligible, request financial training/counseling from resources provided in reference (f).

b. Subordinate Element Missions

(1) Deputy Commandant, Manpower and Reserve Affairs. Establish and maintain a PFMP consistent with the policy and guidance contained in this Order and reference (a).

(2) Chaplain of the Marine Corps (REL)

(a) Advise Deputy Commandant, Manpower and Reserve Affairs (DC, M&RA) on religious ministry matters relevant to both financial education and the free exercise of religion.

(b) Coordinate with the Director of Marine and Family Programs Division (MF) regarding authorized financial education programs offered as a component of religious education.

(3) Director, Marine and Family Programs Division, M&RA

(a) Manage and support the PFMP consistent with policy and program guidance in this Order.

(b) Provide policy oversight and guidance, and develop and propose recommended changes.

(c) Ensure that the PFMP staff within the Personal and Professional Development Branch of MF:

1. Coordinate, as appropriate, PFMP issues with Headquarters, U.S. Marine Corps (HQMC) staff agencies, major commands, DoD agencies, and sister service headquarters.

2. Develop plans, policy, and procedural guidance for the standard operation of the PFMP.

3. Develop and maintain standard PFMP curricula.

4. Provide oversight of prescribed PFM certification and required annual financial education in accordance with reference (a). In conjunction with the installations, determine service required annual financial education for the PFMP staff.

5. Coordinate with MCCA Directors to monitor execution of personnel, budget, and training and program initiatives relative to the PFMP.

6. Develop reporting requirements, program evaluation tools, and measures of effectiveness to ensure effective program implementation to meet a Marine's financial readiness.

(d) Develop the Continuum of Learning for Personal Finance which identifies the series of financial courses that educate Marines on financial topics at certain touch points of a Marine's career.

(e) Ensure coordination among all MF programs and other United States Marine Corps (USMC) programs and commands on personal financial education and training.

(f) Create staffing models, establish program performance management criteria and metrics, provide technical expertise, conduct Quality Assurance and assist field in recommending adjustments to personnel staff.

(g) Serve as waiver authority for requests to appoint E-5 personnel as Command Financial Specialist.

(4) Director, Public Affairs

(a) Coordinate with MF to ensure key PFMP themes, program, events, and updates are incorporated into the annual public affairs plan and local command information efforts. Ensure installation PAs accomplish similar coordination with the local PFMP staff.

(b) Coordinate with MF to provide financial awareness and education on economic and consumer concerns through Department of the Navy (DON) and/or Marine Corps internal media.

(c) Coordinate with MF to obtain information and/or provide a subject matter expert as spokesperson when responding to civilian media inquiries pertaining to PFMP.

(5) Commanding General, Marine Corps Recruiting Command. Within one year of the publication date of this Order, ensure that each Marine Corps District headquarters has at least one trained and qualified staff non-commissioned officer appointed as a CFS (see enclosure 2). Ensure the CFS provides financial education-related information, resources, and training in accordance to this Order to recruiting stations and sub-stations.

(6) Commanding General, Training and Education Command

(a) In coordination with MF, ensure that financial education is delivered throughout a Marine's career.

(b) Ensure that TECOM formal school instructors shall be either a PFMP staff or a CFS (see enclosure 2), an Active Duty Service member with TECOM who has been certified through the Train the Trainer (T3) School and has completed the most current version of Marine Corps Institute (MCI) 3420 and MCI 3422 who is highly encouraged to become a CFS, or an Authorized Financial Resource per reference (c). Other instructors must be approved by MF.

(c) Within one year of the publication date of this Order, ensure that each Marine Corps formal learning center and each Marine Corps School Detachment located at a sister service training activity where the training leads to the assignment of a military occupational specialty has a trained and qualified staff non-commissioned officer appointed as the CFS.

(d) Ensure financial instructors are qualified and authorized staff members per this Order and that the instructor has staff cognizance for personal financial management matters. Financial instructors shall establish and maintain coordination with the designated PFMP point of contact.

(7) Inspector General of the Marine Corps

(a) Ensure the PFMP is included during regular and no-notice inspections.

(b) Utilize the Functional Area checklist prepared and maintained by MF as the standard for ensuring compliance with this Order.

(8) Commanding Generals, Marine Corps Combat Development Command and Marine Corps Installation Command

(a) Serve as a subordinate command in all matters pertaining to Marine and Family Programs.

(b) Ensure implementation of this order to support Operating Forces, tenant commands, and activities.

(9) Installation Commanders

(a) Establish PFMP on each installation as a Warfighter and Family Services Category A Morale, Welfare, and Recreation activity within P&PD.

(b) Actively support and promote the PFMP and events aboard the installation.

1. Ensure PFMP staff or a CFS is included as a speaker at Welcome Aboard Briefings, Command Team Trainings, transition events, pre- and post-deployment briefings.

2. Promote PFMP staff, or a CFS, participation at command-level briefings to raise financial awareness and to keep Marines advised of the latest concerns and assistance available. The event sponsor and the PFMP staff shall work together to determine appropriate financial education for the event and include, at a minimum, information on where to access PFMP information and resources on the installation.

(c) Ensure that the PFMP is provided fiscal, physical (private spaces conducive to counseling for PFMP staff, classroom space for PFMP training workshops, computers and internet), and personnel resources. Ensure provision of appropriate resources and materials to enable the PFMP to perform its required functions of education, training, counseling/coaching, and financial information and referral to the Marines as provided herein.

(d) Ensure that references (i) through (k) are followed in regards to commercial solicitation.

(e) Ensure program administration is carried out by local PFMP staff and Command designated unit CFSs who have successfully completed the USMC or Navy CFS course (see enclosure 2). Where installation resources are not available or insufficient for the needs of a commander, coordinate with the PFMP staff and installation SJA to ensure Authorized Financial Resources are utilized and proper approval is obtained.

(f) May provide non-counseling PFMP services on a space available basis for other authorized MWR patrons per reference (h).

(10) Installation Assistant Chief of Staff, MCCA or Director, Installation MCCA

(a) Ensure sufficient fiscal, physical, and personnel resources are provided to carry out the requirements of this Order. Per reference (i), all program cost must be paid by appropriated funds although these funds may be converted to non-appropriated funds (NAF) via the Uniform Funding and Management Practice and spent as NAF.

(b) Ensure a sustainable training and counseling environment by providing the PFMP staff adequate private counseling space, access to classrooms and internet-connected computer labs conducive to supporting Marines and their families in workshops, trainings, Military Saves events,

counseling, and other determined needs that increase knowledge, skills and behavior change.

(c) Ensure individual client files are not being created or maintained by PFMP staff.

(d) Ensure PFMP staff obtains within two years of employment and maintains MF approved-professional certification, per references (a) and (c) and enclosure (4).

1. Ensure Personal and Professional Development Advisors or other MF personnel responsible for conducting basic financial training and education complete CFS training per enclosure (2) prior to providing any financial education.

2. Ensure P&PD Advisors providing individual financial counseling, or advanced financial education obtain and maintain MF-approved certification.

(e) Ensure maximum cooperation and financial resources for PFMP staff to attend the MF selected training for the maintenance of certification, professional training and sharing of best practices. Provide resources for additional MF training in order to maintain current awareness of subject matter relevant to issues facing Marines.

(f) Ensure that system(s) are in place to capture PFMP activity/data/metrics. Ensure accurate metrics are reported to MF using the MF designated method and guidance.

(g) Ensure the PFM staff are the primary installation financial educators for Marines and their families. Where PFM or CFS services are not available the use of Authorized Financial Resources as defined in enclosure (1) is authorized. When services from an Authorized Financial Resource are utilized, a PFM or CFS shall monitor the duration of instruction and ensure references (j) and (k) are enforced.

(h) Ensure that PFMP staff or other trained and designated P&PD Advisors, as defined in enclosure (5), conducting CFS training attends a CFS Train-the-Trainer course at a USMC or Naval installation to become a certified train-the-trainer for the CFS training course within 3 months of hire.

(i) Ensure the CFS training course is provided with sufficient frequency, but at least twice per year. Ensure training records are maintained for at least two years with name, rank/rate, and source command of all Marines who successfully complete the CFS course and provide documentation to the Marine for entry into the Marine's service record.

(j) Ensure only PFMP/CFS course materials approved by MF are used in all financial training and counseling activities to maintain standardization of training.

(k) Ensure PFMP events, information, or updates are promoted in MCCS advertising and public affairs planning, products, and events.

(l) Convene a PFMP awareness forum/meeting at least semi-annually to discuss PFM issues, per reference (c). At a minimum, the following personnel shall be included and encouraged to attend: Commanders, Senior Enlisted Advisors, Family Readiness Officers, CFS, Command Career Counselors/Career Retention Specialists, or their designated representative. At a minimum, issues directed by MF shall be included on the agenda with other relevant financial awareness issues.

(m) Ensure that PFMP staff position descriptions include responsibilities, training and educational standards per enclosure (4) of this Order.

(11) Commanding Officers (CO), Officer(s)-in-Charge (OICs), Inspectors-Instructors (I&Is), and Detachment Commanders

(a) Promote and encourage financial responsibility and sound financial planning and ensure sufficient fiscal, physical, and personnel resources are provided to carry out the requirements of this Order.

(b) Establish CFS as a command program to address unit financial education and counseling. Commands shall designate a ratio of CFS to Marines per Figure 1. Commands and permanent detachments having fewer than 75 Marines should designate a single trained CFS, or can arrange for another command to provide CFS services by written agreement.

CFS to Marine Ratio	
Timeframe	CFS to Marine Ratio
Within 1 year of the release of this Order	1 CFS to every 300
Within 2 years of the release of this Order	1 CFS to every 150
Within 3 years of the release of this Order	1 CFS to every 75

Figure 1

(c) Ensure a copy of CFS designation from enclosure (6) is provided to the PFM for awareness and Functional Area Inspection.

(d) When more than one CFS is assigned, designate one as the lead CFS and the other as a Command Financial Specialist Assistant (CFSA) for Personal Finances. Use enclosure (7) to designate the CFSA and ensure a copy is provided to the PFM.

(e) Ensure that Marines receive basic personal financial education within three months of arrival at their first permanent duty

station (PDS)/Reserve Training Center (RTC) taught by a PFMP staff or CFS, per reference (a).

(f) Encourage transitioning Marines to complete the Financial Planning for Transition course 12-14 months prior to their End of Active Service (EAS) or Reserve End of Current Contract (RESECC), but no later than 180 days prior to EAS/RESECC. The course is available online or through PFM program classroom instruction at military installations.

(g) In addition to meeting the requirements of the Overseas Duty/Independent Duty Screening Checklists, references (l) and (m), ensure that the debt-to-income ratio for E4 and below deploying overseas does not exceed 30 percent, per reference (c). To calculate, use the monthly debt payments, not including the mortgage on their primary residence, and divide by net monthly income and multiply by 100. For Marines ranked E-5, WO-1, and O-1 and above, ensure they do not have any outstanding or unresolved letters of indebtedness or outstanding returned checks/debits for insufficient funds. Ensure that the Marine completes a financial planning worksheet and the Marine has projected living expenses and debt, entitlements, pay and allowances at the overseas location. Such screenings shall be documented by an administrative remarks page entry into the Marine's service record.

(h) Upon unit receipt of a bad check or letter of indebtedness on a Marine, it is highly encouraged that the commander refer personnel to the unit CFS or installation PFM for financial counseling and assistance. If neither resource is available, members may be referred to Authorized Financial Resources to preserve financial readiness of the member. The CFS/PFM may coordinate with security managers to ameliorate security clearance issues.

(i) Invite PFMP staff or a CFS to present briefings or training where personal finance will be discussed including but not limited to topics such as: understanding the LES, financial allowances/benefits, investments, insurance, savings, consumer awareness, Service member's protections, auto purchases, financial planning for deployments, etc. As required, the supporting Installation Personnel Administration Center/I&I administrator and SJA may give briefings on matters of pay and allowances or legal issues, respectively.

(j) Ensure the PFMP is implemented and maintained in all subordinate commands.

(k) Establish support of the PFMP, CFS, and CFF services and initiatives and provide time for a Marine to attend financial education courses throughout their career.

(l) Ensure PFMP information, themes, and events are distributed to Marines and families.

(m) Encourage qualified Marines to consider becoming a CFF, a designation that provides optional support at the unit command level (see enclosures 3 and 8). The CFF will be a trained corporal who will provide peer-to-peer influence to increase importance of personal finances and

MCO 1700.37
DEC 11 2014

awareness of Authorized Financial Resources and programs available as part of financial fitness bridging the gap between generations.

4. Administration and Logistics

a. The currency, accuracy, and completeness of publication and distribution of this Order, and changes thereto, are the responsibility of CMC (MF).

b. Submit recommendations for changes to this Order to CMC (MF) via the appropriate chain of command.


c. Records created as a result of this Order shall be managed according to National Archives and Records Administration approved dispositions per reference (q) to ensure proper maintenance, use, accessibility and preservation, regardless of format or medium.

d. The generation, collection, or distribution of personally identifiable information (PII) and management of privacy sensitive information shall be in accordance with the Privacy Act of 1974, as amended, per references (e) and (r). Any unauthorized review, use, disclosure or distribution is prohibited.

5. Command and Signal

a. Command. This Order is applicable to the Marine Corps Total Force.

b. Signal. This Order is effective on the date signed.


S. E. MURRAY
Deputy Commandant for
Manpower and Reserve Affairs
Acting

DISTRIBUTION: PCN 10202322400

LOCATOR SHEET

Subj: PERSONAL FINANCIAL MANAGEMENT PROGRAM (PFMP)

Location: _____
(Indicate the location(s) of the copy(ies) of this
Order)

RECORD OF CHANGES

Log completed change action as indicated.

TERMS AND DEFINITIONS

Authorized Financial Resources. USMC and sister service's PFMs, Navy and USMC certified CFSS, installation financial institutions, and government agencies. Government agencies/programs such as Military OneSource, Personal Financial Counselors with the Office of the Secretary of Defense Military Family Life Counselors program and other federal, state and local government agencies. In addition, Non-Federal entities (NFE) that are tax exempt and have obtained a Letter of Agreement either through the Assistant Secretary of the Navy, Manpower and Reserve Affairs (ASN(M&RA)) or the ASN(M&RA)'s approved designee or a Memorandum of Understanding from the Office of the Deputy Assistant Secretary of Defense, Military Community and Family Policy. A Memorandum of Understanding from DC (M&RA)/MF must be obtained after obtaining the Letter of Agreement if providing services to more than one Marine Corps installation. The NFE must then be invited by the Installation Commander. A current list of authorized resources is retained on the Personal and Professional Development Section of the USMC M&RA website (www.manpower.usmc.mil).

Basic Financial Education. Basic information such as money management, car buying, insurance, consumer awareness, wills and powers of attorney, transition/retirement, and information on how to evaluate and select assistance with in-depth financial planning needs.

Basic Understanding of Personal Finance. Comprehension of the underlying principles of the personal finance in order to apply them to everyday life situations.

Continuum of Learning for Personal Finance. A series of financial courses that educate Marines on financial topics at certain touch points of a Marine's career.

Extended Absence Financial Plan. A plan developed by a Marine prior to deployment, specifying the following for the period of the absence: legal power of attorney to accomplish personal and financial requirements, plan for covering financial obligations, disposition of car and auto insurance, allotments for appropriate monthly expenditures, and disposition of other financial issues that might occur during the period of absence.

Financial Education. The act of educating a Marine on the principles and methods that enable a Marine to acquire a set of skills, knowledge and behaviors that allow them to take effective actions regarding current and future use and management of their personal finances.

Financial Counseling. One on one assistance in the evaluation of an individual's or family's income and expenditures and recommending short and long-term actions to achieve financial goals and ensure individual, family, and mission readiness.

Personal Financial Management. The process (or steps) involved in managing one's personal finances, including income, expenses, credit, debt, savings, and investments for an individual or family.

Personal Financial Readiness. Adequately preparing for the management of personal responsibilities prior to departure on an extended absence, including: family matters and potential family contingencies; personal finances; personal property; and other personal obligations that can and do arise during one's career lifecycle. Also include prudent day-to-day management of personal finances, including financial planning (budgeting), saving and investing (including Thrift Saving Plan), consumer awareness and credit management. Considerations include career and transition planning, family member employment, and relocation entitlements and expenses.

**COMMAND FINANCIAL SPECIALIST (CFS)
QUALIFICATIONS, FUNCTIONS, AND TRAINING**

1. Qualifications of the Command Financial Specialist (CFS). The CFS shall function as the command's principal advisor on policies and matters related to financial education. The following qualifications apply:

a. Per reference (a) military members in the rank of E-6, and above shall be appointed a CFS upon approval of the application and completion of the CFS Course as designated on enclosure (6). The Director, Marine and Family Programs Division (MF), HQMC, is the waiver authority for commands seeking to appoint a CFS at the E-5 level. Waivers will not be granted below E-5. Enclosure (7) is the designation for the CFSA for Personal Finance. Requests shall contain, at a minimum:

(1) Command rank demographics (e.g., indicating the absence of senior personnel meeting established criteria).

(2) Description of the designated member's qualifications.

b. Be highly motivated, financially stable, meet the financial overseas screening standards (paragraph 2k below) and have no record of Letters of Indebtedness (LOI) or non-sufficient funds (NSF) or non-judicial punishment (NJP) or poor performance counseling above the rank of LCpl. For assistance with the CFS screening process, COs may seek assistance from the PFMP staff. Screening shall be completed prior to training.

c. Successfully complete the approved CFS course and be command endorsed.

d. Have at least one year remaining at the command at time of CFS course completion.

e. Successfully completed the Leading Marines course and the current MCI 3420 and 3422 Personal Financial Management courses.

f. Participate in continuing education including, but not limited to, periodic CFS forums and attend the CFS refresher training at least every three years.

2. Functions of the CFS. At the completion of CFS training, the CFS shall be able to perform the following functions:

a. Assist Marines with basic financial concerns, assist in educating the Marines through briefings/trainings and the initial coaching/counseling as needed.

b. Coordinate with the PFMP staff on financial matters, education, training, updates, and counseling. Ensure that only Authorized Financial Resources present financial education to the Marines.

c. Refer a Marine or family member to the PFMP staff or the appropriate authorized financial resource for additional financial education/training, counseling/coaching, or financial information and referral. The CFS may

maintain contact with referred individuals and the resource/counseling agency to monitor progress.

d. Assist the command to establish, organize, and administer the command PFMP including a thorough turnover to a new incoming CFS and update to the PFM staff.

e. Disseminate financial management information within the command and ensure Marines and their families are briefed on PFMP and training opportunities, and encourage Marines and their families to proactively utilize PFMP.

f. Present financial education training as part of the command general military training program and provide financial education training to individuals and elements within the command as requested or required.

g. Maintain confidentiality.

h. Update PFMP staff with overall financial trends or metrics in the commands so the PFMP can adjust training to meet the needs of the Marines.

i. Per reference (a), assess Marines' basic understanding of personal finance within three months of arrival at their first PDS/RTC by ensuring they attend the first PDS/RTC financial education course. Determine the Marine's ability to demonstrate a basic understanding of pay and entitlements, banking and allotments, checkbook management, budgeting and saving (to include the thrift savings plan), insurance, credit management, car buying, Permanent Change of Station (PCS) moves, and ability to know where to obtain assistance on financial counseling will be assessed.

j. Assist as required or appropriate in development of Extended Absence Financial Plans prior to any deployment in accordance with reference (a), Family Care Plans required by reference (n) and pre-separation and retirement counseling per references (o) and (p).

k. Complete personal finance screening checklist prior to overseas/special duty assignments/independent duty orders as needed for members of the command per reference (c), (l) and (m). In the absence of a CFS, or in a complicated case, the PFMP staff may perform the screenings.

l. Provide information to clients on the projected living expenses at the overseas location and on the need for the member to fully understand their expenses, entitlements, and pay and allowance changes related to the PCS move.

m. Ensure CFS files relating to the operation and administration of financial personal affairs matters and training are maintained and destroyed per SSIC 1700 of reference (e) and reference (q).

n. Participate in the PFMP awareness forum/meeting at least semi-annually to discuss PFM issues, per paragraph 3b(10)(l) of this Order.

o. If not on a Marine Corps installation, organize at least semi-

annually, a PFMP awareness forum/meeting with, at a minimum, the following personnel, as appropriate: Commanders, Senior Enlisted Advisors, Family Readiness Officers, CFS, Command Career Counselors/Career Retention Specialists, or their designated representative. At a minimum, issues directed by MF shall be included on the agenda with other relevant financial awareness issues.

3. Appointment as a CFS remains in effect until rescinded in writing or three years after CFS course completion. Refresher training must be completed and documented to extend CFS appointment more than three years beyond CFS course completion.

4. CFS shall notify the PFM of any change in status or duty location to ensure local requirements of this Order are maintained.

**CORPORAL FOR FINANCIAL FITNESS (CFF) PROGRAM
QUALIFICATIONS, FUNCTIONS, AND TRAINING**

Today's young Marines may make financial decisions based largely on peer recommendations. The CFFs will be a trained Corporal who will provide peer-to-peer influence. They will support the PFMP staff and CFS by performing outreach to target Marines in the ranks of E1-E4 to increase the awareness of the authorized services and programs available to young Marines and why financial fitness is part of mission readiness. The CFF will not provide financial counseling or training.

1. Qualifications of the Corporal for Financial Fitness (CFF). The CFF shall function as the command's financial fitness on peer-to-peer influence and support the CFS. The following qualifications apply:

- a. Rank of E-4.
- b. Be a volunteer.
- c. Be command endorsed.
- d. Have no record of NJP or poor performance counseling above the rank of LCpl.
- e. Successfully complete the Leading Marines course and the current MCI 3420 and 3422 Personal Financial Management course.
- f. Meet Marine Corps physical fitness standards.
- g. Have a record of financial stability as indicated by completion of a financial planning worksheet, with a Debt-to-Income Ratio that does not exceed 30 percent, and no record of LOI or NSF. For assistance with the CFF screening process, COs may refer to the CFS or PFMP staff for guidance. Screening shall be completed prior to training.
- h. Have a successful interview with PFMP staff.
- i. Be goal-oriented and motivated with good oral and presentation skills.
- j. Have received a Standards of Conduct rating of at least 4.0 and Standards of Proficiency rating of at least 4.0 on their most recent performance evaluation.
- k. Have at least one year remaining at the command at time of CFF course completion.

2. Letter of Designation. The Letter of Designation must include certification to the above qualifications and will be considered conditional until the military member completes the CFF Course or the Navy CFS-E4 program.

3. Functions of the CFF. At the completion of formal training, the CFF shall be able to perform the following functions:

- a. Report directly to the CFS in matters related to financial education and assist the CFS and PFMP staff in financial classes for Junior Marines to share real-life, real-time experiences.
- b. Provide peer-to-peer influence for learning at PFMP and CFS training leading to overall increased awareness of the services and programs available for those most at risk.
- c. Update CFS with overall financial trends in the commands so the PFMP and CFS can adjust training to meet the needs of the Marines.
- d. Refer members to the appropriate authorized financial resource capable of providing necessary assistance/counseling, such as the CFS, PFMP staff, Legal Services, or Navy and Marines Corps Relief Society.

4. Training

- a. Complete the 16-hour CFF Course.
- b. Participate in continuing PFMP workshops as available.

**INSTALLATION/SUPPORTING FACILITY PERSONAL FINANCIAL MANAGEMENT PROGRAM (PFMP)
RESPONSIBILITIES, TRAINING AND EDUCATION STANDARDS**

1. Responsibilities of PFM Staff

a. Provide practical, engaging, and active financial education/training, counseling, information, referral, and consumer information to Marines and their family on personal financial issues. Method of instruction should take into consideration the learning methods of the client's generation.

b. Maintain contact with the CFSs and assist local commands and unit CFSs by serving as the primary resource in delivering the standardized curriculum, updated information, and pertinent information and marketing practices prevalent at that installation/supporting facility and in the vicinity.

c. Maintain confidentiality concerning Marines seeking PFMP services. Advise prospective clients that confidentiality is limited when there are concerns regarding criminal activity.

d. Ensure individual client files are neither created nor maintained. Ensure all documents are handled in accordance with references (e), (q), and (r).

e. Maintain liaison with installation financial institutions, installation bank liaison, and Authorized Financial Resources.

f. Conduct a CFS Train-the-Trainer course of instruction at least twice annually, or as needed to meet the CFS mission requirements in Figure 1 of this order using the CFS Instructor Guide and the CFS Training Manual. Conduct periodic CFS forums and refresher training for certified CFSs to maintain their designation. Trained and CFS certified P&PD Advisors may contribute in this training.

g. Conduct a CFF course of instruction for Corporal Enlisted Leadership at least twice annually, preferably quarterly. Conduct periodic CFF forums and encourage additional workshops for the CFF to attend. Trained P&PD Advisors and CFSs may contribute in this training.

h. Conduct Financial Planning for Transition course and Continuum of Learning for Personal Finance as required to meet the needs of Marines and service members. Trained P&PD Advisors may contribute in this training.

i. Conduct basic financial education to be completed by Marines within three months of arriving at their first PDS/RTC at a frequency required to meet the needs of these Marines. Trained P&PD Advisors and CFSs may contribute in this training.

j. Ensure that government funded financial resource books, references, and training materials for use in general military training, divisional training, workshops/trainings, and counseling purchased through MF is maintained in PFM office.

k. Support age-appropriate classes or seminars for youth and teens as part of their school-age or youth education classes or activities at MCCS on-base Children, Youth and Teen Program activities.

l. Collaborate with military units such as Wounded Warrior Regiment and Marine and Family Programs such as, but not limited, to Transition Readiness, Family Member Employment, Voluntary Education and Vocational Programs, Relocation Assistance, Marine Corps Family Team Building, Exceptional Family Member Program, Family Readiness, Behavioral Health, Children Youth and Teen as well as Semper Fit's Single Marine Program and other personal and family support programs and ensure financial education is being provided and presented by authorized financial resources.

m. Report PFMP utilization metrics via the designated MF-directed reporting method. Metrics will be used by MF to compile data for P&PD internal reporting requirements, and to drive program resource decisions and program development.

2. PFM Staff Training and Education Standards. PFMs assigned to provide financial education services at Marine Corps installations/supporting facilities shall, at a minimum:

a. Prior to their assignment, possess a minimum of a baccalaureate degree preferably related to personal finance from a college or university accredited by a regional accrediting body recognized by Department of Education, and preferably a master's degree, or a combination of financial education and experience which prepares them to serve as a Personal Financial Management counselor. Their previous qualifications in financial education, training, or experience, must qualify them to provide financial counseling.

b. Within three months of hire date, successfully complete the CFS course.

c. Obtain and maintain MF-approved financial counselor certification per references (a) and (c) within two years of hire date.

d. Attend professional continuing education on personal financial management to include MF-designated annual training and attendance at PFMP related educational events to meet the needs of the Marine Corps.

e. Become familiar with references contained within this Order.

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**PERSONAL AND PROFESSIONAL DEVELOPMENT ADVISOR
LETTER OF DESIGNATION AS COMMAND FINANCIAL SPECIALIST
FOR OFFICIAL USE ONLY (When Filled In)**

Date

From: Marine and Family Services Director or MCCA Director
To: Job Title, First and Last Name

Subj: PERSONAL & PROFESSIONAL DEVELOPMENT BRANCH ADVISOR CONDITIONAL
APPOINTMENT AS COMMAND FINANCIAL SPECIALIST

Ref: (a) MCO 1700.37
(b) SECNAVINST 1740.4

1. Per references (a) and (b), upon completion of the Command Financial Specialist Train-the-Trainer course you will receive your CFS Trainer certification. Certification qualifies you to instruct the financial portion of the Transition Readiness Seminar, basic financial education taught in the CFS and the Continuum of Learning for Personal Finance, and consistent with instructor assignments in enclosure (2) of reference (a). You will familiarize yourself with policies, procedures and references from reference (a) and (b) in the performance of your duties.

2. In your capacity as a certified CFS P&PD Advisor, work closely with the PFM staff in matters related to financial education. Complete the information requested below and forward as indicated.

3. This designation remains in effect until rescinded in writing. Inform PFMP staff of any relinquishment of the position or transfer.

(Signature)

Date

From: Job Title, First and Last Name
To: Marine and Family Services Director or MCCA Director
Date of Successful Completion:
E-Mail Address and phone number:

I accept the duties of supporting the PFMP per this Order.

(Signature)

Copy to: PFM

**SAMPLE COMMAND FINANCIAL SPECIALIST LETTER OF DESIGNATION
FOR OFFICIAL USE ONLY (When Filled In)**

Date

From: Commanding Officer (CO)/Officer in Charge (OIC)
To: Rate/Rank, First and Last Name

Subj: DESIGNATION AS COMMAND FINANCIAL SPECIALIST
(CFS)

Ref: (a) MCO 1700.37
(b) SECNAVINST 1740.4

1. You will be designated as the (Command Name) CFS upon completion of the Command Financial Specialist Course per reference (a) and (b). You will familiarize yourself with policies, procedures and references of reference (a) and (b) and other applicable Personal Financial Management Program elements in the performance of your duties.
2. In your capacity as CFS, you will report directly to the CO/OIC or their representative. Complete the information requested below and forward as indicated.
3. This designation remains in effect until rescinded in writing.

(Signature)

Date

From: Rank, First and Last Name

To: Commanding Officer/Officer in Charge

Date of Designation:

Date Completed CFS Course:

E-Mail Address:

Phone Number:

I accept the designation of _____ (command name) CFS.

(Member signature)

Copy to: PFM

MCO 1700.37
11 DEC 2014

**SAMPLE COMMAND FINANCIAL SPECIALIST ASSISTANT (CFSA) FOR PERSONAL FINANCE
LETTER OF DESIGNATION
FOR OFFICIAL USE ONLY (When Filled In)**

Date

From: Commanding Officer (CO)/Officer in Charge (OIC)
To: Rate/Rank, and Name

Subj: DESIGNATION AS COMMAND FINANCIAL SPECIALIST ASSISTANT (CFSA)

Ref: (a) MCO 1700.37
(b) SECNAVINST 1740.4

1. You will be designated as the (Command Name) CFSA upon completion of the Command Financial Specialist Course per reference (a) and (b). You will familiarize yourself with policies, procedures and references of reference (a) and (b) and other applicable Personal Financial Management Program elements in the performance of your duties.

2. In your capacity as CFSA, you will report directly to the CO/OIC and CFS or their representative. Complete the information requested below and forward as indicated. This designation remains in effect until rescinded in writing.

Signature

Name/Rank: _____ Waiver Granted: ____
Date of Designation:
Date Completed CFS Course:
Global E-Mail Address:
DSN Phone Number:
Location of Servicing Family Center:

I accept the designation of (Command Name) CFSA Assistant for Personal Finances.

Member Signature

Copy to: PFM

**SAMPLE CORPORAL FOR FINANCIAL FITNESS (CFF) PROGRAM
LETTER OF DESIGNATION
FOR OFFICIAL USE ONLY (When Filled In)**

Date

From: Commanding Officer (CO)/Officer in Charge (OIC)
To: Rate/Rank, First and Last Name

Subj: DESIGNATION AS CORPORAL FOR FINANCIAL FITNESS (CFF)

Ref: (a) MCO 1700.37
(b) SECNAVINST 1740.4

1. The Personal Financial Management Program (PFMP) staff and CO/OIC have confirmed that you meet the qualifications per reference (a) as a CFF, including that you are volunteering to serve as CFF.
2. You will be designated as the (Command Name) CFF upon completion of the CFF course. You will familiarize yourself with the policies and procedures of references (a) and (b) and other applicable PFMP elements in the performance of your duties.
3. As it relates to unit financial education matters you will report directly to the command's CFS. Complete the information requested below and forward as indicated.
4. This designation remains in effect until rescinded in writing.

(Signature)

Date

From: Rank, First and Last Name
To: Commanding Officer/Officer in Charge
Date of Designation and completion of CFF course:
E-Mail Address: Phone Number:

I accept the designation of _____ (command name) CFF.

(Signature)

Copy to: PFM and command CFS

1342.22





Department of Defense **INSTRUCTION**

NUMBER 1342.22

July 3, 2012

Incorporating Change 2, April 11, 2017

USD(P&R)

SUBJECT: Military Family Readiness

References: See Enclosure 1

1. **PURPOSE.** In accordance with the authority in DoD Directive (DoDD) 5124.02 (Reference (a)), this Instruction:

a. Reissues DoD Instruction (DoDI) 1342.22 (Reference (b)) and establishes policy, assigns responsibilities, and establishes procedures for the provision of military family readiness services.

b. Sets requirements for financial education and counseling, relocation assistance, family readiness in the Reserve Components (RCs), and emergency family assistance (EFA).

c. Cancels DoDD 1342.17, DoDIs 1342.27, 1338.19, and 1342.23, and Directive-Type Memorandum 10-023 (References (c) through (g)).

2. **APPLICABILITY.** This Instruction:

a. Applies to OSD, the Military Departments, the Office of the Chairman of the Joint Chiefs of Staff and the Joint Staff, the Combatant Commands, the Office of the Inspector General of the Department of Defense, the Defense Agencies, the DoD Field Activities, and all other organizational entities within the DoD (hereinafter referred to collectively as the "DoD Components").

b. Applies to all Military Service members and their families and, when authorized by law or the Secretary of the Military Department concerned, and other designated populations such as civilian personnel. Additional detail regarding eligibility for services is outlined in this Instruction.

c. Where it addresses EFA, applies to DoD personnel, including Active Components, RCs, DoD civilians, DoD families, DoD and non-DoD tenants, transient DoD and U.S. Government personnel, and DoD contractors living or working on DoD installations worldwide.

(1) Where Defense Agencies, DoD Field Activities, and other DoD Components are tenant organizations on an installation hosted by a DoD entity that provides family support for the tenant organizations, a separate EFA plan is not required to be developed by such tenant organizations. If the tenant organizations have unique circumstances that are not addressed in the host installation EFA plan, the tenant organization shall develop and maintain an appropriate contingency plan that addresses the gaps in the host installation EFA plan.

(2) Where Defense Agencies, DoD Field Activities, and other DoD Components are tenant organizations hosted by non-DoD entities, appropriate contingency plans are required.

d. Is not intended to, and does not, create any right or benefit, substantive or procedural, enforceable at law or in equity by any person, organization, or other entity against the United States, its departments, agencies, officers, employees, or agents, or any other person.

3. DEFINITIONS. See Glossary.

4. POLICY. It is DoD policy that:

a. The role of personal and family life shall be incorporated into organizational goals related to the recruitment, retention, morale, and operational readiness of the military force.

b. Service members and their families have primary responsibility for their well-being. Family readiness services enhance members' and families' abilities to fulfill that responsibility.

c. The type and level of family readiness services provided to Service members and their families shall be correlated to needs resulting from the unique challenges associated with military service across three domains of family readiness:

(1) Mobilization and deployment readiness.

(2) Mobility and financial readiness.

(3) Personal and family life readiness.

d. Family readiness services shall be provided through a system that maximizes the network of agencies, programs, services, and individuals in a collaborative manner to promote military family readiness, hereinafter referred to as the family readiness system (FRS). The FRS shall:

(1) Be allocated resources to accomplish its mission.

(2) Be designed, funded, and managed:

(a) Using results obtained from a performance management strategy that includes assessment of needs as well as reporting on family readiness fiscal, manpower and program information, and evaluation of family readiness services.

(b) To enable services, staff, and resources to be surged, drawn down or evolved, as needed, to respond swiftly and effectively to the changing needs of Service members and their families during peacetime, war, periods of force structure change, relocation of military units, base realignment and closure, crisis, natural disaster, and other emergency situations.

(c) To maximize diverse forms of service delivery including, but not limited to, the Internet, telephone, outreach, and co-location of services in an easily accessible environment.

(d) To address the varied composition, cultural diversity, and demographics of Service members and their families.

(3) Promote military recruitment and retention, and support commanders' ability to maintain a mission-ready force consistent with DoDI 4001.1 (Reference (h)).

(4) Link formal and informal networks to promote a sense of community and optimize Service member and family strengths and capacity to demonstrate resilience.

(5) Involve Service members, their families, and DoD leadership in FRS performance management efforts, as appropriate.

(6) Promote interagency collaboration and service coordination within and among Federal and non-Federal entities to identify and achieve common family readiness goals and improve communication among service providers and with Service members and their families.

(7) Provide compassionate, coordinated assistance and support to DoD personnel and their families in the event of an all-hazards incident.

(8) Use joint program standards and standardized assessment tools to ensure that the services outlined in this Instruction are available, accessible, and have the intended impact.

(9) Work collaboratively with public affairs offices to create uniform and comprehensive communication strategies targeted to Service members, their families, service providers, commanders, and communities.

5. RESPONSIBILITIES. See Enclosure 2.

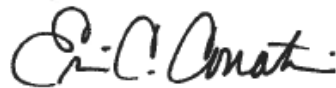
6. PROCEDURES. See Enclosure 3.

7. INFORMATION COLLECTIONS. The Annual Report on Family Readiness Programs referred to in paragraphs 2.a and 7.d.(1) of Enclosure 2 and 6.e. of Enclosure 3 of this Instruction has been assigned Report Control Symbol (RCS) DD-P&R(A)1910 in accordance with Volume 1 of DoD Manual 8910.01 (Reference (i)). The expiration date of this information collection is listed in the DoD Information Collections System at <https://apps.osd.mil/sites/DoDIIC/Pages/default.aspx>.

8. RELEASABILITY. **Cleared for public release.** This Instruction is available on the DoD Issuances Website at <http://www.dtic.mil/whs/directives>.

9. SUMMARY OF CHANGE 2. The changes to this issuance are administrative and update references for accuracy.

10. EFFECTIVE DATE. This instruction is effective July 3, 2012.



Erin C. Conaton
Under Secretary of Defense for
Personnel and Readiness

Enclosures

1. References
2. Responsibilities
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Glossary

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ENCLOSURE 1

REFERENCES

- (a) DoD Directive 5124.02, "Under Secretary of Defense for Personnel and Readiness (USD(P&R))," June 23, 2008
- (b) DoD Instruction 1342.22, "Family Centers," December 30, 1992 (hereby cancelled)
- (c) DoD Directive 1342.17, "Family Policy," December 30, 1988 (hereby cancelled)
- (d) DoD Instruction 1342.27, "Personal Financial Management for Service Members," November 12, 2004 (hereby cancelled)
- (e) DoD Instruction 1338.19, "Relocation Assistance Programs," June 15, 1990 (hereby cancelled)
- (f) DoD Instruction 1342.23, "Family Readiness in the National Guard and Reserve Components," September 29, 1994 (hereby cancelled)
- (g) Directive-Type Memorandum 10-023, "Emergency Family Assistance," December 10, 2010 (hereby cancelled)
- (h) DoD Instruction 4001.01, "Installation Support," January 10, 2008, as amended
- (i) DoD Manual 8910.01, Volume 1, "DoD Information Collections Manual: Procedures for DoD Internal Information Collections," June 30, 2014, as amended
- (j) Sections 992, 1056, 1588, 1781, 1781a, 1781b, 1781c, 1782, 1784, and 1784a of title 10, United States Code
- (k) DoD Directive 1404.10, "DoD Civilian Expeditionary Workforce," January 23, 2009
- (l) DoD Instruction 6055.17, "DoD Installation Emergency Management (IEM) Program," January 13, 2009, as amended
- (m) DoD 7000.14-R, "Department of Defense Financial Management Regulations (FMRs)," current edition
- (n) DoD Instruction 1344.07, "Personal Commercial Solicitation on DoD Installations," March 30, 2006
- (o) DoD Instruction 1015.10, "Military Morale, Welfare, and Recreation (MWR) Programs," July 6, 2009, as amended
- (p) DoD Instruction 6490.06, "Counseling Services for DoD Military, Guard and Reserve, Certain Affiliated Personnel, and Their Family Members," April 21, 2009, as amended
- (q) DoD Instruction 1344.09, "Indebtedness of Military Personnel," December 8, 2008
- (r) Sections 501-596 of the appendix to title 50, United States Code
- (s) DoD Instruction 1342.19, "Family Care Plans," May 7, 2010
- (t) DoD Instruction 6400.01, "Family Advocacy Program (FAP)," February 13, 2015
- (u) DoD Instruction 6400.06, "Domestic Abuse Involving DoD Military and Certain Affiliated Personnel," August 21, 2007, as amended
- (v) Report of the DoD Independent Review, "Protecting the Force: Lessons From Fort Hood," January 2010
- (w) DoD After Action Report, "Response to the Terrorist Attack on the Pentagon: Pentagon Family Assistance Center After Action Report," March 2003
- (x) Joint Publication 3-68, "Noncombatant Evacuation Operations," current edition
- (y) DoD Directive 5400.11, "DoD Privacy Program," October 29, 2014
- (z) DoD Instruction 6025.18, "Privacy of Individually Identifiable Health Information in DoD Health Care Programs," December 2, 2009

- (aa) DoD Instruction 5015.02, "DoD Records Management Program," February 24, 2015
- (ab) DoD Instruction 1332.35, "Transition Assistance Program (TAP) for Military Personnel," February 29, 2016
- (ac) Unified Facilities Criteria 4-730-01, "Family Services Centers," April 7, 2006
- (ad) Section 675 of Public Law 109-364, "John Warner National Defense Authorization Act for Fiscal Year 2007," October 17, 2006
- (ae) DoD Instruction 1100.21, "Voluntary Services in the Department of Defense," March 11, 2002, as amended
- (af) Section 401 of title 37, United States Code
- (ag) Office of the Chairman of the Joint Chiefs of Staff, "DoD Dictionary of Military and Associated Terms," current edition
- (ah) DoD Instruction 1315.19, "Authorizing Special Needs Family Members Travel Overseas at Government Expense," December 20, 2005, as amended

ENCLOSURE 2

RESPONSIBILITIES

1. UNDER SECRETARY OF DEFENSE FOR PERSONNEL AND READINESS (USD(P&R)). The USD(P&R) shall:

- a. Monitor compliance with this Instruction.
- b. Establish partnerships, in accordance with applicable laws and regulations, with Federal and non-Federal entities to enhance family readiness services.
- c. Pursuant to section 1781 of title 10, United States Code (U.S.C.) (Reference (j)), maintain the Office of Family Policy, which shall:
 - (1) Coordinate programs and activities of the Military Departments to the extent that they relate to military families.
 - (2) Make recommendations to the Secretaries of the Military Departments with respect to programs and policies regarding military families.

2. ASSISTANT SECRETARY OF DEFENSE FOR MANPOWER AND RESERVE AFFAIRS (ASD(M&RA)) The ASD(M&RA), through the Office of the Deputy Assistant Secretary of Defense for Military Community and Family Policy (ODASD(MC&FP)) under the authority, direction, and control of the USD(P&R) shall:

- a. Provide direct oversight of family readiness services through the regular collection and analysis of fiscal, manpower, facility, and program information from the Military Services. In collaboration with the Secretaries of the Military Departments, develop a standard format and common elements for the Annual Report on Family Readiness Programs required in paragraph 6.e. of Enclosure 3 to facilitate such oversight.
- b. Provide dedicated staff to oversee implementation of this Instruction.
- c. In collaboration with the Military Departments, establish a FRS performance management strategy pursuant to section 6 of Enclosure 3.
- d. Initiate, coordinate, and track research activities related to military family readiness, and ensure that such research and promising practices are catalogued and made available to stakeholders. Use research to inform programmatic decisions. Provide guidance and technical assistance to the DoD Components in applying research findings to program management.
- e. Establish requirements for family readiness service provider training and coordinate joint-Service training programs based on research and the results of program evaluation.

f. Ensure:

(1) Access to family readiness services by members of the RCs and their families consistent with Service regulations.

(2) Involvement of the RCs in family readiness planning, implementation, and evaluation.

(3) Coordination among Reserve Regional Headquarters, State Joint Forces Headquarters, installation commanders, and community leaders through inter-Service family assistance committees, as appropriate.

(4) Access to training for the RCs.

(5) Compliance with this instruction within the RCs.

g. Share lessons learned related to family readiness services with the Deputy Assistant Secretary of Defense for Civilian Personnel Policy for application to the Civilian Expeditionary Workforce in accordance with DoDD 1404.10 (Reference (k)).

h. In collaboration with the Secretaries of the Military Departments, establish a family readiness communication plan to:

(1) Promote consistency in family readiness messages provided to Service members and their families.

(2) Educate the broader military, federal, and civilian communities about the relationship between family readiness and operational readiness and the family readiness system.

(3) Promote referrals by those who have direct contact with Service members and their families (including health care providers, school personnel, legal personnel, chaplains, and child care providers) to the family readiness services outlined in paragraph 3 of Enclosure 3, as appropriate.

i. Appoint a representative to the DoD Emergency Management Steering Group consistent with DoDI 6055.17 (Reference (l)).

j. Ensure compliance with this instruction within the RCs.

3. DIRECTOR, TRANSITION TO VETERANS PROGRAM OFFICE (TVPO). The Director, TVPO, under the authority, direction, and control of the Director, DoDHRA, with policy direction from the ASD(M&RA), shall provide oversight for transition assistance services.

4. ASSISTANT SECRETARY OF DEFENSE FOR HEALTH AFFAIRS (ASD(HA)). The ASD(HA), under the authority, direction, and control of the USD(P&R), shall establish requirements for education and training on the FRS for Military Health System (MHS) personnel to ensure appropriate referrals between the MHS and the FRS, when indicated.

5. HEADS OF THE DOD COMPONENTS. The Heads of the DoD Components shall:

a. Establish implementing guidance in accordance with the EFA requirements of this Instruction.

b. Ensure that every DoD installation has a written plan for the provision of EFA that addresses the requirements of this Instruction and is integrated into overarching installation emergency management plans in accordance with Reference (1).

6. SECRETARIES OF THE MILITARY DEPARTMENTS. The Secretaries of the Military Departments, in addition to the responsibilities in section 5 of this enclosure, shall:

a. Establish implementing Departmental guidance in accordance with this Instruction and forward a copy of implementing guidance to the ASD(M&RA) within 120 days. To the extent possible, the Services should encourage use of terminology, e.g., program labels, consistent with this Instruction to minimize confusion for end users.

b. Allocate adequate resources to implement the requirements of this Instruction, ensuring that family readiness services are available to all Service members and their families regardless of geographic location or proximity to military installations.

c. Ensure integration of the RCs in all aspects of FRS development and management. Identify and address needs that are unique to the RCs.

d. Collaborate with the ASD(M&RA) to develop and implement a family readiness performance management strategy in accordance with section 6 of Enclosure 3, including submission of:

(1) The Annual Report on Family Readiness Programs to the Deputy Assistant Secretary of Defense for Military Community and Family Policy no later than 15 February annually.

(2) Triennial assessments of military family needs.

e. Coordinate family readiness programming with the RCs, other Military Services, and other Federal and non-Federal entities to avoid redundancy and maximize the use of existing resources to the greatest extent possible.

f. Assist Service members in fulfilling their responsibility to prepare their families for their mission-related absence(s).

g. Ensure that local military communities, including military families, commanders, medical personnel, chaplains, child and youth services personnel, school personnel, and community-based service providers, as appropriate, are educated about:

(1) The rewards and challenges of military service.

(2) The relationship between family readiness and operational readiness.

(3) The system of support available to military families in managing the challenges of daily living experienced in the context of military service.

h. Ensure monitoring of banks and credit unions on military installations for compliance with financial education requirements in paragraphs 340307(h) and 340409 (Volume 5, Chapter 34) of DoD 7000.14-R (Reference (m)) and DoDI 1344.07 (Reference (n)).

i. Ensure establishment of a Family Readiness Coordinating Committee (FRCC) on every military installation in accordance with section 7 of Enclosure 3.

j. Direct commanders to:

(1) Encourage the use of family readiness services by Service members and their families.

(2) Leverage the FRS to help them identify potentially challenging family issues and mitigate the impact of such issues on operational readiness, including:

(a) Consult regularly with family readiness leadership and service providers to keep families informed of family readiness services and address family readiness-related challenges.

(b) Refer Service members in their commands for personal financial management (PFM) services when notified of such members' financial difficulty or indebtedness.

(3) Support Total Force Joint-Service family readiness efforts to maximize regional cooperation, planning, and information sharing. Capabilities resident in the Military Services and other Federal, State, and local entities should be maximized to assist with family readiness efforts.

ENCLOSURE 3

PROCEDURES

1. OVERVIEW OF THE FRS

a. The FRS is composed of DoD-operated and community-based family readiness services that are delivered through a variety of access points, e.g., Military and Family Support Centers (MFSCs) and Military OneSource (MOS). (See paragraph 4.b. of this enclosure for detailed information on family readiness access points.)

(1) Section 3 of this enclosure provides requirements for the family readiness services that represent the foundation of the FRS.

(2) Other services provided by DoD entities and through collaboration with other Federal and non-Federal entities shall be engaged as contributors to the overall mission of the FRS as described in paragraph b. of this section. Such services include, but are not limited to, religious or spiritual support; medical services; child and youth services; psychological services; sexual assault prevention and response services; suicide prevention services; and children's educational services.

b. The mission of the FRS is to help Service members and their families manage the challenges of daily living experienced in the unique context of military service. The FRS performs the critical roles of:

(1) Assisting commanders in preventing, identifying, and addressing family readiness-related challenges in order to maintain unit cohesion and operational readiness. Family readiness service providers serve as consultants to commanders in this effort.

(2) Providing a network of high-quality integrated services and support that mitigate the challenges of daily living and those associated with the military lifestyle.

c. Family readiness services shall emphasize personal growth, positive development, and improved individual and family functioning.

d. Except where otherwise required by law, DoD regulation or command authority, accessing family readiness services is voluntary.

2. FUNDING. Family readiness services shall be operated using appropriated funds, unless the Secretary of the Military Department has elected to operate them as a Category A morale, welfare, and recreation (MWR) activity per the guidance in DoDI 1015.10 (Reference (o)).

3. SERVICES. The following services shall be made available to Service members and their families.

a. Relocation Assistance. In accordance with section 1056 of Reference (j), relocation assistance shall be available to Service members who are ordered to make a permanent change of station (PCS) and dependents of such members who are authorized to move in connection with the PCS.

(1) Services shall include:

(a) Information, education, and referrals related to destination area preparation and settling-in, with emphasis on information regarding moving costs; housing options and home-finding assistance; child care; services for family members with special needs; spouse employment opportunities; schools; cultural adaptation; immigration issues; and community orientation.

(b) Workshops and counseling and, as requested and in coordination with other family readiness service providers, about financial management; home buying and selling; renting; stress management related to moving; property management; and shipment and storage of household goods (including motor vehicles and pets).

(c) Sponsorship training services to facilitate cost-effective and efficient transition to a new community and unit.

(2) Relocation information and resources shall be available via a secure DoD-maintained computerized information system (CIS).

(a) Relocation information shall be continuously updated in the CIS by installation relocation service providers.

(b) Relocation information shall be certified quarterly in the CIS by installation relocation service providers.

(c) Relocation assistance staff shall inform military personnel offices about the CIS so they may access information on locations of possible future duty assignments.

b. Non-Medical Individual and Family Counseling. The FRS shall provide non-medical counseling services that are short-term and solution focused, and address topics related to personal growth, development, and positive functioning. Such services are governed by DoDI 6490.06 (Reference (p)).

c. Personal and Family Life Education. The FRS shall offer:

(1) Education and enrichment services that focus on helping families build and maintain healthy relationships, strengthen interpersonal competencies and problem-solving skills, and master respective roles, tasks, and responsibilities throughout the family life cycle.

(2) When possible and in collaboration with other family readiness service providers, education and resources related to health, fitness, wellness, and nutrition.

d. PFM Services. The FRS shall offer proactive personal life cycle financial management services that provide Service members and their families with the tools and information they need to develop individual strategies to achieve financial goals and address financial challenges. Information shall address the effects of financial decisions on personal and professional lives, resources needed to make prudent consumer decisions, and related services and support.

(1) Service members are responsible for their personal finances, and are expected to pay their just financial obligations in a proper and timely manner pursuant to DoDI 1344.09 (Reference (q)).

(2) PFM services shall:

(a) Support commanders in maintaining unit financial readiness to sustain mission readiness.

(b) Promote personal readiness and retention in the military.

(c) Include:

1. Education and training.

a. Education and training shall be designed as a continuum of service, provided as a component of Service members' initial entry orientation training and of periodically recurring training across the military lifecycle as outlined in Section 992 of Reference (j).

b. At a minimum, training on basic PFM skills shall be provided to Service members within 3 months of arriving at the first permanent duty station.

c. Service members assuming a leadership role with responsibility for supervision of others (officers and noncommissioned officers) shall be provided with information on policies and practices designed to protect junior military members, including those governing commercial solicitation as outlined in Reference (n).

2. Counseling.

a. One-on-one assistance in the evaluation of individual or family income and expenditures and recommendations for short- and long-term actions to achieve the financial goals and contribute to individual and operational readiness shall be provided.

b. Prior to deployment, Service members shall be encouraged to establish an extended absence financial plan, and support will be offered in the development of such plans.

3. Consumer advocacy and complaint resolution and reporting assistance in coordination with appropriate authorities.

4. Information and referrals (I&Rs) made in accordance with Reference (n).

(d) At a minimum, address:

1. Money management, which includes information on topics such as savings and banking; budgeting; credit management; debt management; and making prudent consumer purchases.

2. Financial management planning, which includes basic information on topics such as investing; taxes; insurance; education; wills and trusts; transition/retirement, and information on how to evaluate and select assistance with in-depth financial planning needs.

3. Legal affairs information and referral (I&R) on topics such as estate planning; power of attorney; predatory lending and compliance with sections 501-596 of the appendix to title 50, U.S.C. (also known as “The Servicemembers Civil Relief Act”) (Reference (r)).

(3) Outreach to children, youth, and spouses (or service providers serving these groups) shall encourage family member participation in PFM services.

(4) Where applicable, PFM services shall incorporate the following DoD Financial Readiness Campaign pillars to help Service members reach their financial goals and achieve financial freedom:

(a) Maintain good credit.

(b) Achieve financial stability.

(c) Establish routine savings.

(d) Participate in the Thrift Savings Plan and Savings Deposit Program.

(e) Sustain the Service member’s Group Life Insurance and other insurance.

(f) Encourage low-cost loan products as an alternative to payday lending and predatory loans.

(g) Use low-cost MWR programs.

(h) Preserve security clearances.

(5) The provision of PFM services shall maximize existing DoD assets, including command-based financial readiness service providers and other DoD-sponsored financial readiness assets approved by the installation commander.

(a) When banks and credit unions operating on DoD installations and other non-governmental organizations are used to provide financial education, they shall comply with the conditions set forth in Reference (n).

(b) When services from a non-governmental organization are utilized, DoD service providers shall monitor them throughout the duration of instruction.

(6) At a minimum, one staff member within the installation-based MFSC shall be designated and trained to organize and execute financial management services for the military community. Service providers hired, contracted, or serving part-time as the primary expert on personal finances for the installation or region shall:

(a) Possess a baccalaureate degree from an accredited college or a combination of education and experiences, which equips such service providers to serve as a PFM counselor.

(b) Obtain and maintain a nationally recognized financial counselor certification in accordance with Service implementing guidance.

e. I&R Services. I&R services shall embody a continuum of service that links individuals with the information or service that meets an identified need. Such services include:

(1) Familiarizing Service members and their families with the range of services available through the FRS.

(2) Making referrals to DoD-operated and community-based resources.

(3) Working closely with Service members and their families to identify their needs and locate services not readily available through the FRS.

(4) Advocating for Service member and family access to needed services.

f. Deployment Assistance. The FRS shall offer services and support to Service members and their families before, during, and after deployment to promote positive adjustment to deployment, family separation, and family reunion. Such services shall:

(1) Be provided for mobilizations, activations, and deployments lasting longer than 30 days and those happening as a unit or individually.

(2) Educate Service members and their families about deployment-related challenges that they may face, and the services available to them to cope with such challenges.

(3) Be initiated early enough that Service members and their families have adequate time to participate and respond to the information that they receive.

(4) Ensure ongoing outreach, communication, activities, and events with deploying and deployed units, Service members and their families throughout all phases of deployment to

promote prevention and early identification of family problems that may compromise military or family readiness.

(5) As requested by commanders or Service members, provide assistance in developing family care plans in accordance with DoDI 1342.19 (Reference (s)).

g. Spouse Education and Career Opportunities (SECO). The FRS shall provide services that strengthen the education and career opportunities of military spouses.

(1) In accordance with sections 1784 and 1784a of Reference (j), education and career opportunity services shall include:

(a) Career exploration opportunities to help military spouses understand their skills, interests, and goals in order to discover available opportunities that are aligned with these personal characteristics.

(b) Education and training to help military spouses identify academic, licensing, or credentialing requirements that can help them reach career goals and access sources of financial assistance for such requirements.

(c) Employment readiness assistance to optimize self-marketing skills such as resume writing and interview techniques.

(d) Employment connections that promote the hiring of military spouses through the Military Spouse Employment Partnership and other partnerships, online career networks, job fairs, and Federal appointment authorities, as appropriate.

(2) When assessing the need for SECO services, family readiness service providers shall identify opportunities to refer military spouses to other services that support their well-being, e.g., health and fitness; family life education; and PFM services.

h. Exceptional Family Member Services. In accordance with section 1781c of Reference (j), family support services shall be provided to assist family members with special needs in accessing services as part of the overall Exceptional Family Member Program (EFMP).

(1) Family support services must include, but are not limited to:

(a) Provision of assistance to military families with family members with special needs, regardless of the sponsor's enrollment status in the EFMP.

(b) Provision of non-clinical case management, including the development and maintenance of an individualized services plan that identifies the family's current needs and the services they require.

(c) Provision of information about and referral to appropriate local military and community resources.

(d) Provision of information to leadership in identifying and addressing the needs of military families with special needs.

(e) Collaboration with installation providers and Federal, State, and local agencies to share and exchange information in developing a comprehensive program.

(f) Provision of relocation support, including coordination with the gaining installation's EFMP community support program, consistent with paragraph 3.a. of this enclosure.

(g) Education and provision of assistance to Service members and their families about the EFMP enrollment and assignment coordination process, resources, and other topics as deemed appropriate.

(2) Family support services may include respite care for family members who meet the eligibility criteria, regardless of age, according to Service-specific eligibility and guidance.

i. Child Abuse Prevention and Response Services. Child abuse prevention and response services are provided as governed by DoDI 6400.01 (Reference (t)).

j. Domestic Violence Prevention and Response Services. Domestic violence prevention and response services are provided as governed by Reference (t) and DoDI 6400.06 (Reference (u)).

k. MWR Services. MWR services are provided as governed by Reference (o)).

l. EFA. Requirements for EFA were developed using recommendations from the Report of the DoD Independent Review (Reference (v)) and the DoD After Action Report (Reference (w)).

(1) EFA Plans. Every DoD installation shall develop and maintain a written statement of policy that establishes, implements, and sustains EFA under the authority of the installation emergency management plan in accordance with Reference (l). At a minimum, such plans shall include:

(a) Mission. Plans shall describe the mission of the Emergency Family Assistance Center (EFAC) as promoting short- and long-term recovery and the return to a stable environment and mission ready status for DoD personnel and their families following an all-hazards incident, and in accordance with Joint Publication 3-68 (Reference (x)), delivery of noncombatant repatriation assistance for DoD/non-DoD civilian employees and DoD/non-DoD family members affected by an authorized/ordered departure from an overseas country throughout the entire safe haven period. The EFAC shall be the central point for:

1. Delivery of the services outlined in subparagraph 3.1.(1)(c)5. of this section, which address the practical and emotional needs of families arising from the incident.

2. Coordination of family assistance services from governmental and non-governmental entities.

3. Continuous, authoritative, and factual family assistance information for Service members, families, service providers, leadership, and other stakeholders.

(b) Concept of Operations. The concept of operations shall describe the general sequence and scope of the family assistance response effort, and shall include:

1. The sequence of activities for activating, sustaining, and deactivating an EFAC, including criteria for assessing the types of services required based on the type of incident.

2. Organizational responsibilities and plans for coordination among organizations supporting the family assistance response effort.

3. Execution of the EFA plan, including plans for synchronization of services across the functional areas in subparagraphs 3.1.(1)(c)4. and 3.1.(1)(c)5. of this section.

4. Plans for assessing the need for community support.

5. Integration of the EFA plan as part of the installation emergency management plan.

6. An equipment and materials checklist to activate the EFAC.

(c) Organizational Structure. EFA plans shall describe the organizational structure for the EFAC and organizational and functional responsibilities. The organizational structure of the EFA plan shall be captured in the installation emergency management plan. The EFAC organizational structure shall:

1. Include the EFAC staffing structure, including lines of succession for key management and staff positions.

2. Provide for the development and updating of contact rosters.

3. Include any memorandums of agreement, memorandums of understanding, or any other agreements with emergency responders; relevant service providers (installation-based and community-based); other Service component commands; and local, State, and Federal emergency management institutions. These documents define the lines of communication and working relationship between the EFAC and other emergency responders.

4. Address, at a minimum, responsibilities of the EFAC functional areas and the staff positions that comprise:

a. Management, which includes the EFAC director, a legal advisor, and a casualty and mortuary affairs advisor.

b. Administration, which includes volunteer coordination, documentation and reporting, communication, and registration functions.

c. Public affairs.

5. Address the EFAC operational component, including the types of services to be provided to families, personnel requirements for such services, and coordination among service providers. At a minimum, plans shall address requirements for the provision of:

a. Identification of medical needs and information on available medical services.

b. Coordination with casualty and mortuary affairs.

c. Religious and pastoral care.

d. Psychosocial services, including assessment, non-medical counseling (inclusive of crisis intervention, stress counseling, and debriefs), and referrals to military or community medical providers for persons requiring clinical mental health services.

e. Housing or temporary lodging services.

f. Transportation.

g. Translation and interpreter services.

h. Child and youth services.

i. Legal services.

j. Financial services, including assistance with insurance, entitlements, and benefits.

k. I&R services.

l. Shelter management.

m. Personnel locator assistance.

6. Address measures to provide security, access control, and protection of privacy in accordance with DoDD 5400.11 (Reference (y)) and DoDI 6025.18 (Reference (z)); privacy and security rules with respect to documentation of any medical services provided; and any

casualty- and mortuary-related information, including media-neutral life cycle management (i.e., creation, maintenance, use, and disposition) of associated records (electronic or paper).

7. Address measures to ensure media-neutral life cycle management (i.e., creation, maintenance, use, and disposition) of EFA program records (paper and electronic) in accordance with DoDI 5015.02 (Reference (aa)).

8. Address coordination with installation family readiness groups, as appropriate.

(d) Administration and Logistics. This section of the plan shall address:

1. Site and Facility. The EFA plan shall list multiple site options for the delivery of EFA in the event of an all-hazards incident. Site options shall:

a. Include installation- and community-based options.

b. Identify primary and secondary locations.

c. Be accessible, convenient, and secure. Proper security measures, which shall be in place throughout the duration of the emergency response, shall ensure the safety and comfort of individuals served and be coordinated with local law enforcement efforts.

d. Have adequate space to accommodate an intake area; private areas for the provision of services to families; a briefing room; work centers for EFAC staff; space for the provision of child and youth services; a command center with private meeting space; donation collection area; and space to visually display information for families.

2. Equipment and Technology. The EFA plan shall include equipment and technology requirements, including those that:

a. Enable the operation of a 24 hours a day, 365 days a year telephone hotline.

b. Support accountability, assessment, communication, and reporting functions.

3. Supplies. The EFA plan shall include a supply list and actions for accessing required supplies in the event of an all-hazards incident.

4. Transportation. The EFA plan shall include requirements for various types of transportation support.

5. Communications. The EFA plan shall include requirements for regular communication with:

a. Persons affected by the incident.

b. EFAC staff, volunteers, and other organizations supporting the emergency response effort.

c. Installation emergency operations center.

d. Military Service headquarters.

(e) Procedures. The EFA plan shall include guidelines and procedures for:

1. Referral of individuals for emergency relief supplies and donations.

2. Collection and protection of information obtained from individuals served by the EFAC.

3. Documentation of EFA activities and preparation of an after-action report as required in paragraph 6.e. of this enclosure.

(2) Training. Those responsible for functions in subparagraph 3.1.(1)(c)4. and providers of the services listed in subparagraph 3.1.(1)(c)5. of this section shall be regularly trained on installation EFA plans and procedures.

(3) Education. DoD personnel and their families shall be provided with information on installation emergency response procedures, including location(s) of the EFAC in the event of an incident.

(4) EFA Exercises. EFA plans shall be:

(a) Tested annually as part of installation emergency management exercises in accordance with Reference (1).

(b) Updated annually to address recommendations made in response to installation emergency management exercises, if any.

m. Transition Assistance. Transition assistance services that prepare separating Service members and their families to reenter the civilian work force shall be provided in accordance with DoDD 1332.35 (Reference (ab)).

4. SERVICE DELIVERY

a. Principles. Family readiness service delivery models shall be configured in accordance with the following principles.

(1) Senior military and civilian personnel with direct oversight of family readiness services shall encourage collaboration among family readiness service providers and integrate

services provided through available access points to facilitate Service member and family ability to navigate the FRS.

(2) Family readiness service providers may contact military family members with or without the Service member sponsor's consent when relaying official information to a family member pertaining to their readiness. Personally identifiable information shall be protected in accordance with Reference (y).

(3) Family readiness service providers shall conduct regular outreach to command representatives, family readiness unit liaisons, Service members and their families, and civilian service providers to:

(a) Maximize opportunities to work with the command to regularly share official family readiness information (e.g., program and event schedules; family readiness points of contact; location and availability of services) with military families.

(b) Promote awareness of family readiness services and encourage proactive engagement with the FRS by family readiness unit liaisons, Service members, family members, and civilian service providers.

(c) Enhance individuals' ability to easily navigate among the various access points within the FRS.

(d) Ensure access to services by geographically-dispersed and socially-isolated Service members and their families.

(4) Service delivery shall optimize military-civilian, inter-department and interagency partnership opportunities to:

(a) Augment services, as appropriate.

(b) Provide family readiness services to geographically-dispersed and socially-isolated Service members and their families.

(c) Identify and eliminate duplication of service.

(d) Promote timely and appropriate referrals of Service members and families to services.

(5) Service delivery shall accommodate an array of service modalities, effectively using technology to improve the capacity of the FRS to provide Service members and their families with easy and rapid access to high-quality information and resources, wherever they reside.

(6) The FRS shall deliver services in a manner consistent with military families' needs, as indicated through needs assessments in accordance with paragraph 6.a. of this enclosure.

b. Access Points. Family readiness access points may include, but are not limited to:

(1) MFSCs. MFSCs shall:

(a) Be visually conspicuous and conveniently accessible by active duty Service or Reserve Service members and their families and, in accordance with Service implementing guidance, other populations designated by the Secretaries of the Military Departments.

(b) Be designed and furnished in a way that welcomes Service members, their families, and other clients in accordance with Service implementing guidance.

(c) Comply with Unified Facilities Criteria 4-730-01 (Reference (ac)).

(2) RC Family Programs. RC family programs shall be:

(a) Knowledgeable about DoD-operated and community-based services to link RC families to such services in a timely manner.

(b) Accessible by Service members and their families regardless of activation status.

(3) Joint Family Support Assistance Program (JFSAP). In accordance with section 675 of Public Law 109-364 (Reference (ad)), the JFSAP shall:

(a) Augment family readiness services provided by the Military Departments by providing services to Service members and their families from all components in all domestic states and territories.

(b) Deliver services through a State or territory-based team that includes a combination of military and family life counselors, child and youth behavioral counselors, personal financial counselors, and MOS consultants.

(c) Target outreach efforts towards Service members and their families who are geographically dispersed from a military installation.

(d) In accordance with applicable law and regulations, collaborate and build relationships with community organizations to enhance the availability of high-quality community-based family readiness services.

(e) Be accessible by all Service members and their families in accordance with Reference (o).

(4) MOS. MOS shall:

(a) Augment family readiness services provided by the Military Departments by providing information, referrals, and confidential non-medical counseling services.

(b) Be available to Service members and their families 24 hours a day, 365 days a year.

(c) Be accessible by Service members and their families in accordance with Reference (o).

(5) Military and Family Life Counselor (MFLC) Program. MFLCs shall:

(a) Augment counseling provided by the Military Departments.

(b) Provide confidential non-medical, short-term, solution-focused counseling and briefings that augment counseling provided by the Military Services.

(c) Be accessible to Service members and their families in accordance with Reference (o).

(6) Medical Command. In accordance with Service implementing guidance, child abuse and domestic abuse prevention and response services may be delivered through the medical command.

5. SERVICE PROVIDERS. FRS providers shall be qualified to provide DoD-operated family readiness services in accordance with standards required in paragraph 6.b. of this enclosure.

a. Training. Family readiness service providers shall receive training, as necessary and in accordance with Service implementing guidance, for the performance of their job responsibilities.

(1) Ongoing employee training and professional development requirements shall be established and monitored to ensure that such requirements are met.

(2) Initial and ongoing training shall include training about the variety of services and supports available to families across the FRS and family readiness service providers' shared responsibility for the readiness of families served.

b. Supervision. Family readiness service providers shall receive the support and supervision necessary to effectively perform their job responsibilities.

c. Volunteers. Programs to recognize volunteers for their efforts in support of family readiness programs shall be encouraged. Volunteers shall be used in accordance with section 1588 of Reference (j) and DoDI 1100.21 (Reference (ae)).

6. PERFORMANCE MANAGEMENT. A FRS performance management strategy that balances the need for overarching consistency and Service-specificity shall be developed jointly

by the ODASD(MC&FP and the Military Services to assess elements of cost, quality, effectiveness, utilization, accessibility, and customer satisfaction. The strategy shall include:

a. Assessment of Needs. Except where services are mandated by law or other regulation, the content and delivery of family readiness services shall be based on the needs of Service members and their families.

(1) Assessments of needs shall be designed to determine:

(a) The types of services needed and who needs them.

(b) The level at which there is a need, e.g., local, regional, Service-wide, DoD-wide.

(c) How Service members and families are accessing or prefer to access services.

(2) Service-wide assessments of needs shall be conducted at least every 3 years pursuant to section 1782 of Reference (j), and a copy of the results shall be forwarded to the ODASD(MC&FP).

b. Quality Assurance. To ensure the family readiness services in section 3 of this enclosure meet national standards of quality, they shall be accredited or certified using standards developed by a national accrediting body not less than once every 4 years.

c. Monitoring. Personnel from the Military Service Headquarters and the ODASD(MC&FP) shall periodically visit family readiness access points to ensure compliance with this Instruction. These visits may be part of the accreditation and certification process in accordance with paragraph b. of this section and will be coordinated with the Services.

d. Evaluation. The impact of family readiness services shall be measured through program evaluation that uses valid and reliable outcome, customer satisfaction, cost, and process measures that are linked to specific and measurable performance goals. Evaluation shall produce both qualitative and quantitative data that are used to inform decisions regarding sustainment, modification or termination of family readiness services.

e. Reporting. In accordance with Reference (aa) and paragraphs 2.a. and 7.d(1). of Enclosure 2, the Annual Report on Family Readiness Programs shall be provided by the Military Departments to the ASD(M&RA) through DASD(MC&FP) no later than 15 February annually.

(1) The ASD(M&RA) and the Services shall identify common reporting elements. In accordance with paragraph b. of this section, accreditation results shall be included in the annual report.

(2) In the event of an all-hazards incident, EFA activities and lessons learned shall be documented in an after-action report in accordance with Service implementing guidance, and forwarded to the ASD(M&RA).

7. GOVERNANCE. Every military installation shall have a FRCC, which shall serve as a forum for cross-organizational review and resolution of individual, family, and installation community issues that impact military family readiness.

a. FRCC Chair. The FRCC shall be chaired by the installation commander or deputy. This responsibility shall not be delegated below the second highest ranking commander. The FRCC is not necessary if an installation committee or council already performs this function, a similar function or whose function could be expanded to cover the FRCC's responsibilities.

b. FRCC Membership. FRCC members shall include representatives who are full-time or permanent part-time Federal officers or employees from:

- (1) Leadership with oversight of the service areas in section 3 of this enclosure.
- (2) Psychological health.
- (3) DoD Education Activity when there is a DoD-school on the installation and school liaison representatives.
- (4) Chaplaincy.
- (5) Child and youth services.
- (6) Sexual assault prevention and response services.
- (7) Medical.
- (8) Other installation organizations as requested by the installation commander.

c. FRCC Role. The FRCC shall:

- (1) Recommend changes in policy or procedures related to family readiness services outlined in section 3 of this enclosure.
- (2) Facilitate pooling of resources for cross-organizational activities to enhance military family readiness
- (3) Review the results of needs assessments and program evaluations to assign appropriate follow-up actions, including making recommendations on the sustainment, modification, and termination of services, as appropriate.
- (4) Promote collaboration among helping agencies to identify gaps in service, reduce duplication of effort, and develop and implement internal and external cross-organizational solutions to problems that cannot be resolved by individual organizations or programs.

(5) Collaborate with other components and participate in State boards or coalitions whose mission is to collaborate in support of Service members and their families.

(6) Prioritize and forward, at least semi-annually, to their Service Headquarters, issues that cannot be resolved at the installation level. Promising practices related to the resolution of issues shall be captured by Service Headquarters and shared with the ASD(M&RA) for dissemination to the other Services, as appropriate.

GLOSSARY

PART I. ABBREVIATIONS AND ACRONYMS

ASD(HA)	Assistant Secretary of Defense for Health Affairs
ASD(M&RA)	Assistant Secretary of Defense for Manpower and Reserve Affairs
CIS	computerized information system
DASD(WWCTP)	Deputy Assistant Secretary of Defense for Wounded Warrior Care and Transition Policy
DoDD	DoD Directive
DoDI	DoD Instruction
EFA	emergency family assistance
EFAC	Emergency Family Assistance Center
EFMP	Exceptional Family Member Program
FRCC	Family Readiness Coordinating Committee
FRS	family readiness system
I&R	information and referral
JFSAP	Joint Family Support Assistance Program
MFLC	Military and Family Life Counselor
MFSC	Military and Family Support Center
MHS	Military Health System
MOS	Military OneSource
MWR	morale, welfare, and recreation
ODASD(MC&FP)	Office of the Deputy Assistant Secretary of Defense for Military Community and Family Policy
PCS	permanent change of station
PFM	personal financial management
RC	Reserve Component
SECO	Spouse Education and Career Opportunities
U.S.C.	United States Code
USD(P&R)	Under Secretary of Defense for Personnel and Readiness

PART II. DEFINITIONS

Unless otherwise noted, these terms and their definitions are for the purposes of this Instruction.

access point. A vehicle through which Service members and their families can access family readiness information, services and referrals.

accredited. Verification that family readiness services have been assessed by a national accrediting body and meet the standards of quality established by that body.

all-hazards. Defined in Reference (l).

certified. Verification that family readiness services have been internally assessed by the organization providing such services and meet the standards of quality established by a national accrediting body.

dependent. Defined in section 401 of title 37, U.S.C. (Reference (af)).

deployment. Defined in the DoD Dictionary of Military and Associated Terms (Reference (ag)).

extended absence financial plan. A plan developed by a Service member prior to deployment, specifying the following for the period of the absence: legal power of attorney to accomplish personal and financial requirements, a plan for meeting financial obligations, disposition of car and auto insurance, allotments by appropriate monthly expenditures, and disposition of other financial issues that might occur during the period of absence.

family member with special needs. A family member with special medical or educational needs who meets the criteria established in DoDI 1315.19 (Reference (ah)).

family readiness. The state of being prepared to effectively navigate the challenges of daily living experienced in the unique context of military service. Ready individuals and families are knowledgeable about the potential challenges they may face; equipped with the skills to competently function in the face of such challenges; aware of the supportive resources available to them; and make use of the skills and supports in managing such challenges. Includes mobility and financial readiness, mobilization and deployment readiness, and personal and family life readiness. This term and its definition are proposed for inclusion in the next edition of Reference (ag).

family readiness unit liaison. An official command-sponsored individual, who provides liaison between Service members and their families and the command, promoting a culture of mutual support and communication.

formal network. A network that reflects the policies and systems operating under military or civilian authority as instruments of socialization and support.

FRCC. An installation-level coordinating body that meets to conduct cross-organizational review and resolution of individual, family, and installation community issues that impact military family readiness.

FRS. The network of agencies, programs, services, and individuals, and the collaboration among them, that promotes the readiness and quality of life of Service members and their families.

FRS director. The individual at the local level who is responsible for the management of the FRS.

informal network. The associations, interactions, exchanges, and connections that people and families make in everyday life, including group associations and less organized networks of personal and collective relationships.

MFSC. An installation based facility that provides family readiness services at installations with 500 or more Service members assigned.

military family. A group composed of one Service member and spouse; Service member, spouse and such Service member's dependents; two married Service members; or two married Service members and such Service members' dependents. To the extent authorized by law and in accordance with Service implementing guidance, the term may also include other nondependent family members of a Service member.

military community. Service members, military families, military leadership, and military and civilian family readiness service providers.

mobility and financial readiness. The state of being prepared to successfully meet financial obligations and manage the challenges of the mobile military lifestyle.

mobilization and deployment readiness. The state of being prepared for the challenges of mobilization and deployment, to cope with changes in operational tempo, to address personal and family emergencies and stress in the absence of a deployed family member and to access appropriate services and support in the event of military service-related injury, illness, or death.

non-clinical case management. The provision of I&R to families and individuals to assist them in making informed decisions and navigating the resources they need to improve their quality of life. This may include I&R for medical, educational, social, community, legal, and financial services. This does not involve coordination and follow-up of medical treatments.

non-medical counseling. Defined in Reference (p).

operational readiness. Defined in Reference (ag).

outreach. Systematic efforts to make contact with members of the military and civilian communities outside of established family readiness access points.

personal and family life readiness. The state of being prepared to cope with the stressors of daily living and manage the competing demands of work life and personal and family life.

respite care services. Services that provide temporary relief to military family members who are responsible for the regular care of dependent family members with special needs.

sense of community. The degree to which Service members and their families feel positively attached to the military as an organization and view the military community as a source of support and connection to others.

Service member. Any member of a Military Service in the Active Component or RC.

COMDTINST 1740.8





COMMANDANT
U.S. COAST GUARD

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COMDTINST 1740.8
02 April 2015

COMMANDANT INSTRUCTION 1740.8

Subj: COAST GUARD PERSONAL FINANCIAL MANAGEMENT PROGRAM

- Ref: (a) Discipline and Conduct, COMDTINST M1600.2 (series)
 (b) Use of Non-Governmental Educational Material and Presenters, COMDTINST 1740.3 (series)
 (c) Transition Assistance Program, COMDTINST 1900.2 (series)
 (d) Servicemembers Civil Relief Act, 50 U.S.C. § 501-596

1. PURPOSE. This Instruction disseminates information and assigns responsibilities for the implementation of the Personal Financial Management Program (PFMP).
2. ACTION. All Coast Guard unit commanders, commanding officers (COs), officers-in-charge (OICs), deputy/assistant commandants, and chiefs of headquarters staff elements shall comply with the provisions of this Instruction. Internet release is authorized.
3. DIRECTIVES AFFECTED. None.
4. DISCUSSION.
 - a. Financial concerns can be a major stressor for Coast Guard service members and their families. Many studies and needs assessments show financial problems have a direct impact on military mission readiness. Furthermore, failure to appropriately manage personal finances can seriously impact an individual’s mental health and physical well-being, and those who experience serious financial problems can experience a number of negative consequences (e.g., revoked security clearance, military discharge, criminal sanctions, etc.).
 - b. This policy implements specific requirements to ensure Coast Guard service members and their families have access to the financial information and resources needed to develop individual strategies to address economic challenges, meet personal goals, and achieve financial security.

DISTRIBUTION – SDL No. 165

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NON-STANDARD DISTRIBUTION:

5. DISCLAIMER. This guidance is not a substitute for applicable legal requirements, nor is it itself a rule. It is intended to provide operational guidance for Coast Guard personnel and is not intended to, nor does it impose, legally binding requirements on any party outside the Coast Guard.
6. ENVIRONMENTAL ASPECT AND IMPACT CONSIDERATIONS.
 - a. The development of this directive and the general policies contained within it have been thoroughly reviewed by the originating office and are categorically excluded under current USCG categorical exclusion (CE) [#1] from further environmental analysis, in accordance with Section 2.B.2. and Figure 2-1 of the National Environmental Policy Act Implementing Procedures and Policy for Considering Environmental Impacts, COMDTINST M16475.1 (series).
 - b. This directive will not have any of the following: significant cumulative impacts on the human environment; substantial controversy or substantial change to existing environmental conditions; or inconsistencies with any Federal, State, or local laws or administrative determinations relating to the environment. All future specific actions resulting from the general policies in this Instruction must be individually evaluated for compliance with the National Environmental Policy Act (NEPA), Council on Environmental Policy NEPA regulations at 40 CFR Parts 1500-1508, DHS and Coast Guard NEPA policy, and compliance with all other environmental mandates.
7. DISTRIBUTION. No paper distribution will be made of the Instruction. An electronic version will be located on the following Commandant (CG-612) web sites:
Internet: <http://www.uscg.mil/directives/>
Portal: <https://cgportal2.uscg.mil/library/directives/SitePages/Home.aspx>
8. POLICY.
 - a. Coast Guard service members are responsible for their personal finances and are expected to pay legal financial obligations in a proper and timely manner in accordance with Reference (a).
 - b. COs, OICs and staff can use non-government, non-commercial, tax-exempt Personal Financial Management (PFM) educational material and presenters as long as the non-federal organization and its educational material have been approved by Commandant (CG-111) in accordance with Reference (b).
9. PROCEDURES.
 - a. The PFMP services shall:
 - (1) Support COs and OICs in maintaining individual financial readiness to sustain unit mission readiness.
 - (2) Promote personal readiness and retention in the Coast Guard.

- b. The PFMP shall consist of the following elements:
- (1) Education and Training.
 - (a) Education and training shall be designed as a continuum of service, provided as a component of the service member's initial entry orientation training and consist of training across the military life cycle.
 - (b) At a minimum, mandatory training on basic PFMP skills shall be provided to service members at their first permanent duty station.
 - (c) Service members assuming a leadership role shall be provided information and resources on policies and practices designed to protect junior service members, including those governing commercial solicitations as outlined in Reference (b).
 - (d) Prior to separation and retirement, service members are mandated by Reference (c) to obtain the necessary tools to assist in the development of the financial aspects of their individual transition plan and to generate a post-transition budget to achieve those goals.
 - (2) Counseling.
 - (a) One-on-one assistance by certified financial professionals is available to all service members and families to provide assistance evaluating individual and/or family income and expenditures; make recommendations for short- and long-term actions necessary to achieve personal financial goals; and, support individual and operational readiness.
 - (b) Certified financial professionals such as a Money Coach, an Accredited Financial Counselor (AFC), or a Certified Financial Planner (CFP) are available through several avenues, such as the Coast Guard Support (CG SUPRT) Financial Wellness Program, Coast Guard Mutual Assistance (CGMA), representatives of Department of Defense (DoD) Family Centers, and other government resources.
 - (c) Prior to all deployments, service members are encouraged to establish an extended absence financial plan. Support will be offered in the development of such plans by certified financial professionals.
 - (3) Information and Referral. Information and referral, provided by Command Financial Specialists (CFS) and designated specialists at local Health, Safety, and Work-Life (HSWL) Regional Practices (RPs) will, at a minimum, address:
 - (a) Money management, which includes information on topics such as savings and banking, budgeting, credit management, debt management, and making prudent consumer purchases.
 - (b) Financial management planning, which includes basic information on topics such as investing, taxes, insurance, education, wills and trusts, transition/retirement, and, information on how to evaluate and select assistance with in-depth financial planning needs.
 - (c) Legal affairs information and referral on topics such as estate planning, power of attorney, predatory lending, and compliance with Reference (d).

- (d) A general overview of consumer advocacy and complaint resolution, and reporting assistance, in coordination with appropriate authorities.
- (4) Command Financial Specialist Program. Each CO/OIC is expected to provide financial education and training, information and referral services to command/unit members. Each command with active duty and Selected Reserves (SELRES) personnel, with at least 25 personnel assigned, is strongly encouraged to have a trained CFS to coordinate the program and to assist the CO/OIC in fulfilling this expectation. Commands are encouraged to maintain a ratio of one CFS to every 75 members assigned. Commands having fewer than 25 personnel are encouraged to have a trained CFS. Alternatively, those with fewer than 25 personnel may arrange for another command to provide CFS services by written agreement. Service members assigned as CFSs must meet the criteria established in Enclosure (1).
- (5) Outreach.
 - (a) Relevant PFM information shall be issued and/or published regularly in Coast Guard internal media to raise awareness of PFM concerns and assistance available to Coast Guard personnel and their families.
 - (b) Family members (i.e., spouses and children) shall also be encouraged to participate in PFMP services.
- (6) Collaboration and Coordination.
 - (a) To maximize the use of existing Coast Guard assets, commands and individual members should first seek PFMP services from command-based financial readiness service providers (e.g., HSWL Specialists, CFSs) and other Coast Guard-sponsored financial readiness assets (e.g., CG SUPRT Financial Wellness Program, CGMA, etc.).
 - (b) When financial institutions (e.g., banks and credit unions), operating on Coast Guard bases, in Coast Guard federal buildings, and other non-governmental organizations are used to provide financial education, they shall comply with the conditions set forth in Reference (b).
 - (c) When a non-government organization is utilized, Coast Guard service providers shall monitor them throughout the duration to ensure compliance with Reference (b).
 - (d) One staff member within HSWL Regional Practices (RP) shall be designated and trained to organize and execute PFMP services for the Coast Guard community.
- (7) CG SUPRT Financial Wellness Program. The CG SUPRT Financial Wellness Program shall augment PFMP services provided by the HSWL RPs by providing information, referrals, and confidential financial counseling (e.g., money coaching) services.

10. RESPONSIBILITIES.

- a. Commandant (CG-11). The Director of Health, Safety, and Work-Life shall promulgate policy and guidance regarding the PFMP.

- b. Commandant (CG-111). The Office of Work-Life shall develop program policy; promote program management efforts with the active duty, SELRES, and civilians; and, provide funding for the approved activities of the PFMP. In addition, Commandant (CG-111) shall support the initiation of collaborative efforts between Coast Guard units and DoD, and with other federal, state, and local agencies, including both public and private, to ensure maximum awareness of resources for family support services to our members and their families.
- c. Commandant (CG-1112). The Family Services Division shall provide oversight for the PFMP.
- d. PFM Program Manager, assigned to Commandant (CG-1112) shall:
 - (1) Develop policy and guidance for program implementation and compliance.
 - (2) Manage the program, maintain program elements and materials, and ensure effectiveness and currency through periodic review and update.
 - (3) Provide guidance on all PFMP activities, to include implementation of program policy and plans.
 - (4) Resource the PFMP to provide sufficient training materials, website maintenance, marketing materials, and CFS program support, to include training and travel expenses, within budgetary constraints.
 - (5) Develop a comprehensive outreach and marketing plan to educate commands, service members, and their families about the PFMP.
 - (6) Utilize appropriate military and authorized civilian resources in support of the program. Where practical, partner with DoD Service PFM program managers (e.g., Army, Air Force, Navy, Marine Corps, and National Guard) in sharing program materials, curricula, and other resources to maximize the efficiency and effectiveness of the Coast Guard PFMP.
- e. HSWL Service Center (SC) shall:
 - (1) Provide direct oversight to HSWL RPs to ensure implementation of the PFMP in accordance with this Instruction.
 - (2) Distribute program funding to HSWL RPs in accordance with existing budget models and local needs to provide sufficient training, materials, website maintenance, and outreach/marketing.
 - (3) Collaborate with Commandant (CG-1112) to develop and implement Standard Operating Procedures (SOPs) and ensure policy and program updates are communicated to HSWL Regional Managers (RMs).
 - (4) Conduct Quality Assurance reviews (as needed or scheduled) of the PFMP to ensure field staff compliance with this Instruction.
- f. HSWL RMs shall:
 - (1) Designate in writing a qualified staff member, via delegation letter, to perform the duties of Personal Financial Management Coordinator (PFMC).
 - (2) Include these duties in the employee's Performance Plan and Evaluation (CG-3430-8R).
 - (3) Ensure copies of the delegation letters are sent to the HSWL SC, and the Program Manager in Commandant (CG-1112).

- (4) Ensure designated funding for the PFMP is utilized to support the CFS program, to include training and travel expenses, and provide sufficient training, materials, and outreach/marketing within their Area of Responsibility (AOR).
- g. HSWL PFMC shall:
- (1) Possess a baccalaureate degree from an accredited college or a combination of education and experience which equips them to serve as a PFMC.
 - (2) Coordinate and/or facilitate education and training, information, and referral assistance to Coast Guard personnel and their families.
 - (3) Foster and establish working relationships with PFM representatives from DoD, other government, approved non-government, and non-profit agencies within their AOR.
 - (4) Liaison with financial institutions (e.g., banks and credit unions) operating on Coast Guard bases and in Coast Guard federal buildings to encourage military and family member awareness and the use of local PFM counseling and information services.
 - (5) Be familiar with all References indicated within this Instruction.
 - (6) If the PFMC intends to provide or is currently providing financial counseling, they shall:
 - (a) Obtain an AFC certification within 2 years of their designation.
 - (b) Maintain professional certification, once acquired, in accordance with requisite requirements.
- h. Command Chaplains and Command Master Chiefs (CMC) shall:
- (1) Promote the use of the PFMP, when appropriate, to Coast Guard personnel and their families.
 - (2) Serve as a conduit for PFMP resources.
- i. Coast Guard Area, District, Sector and Base commanders, and the Superintendent of the Coast Guard Academy shall:
- (1) Designate CFSs in writing (Enclosure (2) provides a sample designation letter).
 - (2) When more than one CFS is assigned, designate one as a lead CFS and the others as Assistant Command Financial Specialists (ACFS) (Enclosure (3) provides a sample designation letter).
 - (3) Meet with the lead CFS on a recurring, but not less than a bi-annual basis to discuss PFM. Enclosure (1) provides qualifications, functions, and training for CFSs.
 - (4) Ensure compliance with the provisions of this Instruction and associated References.
 - (5) Ensure in all cases of financial mismanagement that individuals receive mandatory PFM counseling from a PFMC, DoD Family Center PFM specialist, CG SUPRT Financial Wellness Money Coach, or other qualified professional.
 - (6) Designate a command member to act as a point of contact to assist requesting PFM related organizations in applying to become a qualified organization. Ensure this command representative attends all programs presented, and any incidents of non-compliance are reported to Commandant (CG-111) in accordance with Reference (b).

- (7) Permit and encourage unit ombudsmen to attend PFM trainings to raise their awareness of the financial issues and resources available to Coast Guard service members and families. This provision in no way intends to make unit ombudsmen serve as financial counselors, trainers or CFSs.
- (8) All other CO/OICs are strongly encouraged to designate a CFS, or seek the assistance of a CFS at a parent command.

j. CFSs shall:

- (1) Report to command cadre (CO/XO) for CFS responsibilities. Enclosure (1) of this Instruction lists basic CFS qualification, functions and training requirements.
- (2) Document all individual CFS training or any other PFM course completed.
- (3) Provide financial education, training, and information and referral. If appropriate, refer to the servicing PFMC for additional information and resources.
- (4) Not maintain files, records, notes, or recordings that contain personal financial information of individuals they assist.
- (5) Prior to transfer, provide a thorough out-brief to the newly-designated CFS on pertinent issues impacting the command, outstanding items or any other topics requiring action. Notify receiving command of CFS credentials.
- (6) Schedule meetings, at least biannually, with command leadership to ensure PFM issues and trends are communicated.
- (7) Provide updates on PFM issues and trends to the PFMC.

k. Coast Guard Service Member (e.g., Active Duty and SELRES) and civilians shall:

- (1) Become familiar with PFMP policies and objectives.
- (2) Practically maintain day-to-day personal financial matters.
- (3) Prepare for the financial management of personal responsibilities prior to departing on an extended absence and transition from service (i.e., separation or retirement).

11. RECORDS MANAGEMENT CONSIDERATIONS. This Instruction has been evaluated for potential records management impacts. The development of this Instruction has been thoroughly reviewed during the directives clearance process, and it has been determined there are no further records scheduling requirements, in accordance with Federal records Act U.S.C. 3101 et seq., National Archives and Records Administration (NARA) requirements, and the Information and Life cycle Management Manual, COMDTINST M5212.12 (series). This policy does not have any significant or substantial change to existing records management requirement.

12. DEFINITIONS. Terms used in this Instruction are defined in Enclosure (4).

13. FORMS/REPORTS. Performance Plan and Evaluation, Form CG-3430-8R. The form referenced in this Instruction is available in USCG Electronic Forms on the Standard Workstation or on the Internet: <http://www.uscg.mil/forms>; CG Portal at <https://cgportal.mil/delivery/Satellite/uscg/Refernces>; and Internet at <http://cgweb.comdt.uscg.mil/CGForms>.

14. REQUEST FOR CHANGES. Units and individuals can recommend changes by email via their chain of the command to Commandant (CG-1112).

MAURA K. DOLLYMORE /s/
Rear Admiral, U.S. Public Health Service
United States Coast Guard
Director of Health, Safety, and Work-Life

Encl: (1) Command Financial Specialist (CFS): Qualifications, Functions, and Training
(2) Sample Command Financial Specialist Letter of Designation
(3) Sample Assistant Command Financial Specialist Letter of Designation
(4) Definitions

COMMAND FINANCIAL SPECIALIST (CFS):
QUALIFICATIONS, FUNCTIONS, AND TRAINING

1. Qualifications. The CFS functions as the command/unit's principal advisor on policies and matters related to Personal Financial Management (PFM). The following qualifications apply:
 - a. Coast Guard service members in pay grade E-6 and above (including officers) may be appointed as a CFS. Medium and large commands are strongly encouraged to have an officer(s) serve as and lead their CFS program. The Commandant (CG-1112), Family Support Services Specialist (i.e., PFM Program Manager) is established as the single point waiver authority for commands seeking to appoint a CFS at the E-5 level. Waivers will not be granted below E-5. Such requests shall contain, at a minimum:
 - (1) Command/unit rank demographics; including information indicating the absence of senior personnel meeting established criteria.
 - (2) Certification of the designated member's qualifications.
 - b. Highly motivated and financially stable.
 - c. Have successfully completed the authorized Navy CFS training course or equivalent PFM course approved by Commandant (CG-1112).
 - d. Have at least one year remaining in the command/unit at the time of CFS course completion.
 - e. Participate in continuing education (i.e., periodic professional PFM classes), as resources permit.
 - f. Attend CFS refresher training at least every three years.
2. Functions. At the completion of formal training, the CFS shall be able to perform the following functions:
 - a. Assist the command/unit in establishing, organizing, and administering the command PFMP, including a thorough "pass down" briefing to the incoming CFS.
 - b. Disseminate PFM information within the command/unit through newsletters, email, social networks, etc.
 - c. Maintain current PFM resource information, references, and training materials for use in trainings. In addition, CFSs shall maintain close liaison with the Health, Safety, and Work-Life Service Center (HSWL SC), Personal Financial Management Coordinator (PFMC) and Commandant (CG-1112) Program Manager.
 - d. Prevent the creation and/or maintenance of files, records, notes, or recordings that contain personal financial information of assisted individuals.
 - e. For members with extensive financial problems:
 - (1) Refer them to the appropriate resource or agency capable of providing necessary assistance/counseling such as CG SUPRT Financial Wellness Program, CGMA National Foundation of Credit Counseling, DoD Family Center PFM staff, or other approved resources.

- (2) Follow-up with referred individuals to ensure the appropriate resources, referrals, and assistance were received.
- f. Report quarterly to CO/XO the CFS activity (referrals and training) conducted at their command/unit.

**SAMPLE COMMAND FINANCIAL SPECIALIST
LETTER OF DESIGNATION
FOR OFFICIAL USE ONLY – PRIVACY SENSITIVE**

1740

Date

From: Commanding Officer/Officer in Charge

To: Rank, Name

Subj: DESIGNATION AS COMMAND FINANCIAL SPECIALIST (CFS)

Ref: (a) Coast Guard Personal Financial Management Program, COMDTINST 1740.8 (series)

1. In accordance with Reference (a) you are designated as the (Command Name) CFS. You will familiarize yourself with policies and procedures of Reference (a) and other applicable Personal Financial Management program elements in the performance of your duties.
2. In your capacity as CFS, you will report directly to the Commanding Officer/Officer-in-Charge or their representative. You are to complete the information requested below and forward copies (i.e., scan and E-Mail or fax Designation Letter) as indicated. This designation remains in effect until rescinded in writing or three years after CFS course completion (unless refresher training is completed and documented), whichever occurs first.

Signature

Name/Rank of CFS:

Date of Designation:

Date Completed CFS Course:

Global E-Mail Address:

Location of HSWL-RP:

I accept the designation of the (Command Name) CFS.

Member Signature

Copy to:

HSWL RP PFMC

HSWL SC

Commandant (CG-1112)

**SAMPLE ASSISTANT COMMAND FINANCIAL SPECIALIST
LETTER OF DESIGNATION
FOR OFFICIAL USE ONLY – PRIVACY SENSITIVE**

1740

Date

From: Commanding Officer/Officer in Charge

To: Rank, Name

Subj: DESIGNATION AS ASSISTANT COMMAND FINANCIAL SPECIALIST (ACFS)

Ref: (a) Coast Guard Personal Financial Management Program, COMDTINST 1740.8 (series)

1. In accordance with Reference (a) you are designated as the (Command Name) ACFS. You will familiarize yourself with policies and procedures of Reference (a) and other applicable Personal Financial Management program elements in the performance of your duties.
2. In your capacity as ACFS, you will report directly to the Commanding Officer/Officer-in-Charge or their representative and collaborate with other Command CFSs. You are to complete the information requested below and shall be forward copies (i.e., scan and E-Mail or fax Designation Letter) as indicated. This designation remains in effect until rescinded in writing or three years after CFS course completion (unless refresher training is completed and documented), whichever occurs first.

Signature

Name/Rank of ACFS:

Date of Designation:

Date Completed CFS Course:

Global E-Mail Address:

Location of HSWL-RP:

I accept the designation of (Command Name) ACFS.

Member Signature

Copy to:

HSWL RP PFMC

HSWL SC

Commandant (CG-1112)

DEFINITIONS

Extended Absence Financial Plan. A plan developed by a service member prior to deployment, specifying the following for the period of the absence: legal power of attorney to accomplish personal and financial requirements, plan for covering financial obligations, disposition of insurance (e.g., auto, life, home, etc.), allotments for appropriate monthly expenditures, and disposition of other financial issues that might occur during the period of absence.

Financial Planning and Counseling. The act of evaluating an individual's or family's income and expenditures and recommending short- and long-term actions to achieve financial goals and ensure individual, family and mission readiness.

Personal Financial Management. The process (or steps) involved in managing one's personal finances, including income, expenses, and investments, for an individual or family.

Personal Financial Readiness. Adequately preparing for the management of personal responsibilities prior to departure on an extended absence, including: family matters and potential family contingencies; personal finances; personal property; and, other personal obligations that can and do arise during one's career life cycle. Also, includes prudent day-to-day management of personal finances, including financial planning (budgeting), saving and investing, consumer awareness, and debt/credit management.



CFS

COMMAND FINANCIAL
SPECIALIST

Service-Specific Indebtedness Policy

Appendix B

MILPERSMAN 7000-020



MILPERSMAN 7000-020

INDEBTEDNESS AND FINANCIAL RESPONSIBILITY OF MEMBERS

Responsible Office	NAVPERSCOM (PERS-832)	Phone:	DSN	882-4427
			COM	(901) 874-4427
			FAX	882-2624

References	(a) 42 U.S.C. 659 (b) 15 U.S.C. 1601 (c) 12 CFR 226, Federal Reserve Board Regulation Z (d) DOD 7000.14R, DOD Financial Management Regulation, Volume 7A, Military Pay Policy and Procedures Active Duty and Reserve Pay (e) JAGINST 5800.7, Manual of the Judge Advocate General (JAGMAN)
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1. **Policy**. Members of the Naval Service are expected to pay their just debts and financial obligations in a proper and timely manner. The Navy is without legal authority to require a member to pay a private debt, or to deduct any part of their pay to reimburse the creditor even if the indebtedness has been reduced to judgment by a civil court, unless the member's pay is to be garnished to provide child support or alimony under reference (a).

2. **Enforcement of Private Obligations**

a. The enforcement of private obligations is a matter for civil authorities. A commanding officer (CO) is without authority to adjudicate claims or to arbitrate controversies concerning debts or private obligations of naval members, or to act as an agent or collector. Members of the Naval Service are not, by virtue of their military status, relieved from continuing obligations to obey pertinent civil laws or to comply with the terms of applicable civil court orders, decrees, or judgments; however, the ***Servicemembers Civil Relief Act***, as amended, provides for certain privileges and benefits for members of the Naval Service.

b. The extent to which COs may cooperate with creditors is limited to administrative referral of correspondence to the member. The CO shall ensure the member communicates their intentions regarding the creditor. Under the ***Fair Debt***

Collection Practices Act (reference (b)), contact by a debt collector with third parties, such as COs, for the purpose of aiding debt collection is prohibited without prior concurrence of the debtor, or without a court order. Claims for support of family members or claims by the Federal, State, or Municipal Governments are not limited by this section.

3. Creditor's Obligations

a. The following requirements should be met by creditors prior to assistance in collecting debts:

(1) Creditors subject to reference (c), and assignees claiming thereunder, shall submit, with their request for debt processing assistance, an executed copy of the Certificate of Compliance and a true copy of the general and specific disclosures provided the member as required by the **Truth-in-Lending Act**. Reference (b) pertains.

(2) A creditor not subject to reference (c), such as a public utility company, shall submit a certification that no interest, finance charge, or other fee is in excess of that permitted by the law of the State from which the obligation was incurred under reference (c), section 226.3 of Regulation Z.

(3) A foreign-owned company having debt complaints shall submit with its request a true copy in English of the terms of the debt and shall certify that it has subscribed to the Standards of Fairness.

(4) Credit unions chartered to serve DOD personnel, but operating off military installations, banks and credit unions operating on military installations, and bank branches operating on military installations shall conform to the Standards of Fairness. Relative to this requirement, the **Truth-in-Lending Act** prescribes the general disclosure requirements which must be met by those offering or extending consumer credit, and reference (c) prescribes the specific disclosure requirements for open-end and installment credit transactions. In lieu of Federal requirements, State regulations apply to credit transactions when the Federal Reserve Board has determined that State regulations impose substantially similar requirements and provide adequate enforcement measures. Regulations of the Federal Reserve Board should be checked to determine whether Federal or State laws and regulations govern.

b. These requirements of certification do not extend to

(1) claims of companies furnishing services such as newspapers and similar services where credit is extended solely to facilitate the service, as distinguished from inducing the purchase of the product or service; or

(2) claims by accommodation endorsers, co-makers, or lenders against the party primarily liable on obligations not intended to benefit the accommodating party, through payment of interest or otherwise; contracts for the purchase, sale, or rental of real estate; claims in which the total unpaid amount does not exceed \$50.00; claims for support of family members (guidance found in reference (d), chapter 50 (FMR)); claims based on a revolving or open-end credit account if the account shows the periodic rate and its annual rate equivalent and the balance to which it is applied to compute the charge; or purchase money liens on real property (does not include liens on real property and related obligations such as those which represent obligations for improvement or repair).

4. **Commanding Officer's (CO's) Obligations.** The CO shall ensure members of their command are instructed in financial responsibility, suggested via the command's General Military Training (GMT) program. Disinterested third party counseling (financial counselor) should be made available by each command to assist members with their financial concerns or problems. Training should help to emphasize the following:

a. Thrift is not only a virtue, but for most people, a necessity.

b. The way in which one handles their private financial affairs provides a reliable indication of their general character and truthworthiness.

c. Prior to acceptance of any credit plan, members should evaluate their financial capabilities and set up a budget, which will preclude hopeless entrapment in overburdening and ever increasing debts.

d. Consultation with a legal assistance officer, or command financial assistant, when contemplating large purchases on credit may assist members to avoid commitments which may be difficult or impossible to carry out.

e. Be wary of the "high pressure" salesperson. Think carefully and seek advice before signing an agreement or contract. Never sign a blank contract and always multiply the number of payments by the amount to determine the total payment. Note particularly the penalty clauses.

f. Failure to pay just debts or repeatedly incurring debts beyond one's ability to pay is evidence of irresponsibility and may jeopardize their security clearance status, advancement status, duty assignment, qualification for reenlistment or extension of enlistment, retention, and in aggravated circumstances may become grounds for disciplinary and/or administrative separation action.

g. A savings may be realized by setting funds aside to provide for cash purchases.

h. Take advantage of the saving, counseling, and lending services provided by credit unions organized by and for Department of the Navy (DON) civilian and military personnel.

i. The use of the statement of Full Disclosure forms as set forth herein will be included in indoctrination and each member desiring to obtain or execute a loan will be encouraged and advised to require the creditor or lender to complete the Full Disclosure form to be signed by both parties to the transaction.

j. Members who did not seek or heed advice beforehand or who otherwise encounter difficulties in paying their debts should be encouraged to consult with a legal assistance officer per reference (e).

k. Bankruptcy is not an easy way out of indebtedness. The Navy neither encourages nor discourages the filing of a petition in bankruptcy. The circumstances prompting bankruptcy proceeding are considered carefully since they may reflect adversely on the military character of the petitioner. A discharge in bankruptcy does not give a member immunity from appropriate disciplinary or administrative action for failure to pay just debts committed prior to a petition of bankruptcy.

5. **Notice of Indebtedness.** Upon receipt of a notice of indebtedness, determine if the creditor is

a. a **debt collector** who is in violation of the **Fair Debt Collection Practices Act** or a State statute regulating debt collection practices;

b. a **nonjudgement creditor** who has complied with the Standards of Fairness, made a full disclosure of the terms of the obligation, and executed the Certificate of Compliance before consummating the loan or credit contract, and has submitted a copy of the statement of Full Disclosure and the Certificate of Compliance with the signatures of both parties and the date of its execution;

c. a **nonjudgement creditor** who has certified that the Standards of Fairness are complied with and that the unpaid balance is adjusted accordingly or needs no adjustment, including a statement of Full Disclosure reflecting compliance. This provision applies only to those cases in which the creditor has not executed a Certificate of Compliance prior to the consummation of the contract or is unable to produce it.

d. a **creditor** who has procured a judgment in a civil court of competent jurisdiction.

6. **Letters to Creditors.** In the event that a notice of indebtedness is received by a member's command, the appropriate form letter should be used.

IF...	THEN...
a debt collector is in violation of the Fair Debt Collection Practices Act or a State statute	return the correspondence to the sender with Letter L-1.
the creditor is not listed under Creditors Obligations block	send the creditor Letter L-2.
a creditor is not in violation of the Fair Debt Collection Practices Act or a State statute, and is one of the other types listed under the Creditors Obligation block	<ul style="list-style-type: none"> • send the correspondence to the member concerned. • have the member respond directly to the creditor in writing, or another documented manner regarding their intentions. • send the creditor Letter L-3.
after resubmitting Letter L-2 , the creditor still has not satisfactorily met the requirements for Full Disclosure or signed the Certificate of Compliance	send Letter L-4.
a creditor's letter is received via a member of Congress	respond by Letter L-5.
reply concerns verification of a member's employment as status of pay,	respond by Letter L-6.

7. Indebtedness to the Navy and Marine Corps Relief

a. The Navy and Marine Corps Relief Society (NMCRS) maintains a close affiliation with the Navy and Marine Corps. Communications from the NMCRS to the CO concerning funds advanced to a member are made only after repeated unsuccessful attempts have been made to communicate with the member. The NMCRS requests COs to have the member interviewed, to ask the member to reply to the NMCRS correspondence, and to submit a recommendation regarding member's ability to repay the funds. Answers to these letters shall be answered in terms of action and information requested, not in terms of typical indebtedness letters. These letters are not appropriate when responding to NMCRS, or letters to other COs, which are neither indebtedness complaints, nor collection letters.

b. Claims in which compliance with these requirements is questionable, or in which the total cost of the loan or credit including all finance charges, although stated, appear excessive shall be referred to the officer designated by the command as responsible for such consideration and disposition as may be appropriate; however, before deciding on the proper course of action, the command shall give the creditor an opportunity to demonstrate that the finance charges conform to law and the extent to which the finance charge and rates conform to prevailing rates and charges for similar consumer credit transactions.

c. Expeditious action is encouraged in the best interest of the Navy, and to assist member where feasible in obtaining needed credit, or preventing adverse credit information from being entered on their account(s).

8. Request for Information on Member's Pay. Requests to furnish information concerning the personal credit rating of a member of the Naval Service should be courteously refused. Inquiries will be limited to a verification that the member is in the Naval Service, and a statement of the member's duty station, duty address, and basic pay information. The command may provide the member a **Statement of Service** (see **Letter L-7**), which includes a statement of pay and allowances that has been signed and released by the command.

9. Actions in Aggravated Situations of Nonpayment

a. Should an aggravated situation due to nonpayment occur, the member should be immediately counseled on the adverse effects of such notification of nonpayment of legal debts, and the need to take prompt action to resolve the nonpayment issue.

b. If considered necessary to assist the member in managing their financial affairs, require the member to submit a **Statement of Monthly Finance (Income and Output)** (see **Letter L-8**). Submit to DON, Central Adjudication Facility (DON CAF), if appropriate, a full report of the circumstances in connection with any petition in bankruptcy, discharge in bankruptcy, or approved **Wage Earner's Plan**.

LETTER L-1
(Use proper letter format.)

Dear Sir/Madam:

This is in reply to your letter of (date) concerning the alleged indebtedness of (grade/rate/name).

The policy of the Department of the Navy is that members of the Naval Service shall honorably discharge their just and fair debts. We have, however, no authority to enforce settlement of any private claims made against members of the Naval Service, nor is adjudication of disputed claims a matter under the cognizance of the Department of the Navy.

The Navy will forward complaints of indebtedness to members advising them to communicate directly with the creditors regarding their intention in the matter, provided the letter of indebtedness complies with statutory and regulatory requirements.

A careful review of the contents of your correspondence suggest that it is in violation of (statute (Federal or State, or both)), in that (briefly describe the apparent violation, i.e., correspondent is a member of the class of persons prohibited from contacting third parties). Therefore, the correspondence is returned to you without action.

You are advised to communicate directly with (grade/rate/name) about this matter.

Sincerely,

(Attached enclosures.)

LETTER L-2
(Use proper letter format.)

Dear Mr./Miss/Mrs./Ms/(surname)

This is in reply to your letter of (date) concerning the alleged indebtedness of (grade/rate/name).

The policy of the Department of the Navy is that members of the Naval Service shall honorably discharge their just and fair debts. The Department of the Navy has no authority to enforce settlement of any private claims made against members in the Naval Service, nor is adjudication of disputed claims a matter under the cognizance of the Department of the Navy.

Department of Defense directives require that as a condition precedent to forwarding complaints of indebtedness to a member, the enclosed forms must be completed and the Standards of Fairness complied with. If, after review, it appears that provisions of the Department of Defense directives have been fully satisfied, the matter will be referred to the member for reply directly to you.

Sincerely,

Enclosures: (Standards of Fairness forms for a statement of Full Disclosure and a Certificate of Compliance.)

LETTER L-3
(Use proper letter format.)

Dear (fill-in):

This is in reply to your letter of (date) concerning the alleged indebtedness of (grade/rate/name).

In view of your letter, the member has been advised to communicate directly with you regarding their intentions in this matter. I hope that this action will result in the matter being satisfactorily resolved.

Sincerely,

LETTER L-4
(Use proper letter format.)

Dear Mr./Miss/Mrs./Ms. (surname):

This is in reply to your letter of (date) concerning the alleged indebtedness of (grade/rate/name).

After a careful review of the contents of your correspondence, it does not appear that the Full Disclosure test and the Standards of Fairness requirement have as yet been met. (Specify particulars to the extent appropriate). This command is not permitted to assist you until the Standards of Fairness have been complied with, or until such time as you have obtained a civil judgment in a court of competent jurisdiction which complies with the provisions of the ***Servicemembers Civil Relief Act.***

Sincerely,

Encl: (correspondence in this case.)

LETTER L-5
(Use proper letter format.)

My Dear Mr. (Congressman/Congresswoman):

This is in reply to your letter of (date) concerning the alleged indebtedness of (grade/rate/name), United States Navy.

Navy personnel are well indoctrinated in the Department of the Navy's policy of expecting all members to discharge their acknowledged debts and just obligations. We desire to cooperate and be of assistance to persons who are experiencing difficulty in collecting from naval personnel. There is no legal authority to exercise control or direction over federal pay in matters of personal indebtedness. Cooperation is restricted to bringing the matter to the attention of the member concerned, and requesting they communicate directly with the creditor regarding their intentions in the matter.

Department of Defense directives require that as a condition precedent to forwarding complaints, the enclosed form must be completed and the Standards of Fairness complied with. Your constituent should be advised to send the forms to: Commanding Officer, (fill-in). I have ensured the member is advised of our learning of this issue, and have recommended member take action to resolve the issue immediately.

Sincerely,

Encl: (Standards of Fairness forms for Full Disclosure/Certificate of Compliance.)

LETTER L-6
(Use proper letter format.)

Dear Sir/Madam:

This is in reply to your letter of (date) requesting certain information relative to the credit rating of (grade/rate/name), United States Navy.

(Grade/rate/name) is currently a member of the Naval Service on active duty. His/her official address is: (fill-in). Current policy of the Department of the Navy precludes furnishing further information in this regard. If more detailed data is required, we suggest it be requested directly from the member or from credit bureaus or other commercial rating agencies.

We hope that the foregoing information satisfactorily answers your inquiry.

Sincerely,

NOTE: When in receipt of letters from creditors desiring to contact a member about their indebtedness and the member has transferred, the command should advise the creditor of the member's new duty station address or that the member has been discharged from the Navy and the Navy is not authorized to provide creditors with member's forwarding civilian address. Home addresses are never to be released.

LETTER L-7 (STATEMENT OF SERVICE)

This memorandum certifies that (grade/rate/name) is currently on active duty in the United States Navy, assigned to (fill-in command and address). His/her expiration of current enlisted is (fill-in). He/she entered in the Navy on (fill-in). His/her current military pay is as follows:

BASE PAY:

SPECIAL PAY (SEA/SUB/FLIGHT/MEDICAL/PRO, ETC., PAY):

ALLOWANCE FOR QUARTERS (BAQ):

ALLOWANCE FOR MEALS (BAS):

VARIABLE HOUSING ALLOWANCE (VHA):

REQUIRED DEDUCTIONS INCLUDE:

FEDERAL INCOME TAX:

STATEMENT INCOME TAX:

FICA:

(ANY OTHER REQUIRED DEDUCTIONS - GARNISHMENTS, ETC).

I hereby authorize the above information for the purpose of (obtaining a home loan, etc).

MEMBER'S SIGNATURE

I certify that the above information is a true report of member's current pay as of the date of this memorandum.

COMMAND REPRESENTATIVE

NOTE: Commands are advised to keep a copy of this memorandum for one year.

LETTER L-8
(Use proper letter format.)

From: (Grade/rate/name/component/SSN)
To: Commanding Officer, (fill-in)

Subj: STATEMENT OF MY FINANCIAL STATUS AND CURRENT
INDEBTEDNESS

1. **PRIVACY ACT STATEMENT:** Under the authority of 5 U.S.C. 301 and department regulations, information concerning my financial status and current indebtedness has been requested so my command may evaluate my financial status and current indebtedness, and counsel me in regard to them. I also understand that such information may be used in administrative discharge proceedings. The information provided by me may become a permanent part of my personal record and will not be divulged without my written authorization to anyone other than officials and employees of the Department of the Navy, and other governmental departments or agencies engaged in their official duties. I understand that disclosure of this information may hamper effective counseling by my command. Further, I understand that if I fail to disclose the requested information, any administrative determination upon which my financial status and current indebtedness may have a bearing will be made on the basis of other available information, which may support a determination adverse to me. Lastly, I understand that disclosure of my social security number is also voluntary and that there is no adverse effect on me for not disclosing it; however, I understand that disclosure of my social security number will reduce the possibility of mistaken identity.

2. My current financial status is as follows:

Current monthly income:	Average monthly expenditures:
Pay:	Shelter:
Allowances:	Food:
Bonus:	Utilities:
Other:	Clothing:
TOTAL:	Entertainment:
	Other (includes taxes):
	TOTAL:
Down payment:	Amount paid to date:
	Amount owed:

3. My current indebtedness is as follows: (make a separate listing for each creditor with the following information)

Creditor:	Nature of debt:
Date debt incurred:	Monthly payment:
Date last payment:	Original amount owed:

4. The following judgments have been rendered against me:

Court:	Nature of judgment:
Date of judgment:	Amount of judgment:
Terms of judgment:	Amount paid to date:

5. Additional remarks concerning my intention to liquidate my obligations include/are as follows (if applicable):

6. I certify that the foregoing is correct and complete to the best of my knowledge.

SIGNATURE AND DATE

USMC MCO

5800.16 Volume 10



VOLUME 10

“INDEBTEDNESS”

SUMMARY OF VOLUME 10 CHANGES

Hyperlinks are denoted by *bold, italic, blue and underlined font*.

The original publication date of this Marine Corps Order (right header) will not change unless/until a full revision of the MCO has been conducted.

The date denoted by *blue font* (left header) will reflect the date this Volume was last updated.

All Volume changes denoted in *blue font* will reset to black font upon a full revision of this Volume.

VOLUME VERSION	SUMMARY OF CHANGE	ORIGINATION DATE	DATE OF CHANGES
ORIGINAL VOLUME	N/A	DD MMM YYYY	N/A

Submit recommended changes to this Volume, via the proper channels, to:

CMC (JA)
 3000 Marine Corps Pentagon
 Washington, DC 20350-3000

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VOLUME 10: INDEBTEDNESS

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REFERENCES

- (a) SECNAVINST 5430.7R CH-1
- (b) SECNAVINST 5430.27D
- (c) SECNAVINST 5430.25E
- (d) 10 U.S.C. §§ 806, 1044, 1044e, 1059, 1072, 1565b, 1588, and 5046
- (e) MCO 5430.2
- (f) JAGINST 5803.1E
- (g) Manual for Courts-Martial, (2016 ed.)
- (h) U.S. Navy Regulations, (1990)
- (i) MCO 5800.14
- (j) MCO 1001.62B
- (k) MCO 1200.18
- (l) JAGINST 5803.2B
- (m) SECNAVINST 1920.6C
- (n) Uniform Code of Military Justice, (2016)
- (o) MCO 1610.7
- (p) MCO 1300.8
- (q) MCO 1000.6
- (r) JAGINST 5800.7F
- (s) SECNAVINST 5211.5E
- (t) 5 U.S.C. §§ 101, 552a, and 3111
- (u) JAGINST 5801.2
- (v) 37 U.S.C. §§ 601-604
- (w) 38 U.S.C. §§ 4301-4334
- (x) DoD Instruction 1205.12
- (y) 31 U.S.C. § 1342
- (z) DoD Instruction 1100.21
- (aa) 8 U.S.C. § 1400
- (bb) Executive Order 13269, (July 3, 2002)
- (cc) DoD Directive 2311.01E
- (dd) MCO 3300.4A
- (ee) DoD Directive 2310.01E
- (ff) DoD Directive 5146.13
- (gg) Executive Order 12333, (December 4, 1981)
- (hh) DoD Directive 5240.01
- (ii) DoD 5240.1-R
- (jj) DoD Instruction 3025.21
- (kk) DoD Instruction 5525.03
- (ll) SECNAVINST 5710.25B
- (mm) 1 U.S.C. § 112b
- (nn) 22 CFR Part 181
- (oo) DoD Directive 5530.3
- (pp) DoD 5500.07-R
- (qq) 18 U.S.C. § 202
- (rr) 5 C.F.R. § 2634

“REFERENCES”

As changes are made within this MCO Volume, the References list will also update.
Annotation of each update/change/addition to the References list is required.

The original publication date this MCO (right header) will not change unless/until a full revision of the MCO has been conducted.

The date denoted by **blue font** (left header) will reflect the date these References were last updated as changes/revisions are made within this MCO.

VOLUME 10

“INDEBTEDNESS”

SUMMARY OF SUBSTANTIVE CHANGES

Hyperlinks are denoted by *bold, italic, blue and underlined font.*

The original publication date of this Marine Corps Order (MCO) Volume (right header) will not change unless/until a full revision of the MCO has been conducted.

All Volume changes denoted in *blue font* will reset to black font upon a full revision of this Volume.

CHAPTER VERSION	PAGE PARAGRAPH	SUMMARY OF SUBSTANTIVE CHANGES	DATE OF CHANGE

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INDEBTEDNESS

0101 PURPOSE

This Volume establishes Marine Corps policy and procedure for processing certain debt complaints against active-duty Service Members from creditors and debt collectors. Financial support of dependents is governed by Volume 9 of this Order.

010101. The following types of debts are not processed under this Volume, but are processed using Department of Defense (DoD) Financial Management Regulation (FMR) procedures:

- A. Garnishments and involuntary allotments for enforcement of child support and alimony obligations and involuntary allotments for debts reduced to judgment other than for child or spousal support (FMR, Vol. 7A, Ch. 41);
- B. Collection of debts owed to and collected by the DoD (FMR, Vol. 16, Ch. 2, 3 and 4); and,
- C. Salary offset for delinquent government travel card debt (FMR, Vol. 7A, Ch. 43 and Vol.16, Ch. 2).

010102. The activity responsible for this Volume is the Legal Assistance Branch, Judge Advocate Division, Headquarters, U.S. Marine Corps.

0102 POLICY

010201. Marines are expected to manage their personal affairs satisfactorily and pay their financial obligations in a proper and timely manner. A Marine's dishonorable failure to pay just debts may result in administrative or disciplinary action, which can include nonjudicial punishment, the initiation of court-martial proceedings and/or administrative separation proceedings. Indebtedness also may adversely impact security clearances. (32 CFR Part 147)

010202. Enforcement of private obligations is a matter for civil authorities. Except as otherwise authorized by statute or regulation, the Marine Corps has no legal authority to require Marines to pay a private debt or to divert any part of their pay for its satisfaction. The extent to which commanding officers may assist original creditors is limited to administrative referral of the complaint to the Marine.

010203. Whenever possible, indebtedness disputes should be resolved through amicable means between the parties. The Marine's chain of command shall not attempt to arbitrate disputed debts or act as a collection agent. Commanders will not tell a creditor whether adverse action has been or will be taken against the Marine as a result of the claim.

010204. Debt complaints meeting the requirements of this Volume shall receive prompt processing assistance from commanders.

010205. Assistance with indebtedness matters should not be extended to those who have not made a bona fide effort to collect the debt directly from the Service Member, whose claims are patently false and misleading, or whose claims are obviously exorbitant.

010206. Assistance with indebtedness matters shall not be extended to debt collectors or creditors who violate applicable Federal or State law. Commanders are encouraged to report violators to the installation Inspector and to the officer in charge of the appropriate Legal Assistance office.

010207. Commanders should contact the appropriate Staff Judge Advocate for assistance with questionable indebtedness complaints.

010208. Service Members and their families who are victims of suspected illegal debt collection activity should be encouraged to consult military legal assistance counsel who can advise them on filing complaints with the Consumer Financial Protection Bureau, Federal Trade Commission, and other government agencies and possible civil court action against the debt collector. Commanders are encouraged to provide copies of correspondence to the Marine concerned.

0103 CREDITOR AND DEBT COLLECTOR DEFINED

010301. A creditor is any person who offers or extends credit creating a debt owed to that person. State law generally regulates the conduct of creditors collecting on their own behalf. Such laws are often similar to the Fair Debt Collection Practices Act (FDCPA) and may require them to have a court order or consent of the debtor prior to contacts with third parties, including the debtor's command. Such laws may also require that the consent be in writing and given after default. Generally, the military Services comply with State law when that law does not infringe upon significant military interests.

010302. A debt collector is normally a third party attempting to collect a debt on behalf of the original creditor. The FDCPA prohibits debt collectors, as defined therein, from contacting third parties, such as commanding officers, in connection with the collection of a debt unless they have a valid court order or prior consent of the debtor.

0104 PERSONAL FINANCIAL RESPONSIBILITY AND EDUCATION

010401. Commanders must ensure that members of their command are instructed in financial responsibility, the Marine Corps policy concerning indebtedness, and the avoidance of predatory, unfair, deceptive, and abusive consumer practices. Personal financial education classes, including such subjects as insurance, government benefits, savings, credit and debt management, budgeting, and other financial education and assistance, may only be presented by persons and organizations authorized by the DoD and Service regulations.

010402. Before making decisions that impact their financial welfare, Marines are strongly encouraged to seek financial education, training, counseling, and their unit Command Financial Specialists, the Marine Corps Community Services Personal Financial Management Specialists, and/or Legal Assistance attorneys. Approved non-profit entities may assist Marines. In providing counseling, these entities may not endorse or favor any commercial supplier, product, or service, or promote the services of a specific financial institution.

010403. Marines and family members who are being subjected to unfair or unconscionable debt collection tactics from debt collectors, or who are the target of threatening scammers alleging nonpayment of fictitious debts, should seek legal assistance immediately. Commanders who become aware of such cases should inform the appropriate Staff Judge Advocate.

0105 PROCESSING DEBT COMPLAINTS

010501. Requests for Locator Service. Creditors seeking locator information for Marines should send a written request to Headquarters U.S. Marine Corps, Manpower Management Records and Performance Branch, 2008 Elliott Road, Quantico, VA 22134-5030 (phone number: 1-800-268-3710). There may be an associated processing fee. Base locators are also available at all major Marine Corps installations.

010502. Debt Complaints Based on Dishonored Checks

A. Writing checks against an account with insufficient funds is a serious matter. Doing so may result in civil or criminal penalties, including disciplinary action under the Uniformed Code of Military Justice (UCMJ) or administrative separation proceedings.

B. Checks made good within five days of notice do not require any command action if the complaint is based on bank error, failure to date the check, inconsistent or not legible amounts shown on the check, and/or lack of a legible signature.

C. Dishonored checks written by family members are not processed under this Volume. Generally, Service Members are not responsible for repaying dishonored checks written by their family members absent evidence of personal involvement in criminal conduct by the Service Member; however, dishonored checks may result in suspension of the Service Member's check cashing privilege aboard the installation. Commanders should consult with the appropriate Staff Judge Advocate.

010503. Complaints from Creditors

A. Creditors contacting commands should be informed that all debt complaints must be submitted in writing.

B. Creditors must submit the following with their debt complaint: (1) information sufficient to identify the Marine and his or her unit; (2) a copy of the contract or other instrument establishing the obligation to include a copy of applicable consumer credit disclosures given to the Marine during the credit transaction, as required by Federal and State law; (3) evidence of their attempts to contact the Marine before asking for command assistance; and (4) the Marine's written consent authorizing contact with third parties regarding the matter.

C. Complaints not meeting the requirements of this Volume will be returned to the creditor without further action.

D. Creditors who abuse the debt complaint process may be denied assistance. This includes those who contact the command in violation of applicable Federal and State law requiring a court order or permission from the debtor to contact the command.

0106 COMMAND STEPS

010601. Complaints received alleging indebtedness of a Marine who is no longer a member of the command will be forwarded to the Marine's new command. If the individual has been separated from the Marine Corps, the correspondence will be returned to the sender so informing the party. The creditor may be informed of the Marine's new military address (except in the case of a

deployed unit), but in no case shall the permanent (home) mailing address be disclosed, except as may otherwise be authorized under the Freedom of Information Act or Privacy Act of 1974.

010602. Commanders receiving a complaint that meets the requirements of this Volume shall:

A. Review the evidence submitted. Questionable claims should be discussed with the appropriate Staff Judge Advocate and incomplete claims should be returned to the creditor.

B. Advise the Marine that just financial obligations are expected to be paid in a timely manner, and that failure to pay just debts may lead to administrative or disciplinary action within the Marine Corps and to civil action by the creditor seeking a judgment from a civilian court for the amount of the debt. Advise the Marine of the opportunity to seek legal assistance and financial counseling with regard to resolving the indebtedness.

C. Consult the appropriate Staff Judge Advocate when the Marine is suspected of criminal conduct. Questioning the Marine when criminal conduct is suspected requires that the Marine be advised of his or her rights under Article 31(b), UCMJ.

D. After discussing the complaint with the Marine, inform the creditor, , without commenting on the merits of the claim, that the complaint was brought to the Marine's attention.

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temperature of 3 degrees Fahrenheit. The wind chill equivalent temperature is based on the average monthly temperature and wind of the coldest month for each of the past 3 consecutive years.

APPENDIX B TO PART 110—FORMULA FOR ROTC COMMUTATION RATES

Basic Course (General Military Course)

Total Pkg. Cost of Auth. Items+10% Procurement Cost=Adjusted Pkg. Cost—Amortized by: 2-Yr. Life Shoes & Socks; 2-Yr. Life Insignia; 5-Yr. Life Bal. of Pkg.
+15% Custodial Fees+\$10.00 Uniform Alteration and Maint.=Net Rate Per Yr. (Rounded to nearest \$)

Advanced Course (Professional Officers Course)

Total Pkg. Cost of Auth. Items—½ Amt. of Insignia Cost (2-yr. Amortization)+5% Custodial Fees+\$10.00 Uniform Alteration & Maint.=Net Rate 2-yr. period (Rounded to nearest \$)

Summer Camp (Field Training)

Total Pkg. Cost of Auth. Items—Amortized by 2-yr. Life (Entire pkg., except shoes and socks)+5% Custodial Fees+\$10.00 Uniform Alteration & Maint.=Net Rate 2-yr. period (Rounded to nearest \$)

APPENDIX C TO PART 110—APPLICATION OF BASIC COURSE FORMULA (MALE AND FEMALE MEMBERS) (SAMPLE)

	Zone I	Zone II
Total package cost (authorized items)	\$159.29	\$180.62
Plus 10% procurement cost	15.93	18.06
Adjusted package cost	175.22	198.68
Amortization:		
2-years socks (50% of \$1.28)64	.64
2-years shoes (50% of 14.00)	7.00	7.00
2-years insignia (50% of 15.00), if applicable	7.50	7.50
5-years balance package (20% of \$144.94, Zone I) (20% of \$168.40, Zone II)	28.99	33.68
Amortized package cost	44.13	48.82
Add:		
15% custodial fees (15% of amortized package cost)	6.62	7.32
Uniform Alteration and Maintenance	10.00	10.00
Total	16.62	17.32
Net rate	60.75	66.14
Rounded for official standard rate (per year)	61.00	66.00
Special commutation rate (per year) (three times standard rate)	183.00	198.00

APPENDIX D TO PART 110—APPLICATION OF ADVANCED COURSE FORMULA (MALE AND FEMALE MEMBERS) (SAMPLE)

	Zone I	Zone II
Total package cost (authorized items)	\$159.29	\$180.62
Less insignia amortization (50% of \$15.00), if applicable	7.50	7.50
Adjusted package cost	151.79	173.12
Add:		
5% custodial fees (5% of adjusted package cost) ...	7.59	8.66
Uniform alteration and maintenance	10.00	10.00
Total	17.59	18.66
Net Rate	169.38	191.78
Rounded official standard rate (2 years)	169.00	192.00
Special commutation rate (2 years) (three times standard rate)	507.00	576.00

APPENDIX E TO PART 110—APPLICATION OF 4-WEEK SUMMER FIELD TRAINING FORMULA (SAMPLE)

	Zone I	Zone II
Total package cost (authorized items)	\$36.56	\$48.70
Amortization Schedule:		
Total package less \$12.75 (boots and socks) (not reissued)	23.81	35.95
50% amortization (2-year life)	11.91	17.98
Boots and socks added	12.75	12.75
Amortized package cost	24.66	30.73
Add:		
5% custodial fees	1.23	1.54
Uniform alteration and maintenance	10.00	10.00
Net rate	35.89	42.27
Rounded for official rate	36.00	42.00

PART 112—INDEBTEDNESS OF MILITARY PERSONNEL

- Sec.
- 112.1 Purpose.
- 112.2 Applicability and scope.
- 112.3 Definitions.
- 112.4 Policy.
- 112.5 Processing of debt complaints.
- 112.6 Processing of involuntary allotments.
- 112.7 Responsibilities.

AUTHORITY: 5 U.S.C. 5520a(k) and 10 U.S.C. 113(d).

SOURCE: 73 FR 59502, Oct. 9, 2008, unless otherwise noted.

§ 112.1 Purpose.

This part:
(a) Updates DoD policies and assigns responsibilities governing delinquent

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indebtedness of members of the Military Services and prescribes policy for processing involuntary allotments from the pay of military members to satisfy judgment indebtedness in accordance with 5 U.S.C. 5520a(k).

(b) Establishes responsibility for procedures implementing 5 U.S.C. 5520a(k), 15 U.S.C. 1601 note, 1601–1614, 1631–1646, 1661–1665a, 1666–1666j, and 1667–1667e (“Truth in Lending Act”), and 15 U.S.C. 1601 note, and 1692–1692o (“Fair Debt Collection Practices Act”).

§ 112.2 Applicability and scope.

(a) This part applies to the Office of the Secretary of Defense, the Military Departments (including the Coast Guard when it is not operating as a Service in the Navy, under agreement with the Department of Homeland Security), the Chairman of the Joint Chiefs of Staff, the Combatant Commands, the Office of the Inspector General of the Department of Defense, the Defense Agencies, the DoD Field Activities, and all other organizational entities in the Department of Defense (hereafter referred to collectively as the “DoD Components”).

(b) This part does not apply to:

(1) Indebtedness of a member of the Military Services to the Federal Government.

(2) Processing of indebtedness claims to enforce judgments against military members for alimony or child support.

(3) Claims by State or municipal governments under the processing guidelines for complaints, including tax collection actions.

§ 112.3 Definitions.

(a) *Absence.* A member’s lack of an “appearance,” at any stage of the judicial process, as evidenced by failing to physically attend court proceedings; failing to be represented at court proceedings by counsel of the member’s choosing; or failing to timely respond to pleadings, orders, or motions.

(b) *Court.* A court of competent jurisdiction within any State, territory, or possession of the United States.

(c) *Debt Collector.* An agency or agent engaged in the collection of debts described under 15 U.S.C. 1601 note and 1692–1692o (“Fair Debt Collection Practices Act”).

(d) *Exigencies of Military Duty.* A military assignment or mission-essential duty that, because of its urgency, importance, duration, location, or isolation, necessitates the absence of a member of the Military Services from appearance at a judicial proceeding or prevents the member from being able to respond to a notice of application for an involuntary allotment. Exigency of military duty is normally presumed during periods of war, national emergency, or when the member is deployed.

(e) *Judgment.* A final judgment must be a valid, enforceable order or decree, by a court from which no appeal may be taken, or from which no appeal has been taken within the time allowed, or from which an appeal has been taken and finally decided. The judgment must award a sum certain amount and specify that the amount is to be paid by an individual who, at the time of application for the involuntary allotment, is a member of the Military Services.

(f) *Just Financial Obligation.* A legal debt acknowledged by the military member in which there is no reasonable dispute as to the facts or the law; or one reduced to judgment that conforms to Sections 501–591 of title 50 Appendix, United States Code (The Servicemembers Civil Relief Act, as amended), if applicable.

(g) *Member of the Military Services.* For the purposes of this part, any member of the Regular Army, Air Force, Navy, Marine Corps, or Coast Guard, and any member of a Reserve component of the Army, Air Force, Navy, Marine Corps, or Coast Guard (including the Army National Guard of the United States and the Air National Guard of the United States) on active duty pursuant to a call or order for a period in excess of 180 days at the time an application for involuntary allotment is received by the Director, DFAS, or Commanding Officer, Coast Guard Pay and Personnel Center. The following shall not be considered members:

(1) Retired personnel, including those placed on the temporary or permanent disabled retired list; and

(2) Personnel in a prisoner of war or missing in action status, as determined

by the Secretary of the Military Department concerned.

§ 112.4 Policy.

(a) Members of the Military Services are expected to pay their just financial obligations in a proper and timely manner. A Service member's failure to pay a just financial obligation may result in disciplinary action under the Uniform Code of Military Justice (10 U.S.C. 801-940) or a claim pursuant to Article 139 of the Uniform Code of Military Justice. Except as stated in this section, and in paragraphs (a)(1) and (a)(2) of this section, the DoD Components have no legal authority to require members to pay a private debt or to divert any part of their pay for satisfaction of a private debt.

(1) Legal process instituted in civil courts to enforce judgments against military personnel for the payment of alimony or child support shall be acted on pursuant to 42 U.S.C. 651-665, and Chapter 50, of Department of Defense Regulation 7000.14-R Volume 7A.¹

(2) Involuntary allotments under 5 U.S.C. 5520a(k) shall be established in accordance with this part.

(b) Whenever possible, indebtedness disputes should be resolved through amicable means. Claimants may contact military members by having correspondence forwarded through the military locator services for an appropriate fee.

§ 112.5 Processing of debt complaints.

(a) Debt complaints meeting the requirements of this part and procedures established by the Under Secretary of Defense for Personnel and Readiness, as required by § 112.7(a)(1) shall receive prompt processing assistance from commanders.

(b) Assistance in indebtedness matters shall not be extended to those creditors:

(1) Who have not made a bona fide effort to collect the debt directly from the military member;

(2) Whose claims are patently false and misleading; or

¹Copies may be obtained from the DoD Directives Web page at: <http://www.dtic.mil/whs/directives>.

(3) Whose claims are obviously exorbitant.

(c) Some States have enacted laws prohibiting creditors from contacting a debtor's employer about indebtedness or communicating facts on indebtedness to an employer unless certain conditions are met. The conditions that must be met to remove this prohibition are generally such things as reduction of a debt to judgment or obtaining written permission of the debtor.

(1) At DoD installations in States having such laws, the processing of debt complaints shall not be extended to those creditors who are in violation of the State law. Commanders may advise creditors that this rule has been established because it is the general policy of the Military Services to comply with State law when that law does not infringe upon significant military interests.

(2) The rule in paragraph (c)(1) of this section shall govern even though a creditor is not licensed to do business in the State where the debtor is located. A similar practice shall be started in any State enacting a similar law regarding debt collection.

(3) Pursuant to 15 U.S.C. 1601 note and 1692-1692o ("Fair Debt Collection Practices Act"), contact by a debt collector with third parties, such as commanding officers, for aiding debt collection is prohibited without a court order or the debtor's prior consent given directly to the debt collector. Creditors are generally exempt from this requirement, but only when they collect on their own behalf.

§ 112.6 Processing of involuntary allotments.

Pursuant to 5 U.S.C. 5520a(k): (a) In those cases in which the indebtedness of a military member has been reduced to a judgment, an application for an involuntary allotment from the member's pay may be made under procedures prescribed by the Under Secretary of Defense (Comptroller). Such procedures shall provide the exclusive remedy available.

(b) An involuntary allotment from a member's pay shall not be permitted in any indebtedness case in which:

(1) Exigencies of military duty caused the absence of the member from

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the judicial proceeding at which the judgment was rendered; or

(2) There has not been compliance with the procedural requirements of the Servicemembers Civil Relief Act 50, U.S.C. Appendix, sections 501–591.

§ 112.7 Responsibilities.

(a) The Under Secretary of Defense for Personnel and Readiness shall:

(1) In consultation with the Under Secretary of Defense (Comptroller), establish procedures for the processing of debt complaints.

(2) Have policy oversight on the assistance to be provided by military authorities to creditors of military personnel who have legitimate debt complaints.

(b) The Under Secretary of Defense (Comptroller) shall:

(1) In consultation with the Under Secretary of Defense for Personnel and Readiness establish procedures for processing debt complaints, and administer and process involuntary allotments from the pay of members of the Military Services. This includes the authority to promulgate forms necessary for the efficient administration and processing of involuntary allotments.

(2) Ensure that the Director, Defense Finance and Accounting Service:

(i) Implements procedures established by the Under Secretary of Defense for Personnel and Readiness and the Under Secretary of Defense (Comptroller).

(ii) Considers whether Servicemembers Civil Relief Act 50 U.S.C. Appendix, sections 501–591 has been complied with pursuant to 5 U.S.C. 5520a(k) prior to establishing an involuntary allotment against the pay of a member of the Military Services.

(iii) Publishes, prints, stocks, redistributes, and revises DoD forms necessary to process involuntary allotments.

(c) The Heads of the DoD Components shall urge military personnel to meet their just financial obligations, since failure to do so damages their credit reputation and affects the public image of all DoD personnel. See DoD Directive 5500.7.²

(d) The Secretaries of the Military Departments shall:

(1) Establish, as necessary, procedures to administer and process involuntary allotments from the pay of members of the Military Services. This includes designating those commanders, or other officials who may act in the absence of the commander, who shall be responsible for determining whether a member's absence from a judicial proceeding was caused by exigencies of military duty, and establishing appeal procedures regarding such determinations.

(2) Require commanders to counsel members to pay their just debts, including complying, as appropriate, with court orders and judgments for the payments of alimony or child support.

(3) Emphasize prompt command action to assist with the processing of involuntary allotment applications.

(e) The Chief, Office of Personnel and Training, for the Coast Guard shall:

(1) Establish, as necessary, procedures supplemental to those promulgated by the Under Secretary of Defense for Personnel and Readiness or the Under Secretary of Defense (Comptroller) to administer and process involuntary allotment from the pay of members of the Military Services; this includes the authority to promulgate forms necessary for the efficient administration and processing of involuntary allotments.

(2) Ensure that the Commanding Officer, Coast Guard Pay and Personnel Center:

(i) Implements procedures established by the Under Secretary of Defense for Personnel and Readiness, the Under Secretary of Defense (Comptroller), and Chief, Office of Personnel and Training.

(ii) Considers whether the Servicemembers Civil Relief Act, as amended (50 U.S.C. Appendix, sections 501–591) has been complied with pursuant to 5 U.S.C. 5520a(k) prior to establishing an involuntary allotment against the pay of a member of the Military Services.

(iii) Acts as the Coast Guard manager for forms necessary to process involuntary allotments.

²See footnote 1 to § 112.4(a)(1).

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Chapter 2.D.

Indebtedness



2.D. Indebtedness

2.D.1. General Policy

2.D.1.a. Military Duty

Members who fail to meet their financial obligations bring discredit upon the Service, burden the command administratively, and jeopardize their eligibility for a security clearance. Because of this, all members have a military duty to meet their financial obligations and cannot use military status as a pretext to avoid financial obligations. Despite the Coast Guard's interests in the matter, the Coast Guard has no authority to direct or control the pay of its personnel for the purpose of satisfying a private claim of indebtedness, except under the following circumstances:

- (1) When a court has ordered garnishment of a member's military pay for the payment of child support or alimony. Article 7.G. of reference (d), Coast Guard Pay Manual, COMDTINST M7220.29 (series).
- (2) When a court has ordered garnishment of a member's military pay for indebtedness. Claimant must comply with the Soldiers' and Sailor's Civil Relief Act to obtain a final judgment in a court of competent jurisdiction. (See 32 CFR, Parts 112 and 113.)
- (3) Under Article 139 of reference (a), Uniform Code of Military Justice, 10 U.S.C. § 801 – 946 (as amended). Coast Guard Claims and Litigation Manual, COMDTINST M5890.9 (series).

2.D.1.b. Command Action

Law and regulations require members to pay just financial obligations in a proper and timely fashion, and favors amicable, informal resolution. However, law and regulations also provide for involuntary allotments when this fails. The Service is not required to assist in processing debt complaints when the claimant has not made bona fide efforts to collect the debt directly from the member or when the claim is patently false, misleading, or exorbitant. In cases where there appears to be a genuine dispute as to the validity of the claim or where the amount of the claim is disputed, the claimant should be advised to seek redress through the courts. Except as provided for in Article 1.L.1.d. of this Manual, a court judgment or court order must be presumed by the commanding officer to be just, fair, and binding.

2.D.1.c. Disputing the Claim

While a commanding officer is not authorized to adjudicate disputed cases, careful consideration should be given to the merits of the member's position for the purpose of determining whether the member's delinquency or nonpayment of a claim reflects a good faith dispute. If there are sufficient grounds for disputing the claim, the commanding officer is authorized to temporarily postpone initiation of the adverse disciplinary or administrative actions provided for in Article 2.D. of this Manual in order to afford the member a reasonable opportunity to resolve the matter.

2.D.1.d. Waiver of Military Obligation

In the rare case when the commanding officer concludes that a court judgment or court order is

being disputed in court, a temporary waiver of the member's military obligation to comply with the court judgment or court order is appropriate. The member must be able to provide firm information of the efforts to resolve the dispute in court.

- (1) Convincing Information. The member concerned must present convincing information which attests to a good faith course of action as described below. Full compliance with the court order will be required when:
 - (a) The commanding officer does not consider that the member has provided convincing information that the dispute is pending in court, or
 - (b) The member's efforts to obtain legal relief from the court order are unsuccessful or are terminated.
- (2) Good Faith. "Good faith" in such cases includes the member's failure to comply with the judgment or court order is due to a conscious, positive plan of court action recommended by the member's attorney, the intent of which is to seek a court hearing immediately for relief or final resolution of the dispute. Mere conferral with an attorney by the member is not convincing information to suspend the member's military obligation to comply with the court judgment or court order, unless followed by positive action on the member's part.
- (3) Member Responsibility. Temporary waiver from the military obligation to liquidate indebtedness does not authorize the member to ignore the claim. On the contrary, the member must demonstrate the court action taken to resolve the matter. A member involved in a disputed claim should be advised to consult with a Coast Guard legal assistance officer in accordance with the provisions of reference (m), Legal Assistance Program, COMDTINST 5801.4 (series).

2.D.1.e. Insufficient Funds

Tendering a check drawn on a bank when the individual knows or reasonably should know that there will be insufficient funds available may constitute a criminal offense under the laws of the civil jurisdictions or reference (a), Uniform Code of Military Justice, 10 U.S.C. § 801 – 946 (as amended). Commanding officers shall investigate incidents of this nature and take disciplinary action when appropriate. While every instance of a check returned because of insufficient funds is not necessarily criminal, repeated incidents of this nature are indicative of financial irresponsibility and should be handled as provided for in Article 2.D.4. of this Manual.

2.D.1.f. Information Provided to Creditors

Commanding officers shall not furnish creditors with any information concerning the personal credit rating or financial responsibility of a member even if authorized by the member. Such information may be construed as approving or endorsing the extension of credit.

2.D.2. Command Indoctrination and Counseling

Commanding officers shall ensure that members of their command are instructed in the basic provisions of this section. Inclusion of this section in a unit organization manual will fulfill this

indoctrination requirement. For units below the sector level, training beyond initial indoctrination is the responsibility of the sector. The following points should be emphasized when discussing credit practices:

- (1) Evidence of Irresponsibility. Failure to pay just debts or repeatedly incurring debts beyond a member's ability to pay is evidence of irresponsibility and may jeopardize the member's security clearance, advancement, duty assignment, qualification for reenlistment or extension of enlistment, and may become grounds for disciplinary action or administrative discharge.
 - (2) New Credit. Prior to accepting new credit, members should evaluate their financial capabilities and establish a budget which demonstrates the ability to repay the new debt.
 - (3) Large Purchases/Difficulty Paying Debt. Members should consult with a legal assistance officer when contemplating large purchases on credit, or when they encounter difficulties in paying their debts. (See reference (m), Legal Assistance Program, COMDTINST 5801.4 (series).)
 - (4) Counseling Services. The savings, counseling, and lending services provided by credit unions may offer substantial advantages over those of standard commercial institutions.
 - (5) Seek Advice. Be wary of the "high-pressure" salesman. Think carefully and seek advice before signing an agreement or contract. Never sign a blank contract and always determine the total payment in installment sales. Note particularly the penalty clauses.
 - (6) Bankruptcy. Bankruptcy is not an easy way out of indebtedness. The circumstances prompting bankruptcy proceedings may reflect adversely on the military character of the bankruptcy petitioner. If it appears that the offense of dishonorable failure to pay just debts has occurred prior to discharge of indebtedness through bankruptcy proceedings, the subsequent discharge in bankruptcy will not preclude action under reference (a), Uniform Code of Military Justice, 10 U.S.C. § 801 – 946 (as amended) even though the debts themselves may have been discharged by the bankruptcy action.
-

2.D.3. Action upon Receipt of Complaint of Indebtedness

2.D.3.a. Initial Complaint

Commanding officers receiving an initial complaint of indebtedness shall inquire into the complaint and take prompt action to resolve the controversy. Such action should support reference (j), United States Coast Guard Regulations 1992, COMDTINST M5000.3 (series), regarding the maintenance of discipline. Command action must also support the law which provides for the garnishment of a member's pay as described in Article 2.D.1.a. of this Manual. All actions should be accomplished within 30 days of receipt of a complaint.

2.D.3.b. Retention of Receipts

The commanding officer should urge the individual to make payments on debts by U. S. postal money order, check, or by any other method providing an actual record of payment. The commanding officer should recommend that the member retain receipts in connection with all

business transactions. The member concerned should then be directed to correspond in a courteous manner to inform the claimant of his or her intentions in the matter.

2.D.3.c. Response to Correspondence

The commanding officer shall acknowledge all correspondence from persons claiming indebtedness by responding promptly and courteously to the complaint. Each reply should be couched in temperate language and reflect concern for resolution of the dispute. The reply should include a statement that the matter has been brought to the member's attention and that the member has been advised to communicate with the claimant. A sample letter is provided below:

Name
Address
City, State, Zip

Dear:

This is in response to your letter of <Date> concerning the alleged failure of <Name of Member> to pay the debt owed to you.

The Coast Guard expects its members to honor all just debts and comply fully with the orders of any court of competent jurisdiction not under appeal. Upon receipt of your letter, we referred the matter to <Name of member> and advised <him/her> to communicate with you concerning this indebtedness.

If you and <Name of member> are unable to resolve this issue in a mutually agreeable manner, you must comply with the procedures of the Soldiers' and Sailors' Civil Relief Act and the provisions of Title 32, Code of Federal Regulations, Parts 112 and 113, to obtain a final judgment and court order in a court of competent jurisdiction.

2.D.3.d. Waiver of Military Obligation

When authorizing a temporary waiver of the military obligation to liquidate debts, the commanding officer may periodically require a statement from the member that the effort to obtain relief remains active and an approximate date when a court hearing may be held. When a waiver is granted, additional complaints regarding the matter should be responded to by briefly informing the claimant of the following:

- (1) The member has been granted a reasonable period in which to seek relief through the courts,
 - (2) The name of the member's attorney, and
 - (3) Questions on the merits of the case should be addressed to the member's attorney.
-

2.D.4. Repeated Indebtedness or Failure to Obey Court Orders

2.D.4.a. Administrative Responsibilities

When a unit receives a complaint of indebtedness, the commanding officer shall counsel the individual concerned. For units below the group level, all responses, Administrative Remarks, Form CG-3307, entries, and correspondence will be prepared by the group staff and copies provided to the unit CO or OIC. Unit COs or OICs will counsel the member and provide the details to the group point of contact, but the group is responsible for complying with the provisions of this Article. The unit CO or OIC may submit documentation in any informal method such as memorandum, rapidraft letter, or e-mail.

2.D.4.b. Financial Statements

When the commanding officer is convinced that a member is negligent or careless in regard to personal finances, the individual may be advised to submit a statement of monthly finances and outstanding obligations. Such a request should not be placed in the form of an order and failure to comply with the advice should not be the occasion for disciplinary action. In no event is this submission to be made mandatory.

2.D.4.c. Officers

When the commanding officer is convinced that an officer is negligent or careless in regard to their personal finances, an appropriate entry shall be made on the Officer Evaluation Report (OER) and other corrective action taken, if warranted.

2.D.4.d. Enlisted Personnel

Repeated complaints of indebtedness concerning an enlisted person, with no indication of satisfactory progress toward establishing an acceptable financial status, may be considered as evidence of unreliability. Commanding officers shall submit an Administrative Remarks, Form CG-3307, entry that the member is "Unreliable due to failure to pay debts." The entry shall also include a description of the circumstances surrounding the entry such as the dates, debts, and actions taken. Such an entry may be made for each succeeding marking period until the situation improves. Each time this entry is made, it will be considered when completing the member's next performance evaluation, particularly in the commanding officer's advancement recommendation.

2.D.4.e. Transfers

If a member is transferred prior to satisfactory resolution of the problem, all current correspondence shall be forwarded to the member's new commanding officer.

2.D.4.f. Separation

Unsatisfactory progress toward resolution of financial difficulty should be considered as evidence of an unacceptable standard of conduct which warrants consideration for separation from the Coast Guard or for a recommendation against reenlistment. Articles 1.A.14, 1.B.15, or

1.B.17 (as appropriate) of reference (k), Military Separations, COMDTINST M1000.4 (series).

2.D.4.g. Security Clearances

Excessive indebtedness and unreliability are circumstances which may impinge on an individual's eligibility for a security clearance. Accordingly, when an individual who has or needs a security clearance in order to carry out assigned duties is considered under this Article, the member should also be evaluated in light of personnel security criteria. (See Personnel Security and Suitability Program, COMDTINST M5520.12 (series).)

2.D.5. Remission or Waiver of Indebtedness to the United States

2.D.5.a. Remissions

Only active duty enlisted personnel may request remissions of indebtedness. Collection of the outstanding debt may be suspended pending final decision on the remission. Debts collected prior to the commanding officer's endorsement on the remission request may not be refunded. Financial hardship may be considered in remitting a debt.

2.D.5.b. Waivers

All members and former members may apply for waivers of indebtedness. Collection of the debt continues while the application is being processed; however, money already collected may be refunded if the waiver is approved.

2.D.5.c. Applications

The policies for waiver or remission of indebtedness to the United States are contained in reference (d), Coast Guard Pay Manual, COMDTINST M7220.29 (series). Applications and procedures to be followed when submitting a waiver or remission are contained in reference (i),

Personnel
and Pay Procedures Manual, PPCINST M1000.2 (series).



CFS

COMMAND FINANCIAL
SPECIALIST

Service-Specific Emergency Assistance Flyers

Appendix C

FINANCIAL EDUCATION

NAVY-MARINE CORPS RELIEF SOCIETY



The Society offers financial education to help you create and manage a monthly budget and save for future expenses.

Financial Education:

NMCRS can help you plan for better financial stability. We understand the unique challenges of military life and are ready to listen and suggest options to help you be financially prepared for everyday bills and unexpected expenses.

Remember to Bring:

- Military/eligible family member's DoD ID card
- Bills and other information about expenses

Eligibility

- Active duty or retired Sailors, Marines, and their families
- Eligible family members with military ID card
- Surviving spouses
- Reservists on extended active duty of 30 days or more

Learn More

- Visit www.nmcrs.org/budget
- Call your local NMCRS office: www.nmcrs.org/locations

SEPT 2019



NAVY-MARINE CORPS
RELIEF SOCIETY®

Local Office

Phone Number

2019



NAVY-MARINE CORPS RELIEF SOCIETY®

NMCRS
TEAM



4,208

VOLUNTEERS



22

TRADITIONAL
VISITING NURSES



139

ADMINISTRATIVE
STAFF



381,666
Volunteered
Hours

PROGRAMS

19,787

Home visits and other contacts with mothers and newborns, elderly retirees, widows and widowers



4,155

Moms and dads attended a Budget-for-Baby workshop



3,107

Participants received a gift that includes a baby blanket, handmade by a Society volunteer



FINANCIAL ASSISTANCE Interest-free Loans and Grants



BASIC LIVING EXPENSES (FOOD, LODGING)	\$17.6M
TRANSPORTATION (CAR REPAIRS, INSURANCE, CAR PAYMENT, RENTAL)	\$9.6M
FAMILY EMERGENCY	\$3.1M
TRANSPORTATION DUE TO FAMILY MEMBER ILLNESS	\$2.7M
HOUSEHOLD SET-UP	\$2.5M
OTHER (PAY ENTITLEMENT SHORTFALLS, PREDATORY LOAN AVOIDANCE)	\$3.1M
PERSONAL TRANSPORTATION EXPENSES (PCS, GAS, PARENTS TO BEDSIDE)	\$2.1M
FUNERAL EXPENSES	\$934,000
MEDICAL/DENTAL (NON-MILITARY MEDICAL FACILITIES)	\$581,000
EDUCATION	\$274,000

Over 47,000 clients received financial assistance

\$42.5
MILLION

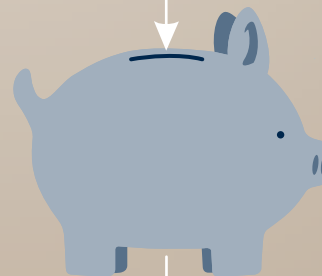
INFLOWS

LOAN REPAYMENTS
\$39 MILLION

CONTRIBUTIONS
\$23 MILLION

OTHER RECEIPTS
(THRIFT SHOPS)
\$1.2 MILLION

\$63.2
MILLION



\$65.2
MILLION

OUTFLOWS

FINANCIAL ASSISTANCE
\$42.5 MILLION

CLIENT SERVICES
\$18.1 MILLION

MANAGEMENT &
GENERAL
\$2.8 MILLION

FUNDRAISING
\$1.8 MILLION

NOTE: THE DIFFERENCE BETWEEN INFLOWS AND OUTFLOWS DURING 2019 WAS COVERED BY FUNDS FROM THE SOCIETY'S INVESTMENT RESERVE AND OTHER ASSETS

AERHQ.ORG

Established 1942 ...\$2 Billion
In Assistance ... \$1 B since 9-11
4 Million Soldiers & Families Helped

ARMY EMERGENCY RELIEF

Soldiers Helping Soldiers

- Interest Free Loans
- Grants
- Children Scholarships
- Spouse Scholarships
- Survivor Assistance

"Helping the Army Take Care Of Its Own"

Soldiers
Family Members
Retired Soldiers
Survivors

www.armyemergencyrelief.org

ARMY
EMERGENCY
RELIEF

EST. 1942



Help your shipmate. Give today!

WAYS TO GIVE



Allotments/Payroll Deductions
Donating a little each pay period is a quick and easy way to show your support of Coast Guard Mutual Assistance. Simply complete a CGMA pledge form to start or change your contribution.

Cash, Check, or Money Order (payable to CGMA)

Credit Card
Donate securely online at cgmahq.org

A small increase to your monthly or bi-weekly contribution will make a big difference in the lives of your shipmates.

Explore more ways to give at cgmahq.org/give



Coast Guard Mutual Assistance

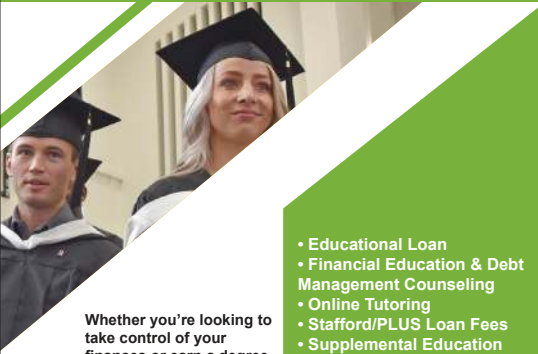
1005 North Glebe Road, Suite 220
Arlington, VA 22201

www.cgmahq.org
800.881.2462

**Over \$200 million in
assistance provided to the
Coast Guard community
since 1924!**



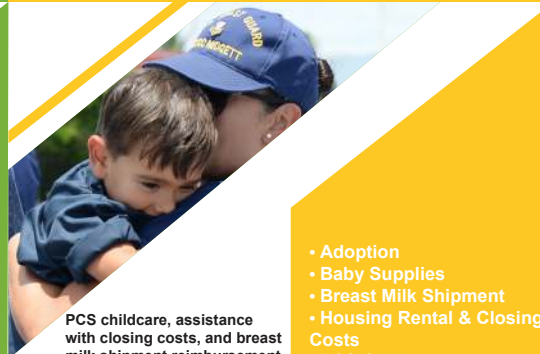
CGMA is READY to help with Education Assistance



Whether you're looking to take control of your finances or earn a degree, CGMA is here to help!

- Educational Loan
- Financial Education & Debt Management Counseling
- Online Tutoring
- Stafford/PLUS Loan Fees
- Supplemental Education Grant (SEG)

RELEVANT to the need of Family Assistance and Support



PCS childcare, assistance with closing costs, and breast milk shipment reimbursement are just a few of the many ways we are stepping in to meet the day-to-day needs of the Coast Guard community.

- Adoption
- Baby Supplies
- Breast Milk Shipment
- Housing Rental & Closing Costs
- PCS Childcare
- Respite Care
- Special Needs Grant

RESPONSIVE in any situation with Disaster and Emergency Response



In 2019, CGMA provided over \$10 million in disaster and emergency relief. Through fires and floods, hurricanes, and medical emergencies, CGMA helps. Every time.

- Bills & Expenses
- Car & Home Repair
- Emergency Travel
- Evacuation
- Funeral
- Loss of Funds
- Medical & Dental
- Pay Issues



For more information on CGMA programs, visit cgmahq.org or call 800.881.2462



CFS

COMMAND FINANCIAL
SPECIALIST

Jordan Dough Materials

Appendix D

Role Play

Jordan Dough Budget



Jordan Dough

Navy LES



Role Play: Jordan Dough

U.S. Navy LES



DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT																			
ID	NAME (Last, First, MI)			SOC SEC NO.	GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADSN/DSSN	PERIOD COVERED								
	DOUGH, JORDAN			****X	E5	XXXXXX	7	XXXXX	NAVY	XXXX	1-30 JANUARY 2020								
ENTITLEMENTS				DEDUCTIONS				ALLOTMENTS				SUMMARY							
Type	Amount			Type	Amount			Type	Amount			+Amt Fwd							
A	Base Pay	3094.50			FEDERAL TAXES	316.88			ALLOTMENT SAVINGS	100.00			+Tot Ent 4904.21						
B	BAS	372.71			FICA-SOC SECURITY	191.86			COMB FED CAMPAIGN	20.00			-Tot Ded 2728.08						
C	BAH	1437.00			FICA-MEDICARE	44.87							-Tot Allt 120						
D					SGLI	25.00							=Net Amt 2056.13						
E					AFRH	0.50							-Cr Fwd .00						
F					ROTH-TSP	92.84							=EOM Pay 2056.13						
G					MID MONTH-PAY	2056.13													
H																			
I																			
J																			
K																			
L																			
M																			
N																			
O																			
TOTAL				4904.21				2728.08				120				DIEMS		RETPLAN	
												130301		Blended					
LEAVE	BF Bal	Ermd	Used	CR Bal	ETS Bal	Lv Lost	Lv Paid	Use/Lose	FED TAXES	Wage Period	Wage YTD	M/S	Ex	Add'l Tax	Tax YTD				
	13.0	12.5	6	19.5	79.5	.0	40.0	.0		3,094.50	3,094.50	S	0	.00	316.88				
FICA TAXES	Wage Period	Soc Wage YTD		Soc Tax YTD		Med Wages YTD		Med Tax YTD	STATE TAXES	St	Wage Period	Wage YTD	M/S	Ex	Tax YTD				
	3,094.50	3,094.50		191.86		3,094.50		44.87		FL	3,094.50	3,094.50	N	0	linked				
PAY DATA	BAQ Type	BAQ Depn	VHA Zip	Rent Amt	Share	Stat		JFTR	Depns	2D JFTR		BAS Type	Charity YTD	TPC	PACIDN				
	W/O DEP		32212	.00	1	R			0				20.00						
TRADITIONAL PLAN (TSP)	Base Pay Rate	Base Pay Current		Spec Pay Rate		Spec Pay Current		Inc Pay Rate	Inc Pay Current		Bonus Pay Rate	Bonus Pay Current							
	0	.00		0		.00		0	.00		0	.00							
ROTH PLAN	Base Pay Rate	Base Pay Current		Spec Pay Rate		Spec Pay Current		Inc Pay Rate	Inc Pay Current		Bonus Pay Rate	Bonus Pay Current							
	3	92.84		0		.00		0	.00		0	.00							
CM AGCY CONTR	AGCY-AUTO		ACG-MATCH																
	30.95		92.84																
CONTRIBUTIONS TOTALS	TSP YTD Deductions		YTD TSP Deferred	YTD TSP Exempt		YTD ROTH	YTD TSP AGCY-AUTO		YTD TSP AGCY-MATCH										
	.00		.00	.00		92.84	30.95		92.84										
REMARKS:	YTD ENTITLE 4792.89				YTD DEDUCT 2545.29														
Remarks: IF TSP ELECTION AMT EXCEEDS NET AMT ACCOUNT DUE, TSP WILL NOT BE DEDUCTED				FINANCIAL READINESS CAMPAIGN, YOU'RE ENCOURAGED TO PARTICIPATE IN MILITARY SAVES MONTH															
- YOUR 2019 FEDERAL AND STATE INCOME TAXES ARE DUE FOR FREE TAX ASSISTANCE AND ELECTRONIC FILING. TAKE YOUR W-2 FORM TO YOUR INSTALLATION TAX ASSISTANCE CENTER OR SUPPORTING LEGAL ASSISTANCE OFFICEDONT DELAY-FILE TODAYGET YOUR TAX REFUND IN LESS THAN HALF THE TIME BY USING E-FILE WITH DIRECT DEPOSIT TO YOUR BANK ACCOUNT RIGHT GO TO WWW.IRS.GOV/EFILE AND WWW.FMS.TREAS.GOV/EFTWWW.MILITARYONESOURCE.COM HAS FREE FEDERAL AND STATE TAXPREPARATION AND FILING. LOG ON OR CALL 1-800-342-9647 TODAY!				WWW.MILITARYSAVES.ORG; START SMALL. THINK BIG.															
20.00JUST GET MARRIED? HAVE A BABY? SHARE THE GOOD NEWS WITH YOUR PERSONNEL OFFICE, THEY'LL MAKE SURE YOU GET PAID RIGHT				WITHSEA DUTY TIME 03/02/03 MEMBER'S SGLI COVERAGE AMOUNT IS \$400,000 BAH BASED ON SINGLE, ZIP 32212 DFASBANK XYZ CREDIT UNION YTD															
				ALLOT - XYZ CREDIT UNION = 100.00															
				ALLOT - COMB FIN CAMPAIGN = 20.00															

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DFAS Form 702, Jan 02

Note: Areas blocked out with XXXX for training purposes

This Pay Slip is a hypothetical situation for training purposes. It is provided solely for the Command Financial Specialist Course.

Jordan Dough

USMC LES



Role Play: Jordan Dough

U.S. Marine Corps LES



A ID INFO	1 NAME (LAST, FIRST, MI) DOUGH, JORDAN			2 SSN	3 RANK SGT	4 SERV USMC	5 PLT CODE	6 DATE PREP 20200122	7 PRD COVERED 1-30 JAN	8 PEBD 20130301	9 YRS 07	10 EAS 20230301	11 ECC 20230301	12 MCC MCC-RUC 00540				
B FORECAST AMOUNTS	13 DATE 20200215	AMOUNT \$2,417.55	14 DATE 20200229	AMOUNT \$2,417.55	C SPLIT	15 START DATE	16 AMOUNT	17 BALANCE	18 POE 12011	D. DIRECT DEPOSIT/EFT/ADDRESS NAVY FEDERAL CREDIT UNION PO BOX 3000MERRIFIELD VA 22119-300014								
E LEAVE INFORMATION								F AVIATION PAY INFORMATION										
19 LV BF 10.0	20 EARNED 2.5	21 USED 4.0	22 EXCESS .0	23 BAL 8.5	24 MAX ACCRUAL 60.0	25 LOST .0	26 SOLD AS OF 0.000000	27 CBT LV BAL .0	28 ASEED 000000	29 DIFOP TOTAL YRS MO	30 PRIOR DIFOP START	31 PRIOR DIFOP STOP	32 OPFLY GATE INFORMATION 0000					
G TAX INFORMATION									H. RIGHTS OF MARINES INDEBTED TO THE GOVERNMENT YOU HAVE THE RIGHT TO:									
33 STATE TAX			34 FEDERAL TAX			35 FICA (SOCIAL SECURITY TAX)			-INSPECT AND COPY RECORDS PERTAINING TO DEBT -QUESTION VALIDITY OF A DEBT AND SUBMIT REFUTING EVIDENCE -NEGOTIATE A REPAYMENT SCHEDULE -REQUEST A WAIVER OF DEBT MORE INFORMATION ABOUT YOUR RIGHTS CAN BE OBTAINED FROM YOUR COMMANDING OFFICER VIA YOUR CHAIN OF COMMAND									
STATE CODE	FL	EXEMPTIONS	WAGES THIS PRD	PRD	WAGES YTD	FED TAX YTD	SSEC WAGES THIS PRD	\$3,094.50	SSEC WAGES YTD	\$3,094.50	SSEC TAX YTD	\$191.86	MEDICARE WAGES THIS PRD	\$3,094.50	MEDICARE WAGES YTD	\$3,094.50	MEDICARE TAX YTD	\$44.67
I ADDITIONAL BAH INFORMATION					J CAREER SEA PAY					K EDUCATION DEDUCTION			L ADMIN INFO					
36	37 BAH ZIP 92145	38	39	40	41	42	43 DATE TOTAL CAREER SEA SVC 00000000 03 YRS 02 MO 03 DA47			44 TYPE MGBIB	45 MONTHLY AMT .00	46 TOTAL \$1,200.00	47 PAY STATUS 00000					
M RESERVE DRILL INFORMATION						N RESERVE RETIREMENT INFORMATION						48 PAY GROUP 00013	49 CRA DATE 20200301					
52 REG	53 REG FYTD	54 REG ANNYTD	55 ADD	56 ADD FYTD	57 ADD ANNYTD	58 BF ANNYTD	59 ACDU THIS PRD	60 DRILL THIS PRD	61 OTHER THIS PRD	62 MBR THIS PRD	63 END BAL ANNYTD	64 TOTAL SAT YRS	65 TOTAL RET PTS	50 RESERVE ECC	51 DSSN 6102			
66 AFADBD 20130301		67 DEAF 20130301		68 TSP TAX DEFERRED \$0.00		69 TSP TAX EXEMPT \$.00		70 TSP ROTH \$92.84		71								

REMARKS:

BROUGHT FWD	0.00	
ENTITLEMENTS		
BASIC PAY	3094.50	CODESTART 20200101 AMOUNT 3,094.50 TAXABLE
BAH W/O DEP	2382.00	FOR FITW,SITW & FICA20130301REMARKS:
BAS (MONTHLY)	372.71	
TOTAL	5849.21	
DEDUCTIONS		
FITW (FED TAX)	316.88	
SOCIAL SECURITY	191.86	
MEDICARE	44.87	
SITW (STATE TAX)	0.00	
MEAL DISCOUNT RATE	0	
TSP ROTH	92.48	
SGLI \$400,000	24.00	
TSGLI	1.00	
USN/MC RET HOME	0.50	
CHARITY ALLOTMENT	20.00	COMBINED FEDEREALE CAMPAIGN
SAVINGS ALLOTMENT	100.00	NAVY FEDERAL CREDIT UNION
TOTAL	791.59	

PAYMENTS	DATE	DSSN	VOU	RUC/PRNO
REGULAR PAYMENT	2417.55	20200115	6102	0000030007
REGULAR PAYMENT	2417.55	20200130	6102	0000030008
TOTAL	4835.10			00001007

BENEFITS PAID BY THE MARINE CORPS FOR YOU	CURRENT	YTD
TSP AUTO	30.95	30.95
TSP MATCHING	92.84	92.84
CARRIED FORWARD	0.00	

MBR IS ENTITLED TO CONUS COLA. COMPUTED AMT IS: .00
TAX TIME IS COMING. VERIFY YOUR TAX INFO AND RECEIVE STATEMENTS VIA MYPAY.

This Pay Slip is a hypothetical situation for training purposes. It is provided solely for the Command Financial Specialist Course.

Jordan Dough

Army LES



Role Play: Jordan Dough

U.S Army LES



DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT																		
ID	NAME (Last, First, MI)			SOC SEC NO.	GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADSN/DSSN	PERIOD COVERED							
	DOUGH, JORDA			****XXXX	E5	XXXXX	7	XXXXX	ARMY	XXXX	1-30 January 2020							
ENTITLEMENTS				DEDUCTIONS				ALLOTMENTS				SUMMARY						
Type	Amount			Type	Amount			Type	Amount									
A	BASE PAY	3094.50			FEDERAL TAXES	316.88			ALLOTMENT SAVINGS	100.00			+Amt Fwd					
B	BAS	372.71			FICA-SOC SECURITY	191.86			COMB FED CAMPAIGN	20.00			+Tot Ent 4544.21					
C	BAH	1077.00			FICA-MEDICARE	44.87												
D					SGLI	25.00												
E					AFRH	0.50												
F					ROTH TSP	92.84												
G					MEAL DEDUCTION	315.00												
H					MID MONTH-PAY	1718.63												
I																		
J																		
K																		
L																		
M																		
N																		
O																		
TOTAL				4544.21				2705.08				120						
LEAVE	BF Bal	Ermd	Used	CR Bal	ETS Bal	Lv Lost	Lv Paid	Use/Lose	FED TAXES	Wage Period	Wage YTD	M/S	Ex	Add'l Tax	Tax YTD			
	13.0	12.5	6	19.5	79.5	.0	40.0	.0		3,094.50	3,094.50	S	0	.00	316.88			
FICA TAXES	Wage Period	Soc Wage YTD		Soc Tax YTD		Med Wages YTD		Med Tax YTD	STATE TAXES	St	Wage Period	Wage YTD	M/S	Ex	Tax YTD			
	3,094.50	3,094.50		191.86		3,094.50		44.87		FL	3,094.50	3,094.50	S	0	.00			
PAY DATA	BAQ Type	BAQ Depn	VHA Zip	Rent Amt	Share	Stat		JFTR	Depns	2D JFTR		BAS Type	Charity YTD	TPC	PACIDN			
	W/O DEP		76544	.00	1	R			0				20.00					
TRADITIONAL PLAN (TSP)	Base Pay Rate	Base Pay Current	Spec Pay Rate	Spec Pay Current	Inc Pay Rate	Inc Pay Current		Bonus Pay Rate	Bonus Pay Current									
	0	.00	0	.00	0	.00		0	.00									
ROTH PLAN	Base Pay Rate	Base Pay Current	Spec Pay Rate	Spec Pay Current	Inc Pay Rate	Inc Pay Current		Bonus Pay Rate	Bonus Pay Current									
	3	92.84	0	.00	0	.00		0	.00									
CM AGCY CONTR	AGCY-AUTO		ACG-MATCH															
	30.95		92.84															
CONTRIBUTIONS TOTALS	TSP YTD Deductions		YTD TSP Deferred	YTD TSP Exempt	YTD ROTH	YTD TSP AGCY-AUTO		YTD TSP AGCY-MATCH										
	.00		.00	.00	92.84	30.95		92.84										
REMARKS:	YTD ENTITLE 4544.21				YTD DEDUCT 2548.08													
<p>Remarks: IF TSP ELECTION AMT EXCEEDS NET AMT ACCOUNT DUE, TSP WILL NOT BE DEDUCTED</p> <p>- YOUR 2019 FEDERAL AND STATE INCOME TAXES ARE DUE FOR FREE TAX ASSISTANCE AND ELECTRONIC FILING. TAKE YOUR W-2 FORM TO YOUR INSTALLATION TAX ASSISTANCE CENTER OR SUPPORTING LEGAL ASSISTANCE OFFICE DON'T DELAY-FILE TODAY GET YOUR TAX REFUND IN LESS THAN HALF THE TIME BY USING E-FILE WITH DIRECT DEPOSIT TO YOUR BANK ACCOUNT RIGHT GO TO WWW.IRS.GOV/EFILE AND WWW.FMS.TREAS.GOV/EFTWWW.MILITARYONESOURCE.COM HAS FREE FEDERAL AND STATE TAX PREPARATION AND FILING. LOG ON OR CALL 1-800-342-9647 TODAY!</p> <p>20.00 JUST GET MARRIED? HAVE A BABY? SHARE THE GOOD NEWS WITH YOUR PERSONNEL OFFICE, THEY'LL MAKE SURE YOU GET PAID RIGHT</p> <p>FINANCIAL READINESS CAMPAIGN, YOU'RE ENCOURAGED TO PARTICIPATE IN MILITARY SAVES MONTH</p> <p>WWW.MILITARYSAVES.ORG; START SMALL. THINK BIG.</p> <p>WITH SEA DUTY TIME 03/02/03 MEMBER'S SGLI COVERAGE AMOUNT IS \$400,000 BAH BASED ON SINGLE, ZIP 32212 DFAS BANK XYZ CREDIT UNION YTD</p> <p>ALLOT - XYZ CREDIT UNION = 100.00</p> <p>ALLOT - COMB FIN CAMPAIGN = 20.00</p>																		

WWW.DOD.MIL/DFAS

DFAS Form 702, Jan 02

Note: Areas blocked out with XXXX for training purposes

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Role Play

Jordan Dough USCG

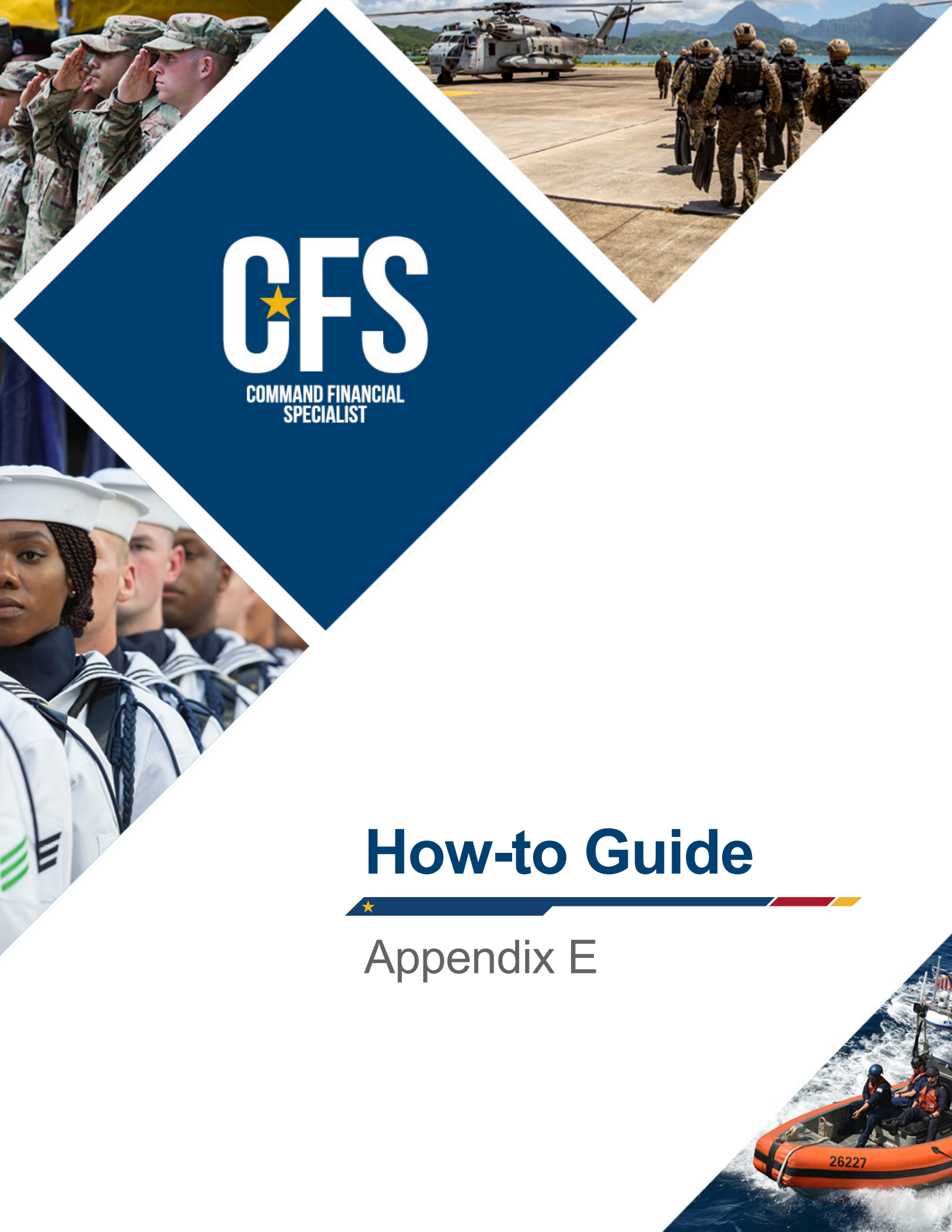


Role Play: Jordan Dough

U.S. Coast Guard Payslip



U.S. Department of Homeland Security U.S. Coast Guard CG-5209-ACT (Rev 01/2015)		United States Coast Guard / NOAA Active and Reserve Statement of Semi-Monthly Income																																
COMMANDING OFFICER (CCB) COAST GUARD PPC 444 SE QUINCY ST TOPEKA, KS 66683-3591 PHONE 1-866-772-8724		Pay Group: USCG Active Duty Pay Begin Date: 2020-01-16 Pay End Date: 2020-01-30		Member DOB: 1994-XX-XX Spouse DOB: Youngest Child DOB:																														
Jordan Dough 12654 Egan Dr KODIAK AK 996151994-		Employee ID: 3434353 Rank: YN2 Pay Grade: E5 Department: BASE Kodiak Retirement Plan: Blended		TAX DATA: <table border="1"> <thead> <tr> <th></th> <th>Federal</th> <th>FL</th> <th>State</th> </tr> </thead> <tbody> <tr> <td>Marital Status:</td> <td>Single</td> <td></td> <td>N</td> </tr> <tr> <td>Allowances:</td> <td>0</td> <td></td> <td>0</td> </tr> <tr> <td>Addl. Percent:</td> <td>0</td> <td></td> <td>0</td> </tr> <tr> <td>Addl. Amount:</td> <td>0</td> <td></td> <td>0</td> </tr> </tbody> </table>			Federal	FL	State	Marital Status:	Single		N	Allowances:	0		0	Addl. Percent:	0		0	Addl. Amount:	0		0									
	Federal	FL	State																															
Marital Status:	Single		N																															
Allowances:	0		0																															
Addl. Percent:	0		0																															
Addl. Amount:	0		0																															
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CFS

COMMAND FINANCIAL
SPECIALIST

How-to Guide

Appendix E



CFS
COMMAND FINANCIAL
SPECIALIST

Index



- eFPW Instructions from the How-to Guide
- Financial Planning Worksheet (FPW)



eFPW Instructions from the How-to Guide:

This excerpt from the How-to Guide is the eFPW Instructions. The entire How-to Guide can be downloaded from the following resources:

- DoD Navy page: <https://www.navy.mil>
- PFM milSuite site: <https://www.milsuite.mil/personal-financial-management-program-wfl>
- CNIC website:
https://www.cnic.navy.mil/ffr/family_readiness/fleet_and_family_support_program/work-and-family-life/personal_finances/pfm-touchpoint-checklists.html

BUDGETING

Creating your Spending Plan via the electronic Financial Planning Worksheet (eFPW) Excel File

A spending plan is just that — a plan — a way of spending your money on paper, on purpose, with intention. Implementing a plan will help you achieve financial goals by measuring and managing your money.

1. **Spending Your Money on Paper and on Purpose:** A spending plan is a written method of spending your money with intention.
2. **Gives Every Dollar a Name:** It is telling your money where to go instead of trying to figure out where it went.
3. **Means of Achieving Your Goals:** A spending plan is your roadmap or your blueprint for achieving your goals.

Pro Tip: Before you begin using the eFPW, save a master copy to your hard drive as a working copy in case formulas are deleted while providing counseling.

Preparing a Spending Plan (Budget)

Preparing a spending plan (or budget) can be as simple or as detailed as you want. It can be done with pencil and paper or an Excel spreadsheet like the electronic Financial Planning Worksheet (eFPW). There are computer software and apps available for those who prefer to have access to their budget online or across devices.

Developing spending plan (budget) consists of four basic steps:

1. **Determine how much money you receive every month.** Net Income is defined as your gross pay after taxes. This includes federal and state taxes along with Social Security and Medicare deductions. If you receive income from another job, a business you may own, child support, or your spouse earns income, this can be included. Also include rental income you may receive if you own rental property and have a tenant paying you rent each month.

2. **Determine what you spend each month on living expenses.** Living expenses are the required and essential costs needed to maintain an adequate living environment for your household. Living expenses are typically broken down into two categories:

- a. Fixed Expenses are a set amount paid out monthly and often include rent/mortgage, insurance, internet, cell phone, streaming and gaming services.
- b. Variable Expenses are generally based on usage or necessity and can be adjusted to fit your current living situation. These include groceries, dining out/takeout, entertainment, utilities, transportation, personal care, gifts, donations, and vacations.

HINT: For variable expense that happen semi-annually, annually, every two years, etc., take the total amount and divide by the number of months until the next payment. For example: An auto insurance six month premium of \$650. Take the \$650 and divide it by 6, which will give you a monthly rate of \$108.33.

Pro Tip: If you are not sure how much you spend in a specific area, use your monthly bank and/or credit card statements to review your spending habits and bill payments.

Pro Tip: Make sure to pay yourself first by including a set monthly amount that will go toward your (ideally 10% or more) savings contribution for your emergency, TSP, retirement, reserve and long-term savings goals.

3. **Calculate your minimum monthly payments due.** This includes loans, credit cards, student loans, and other credit lines, for example like a car, boat, or motorcycle that you purchased on a monthly installment plan.

4. **Determine whether you have a surplus (money left over) or a deficit (more money going out than coming in) at the end of the month.** To calculate,

- a. Take your total monthly net income.
- b. Subtract your monthly savings including investments contributions, living expenses and monthly debt payments.
- c. The total will either be positive, which is your surplus, or negative, which is your deficit. If you are accounting for all of the net income your total should be zero.
- d. If you truly have a surplus, this means that money is left over at the end of the month for you to either increase your savings, goals, and investments, or to pay extra towards monthly debts.
- e. If your total is a negative amount, review your calculations for errors to ensure there are no mistakes. If the deficit is correct, it is time to review your budget to make changes to how you spend money.

Pro Tip: In the eFPW Financial Links Tab, there are links available to assist you in creating a sustainable financial plan

Net Worth Tab

The Net Worth Tab provides an overall picture of your finances. Your net worth is all assets minus all liabilities, or what you own minus what you owe. This is a measure of wealth. Ideally, you should have a positive net worth, but for many people just starting out, it is not uncommon to have a negative net worth.

Pro Tip: Calculate your net worth should be done at least annually.

To begin, you will need your most current bank, credit card and loan statements showing your balances. Also, be sure to have your TSP and other non-retirement investment statements, mortgage balances, and the value of any real estate, vehicles and valuable personal property.

1. Populate your current retirement plan information and the percentages being contributed to the Roth and Traditional TSP plans. You will see that there are two columns, the left being the actual retirement plan numbers, and the right column is projected – which allows you to plan for income changes or consider other scenarios.

Hint: The columns of actual and projected are found through the entire eFPW. Use the actual for the current picture and the projected for changes.

Financial Planning Worksheet			
Retirement Plan: Legacy or BRS		Indicate Touchpoint Requirement	
Pay Grade		Projected Pay Grade	
Years in Service		Projected Years in Service	
Roth TSP %		Projected Roth TSP %	
Traditional TSP %		Projected Traditional TSP %	
Total TSP %	0%	Projected Total TSP %	0%

2. In the statement of Net Worth section, populate the assets and investments fields with your account balances. In the Real Estate section, find the value of your primary residence and any rental property owned, as well as the value of a vacation home, trailer, and time-share. In the Personal Property Section, find the value of your vehicles/motorcycle/boats – list year/make/model in the Remarks. Estimate \$1000 per room for furniture, appliances, and electronics. This prevents having to itemize and research each items value.

Hint: Use websites like [Realtor.com](https://www.realtor.com), [Zillow.com](https://www.zillow.com) or [Redfin.com](https://www.redfin.com) for home value estimates. Use websites like [NADA.com](https://www.nada.com), [KBB.com](https://www.kbb.com) or [Edmunds.com](https://www.edmunds.com) for vehicle value estimates.

3. Populate the liabilities you have – loans, credit cards, advance/over payments, loans against your TSP. You can use the blank areas at the bottom of this section to add additional liabilities you may have.

4. Add in the mortgage balance(s) due for your primary residence, rental property, or other real estate.

5. Use the remarks section for any notes/reminders.

6. Once the fields are populated, the assets and liabilities will be totaled, and your net worth will be revealed – in green if it is positive (more assets than liabilities) and red if it is negative (more liabilities than assets).

TOTAL ASSETS		TOTAL LIABILITIES	
		NET WORTH	\$ -

7. If you have been referred to a Command Financial Specialist or Financial Counselor at your Service's Family Readiness Center for financial counseling or screening, ensure the completed eFPW is signed and dated by the counselor and the counselee.

Income Tab

1. Input Base Pay, Basic Allowance for Housing (BAH) and Basic Allowance for Subsistence (BAS) from your current end of month leave and earnings statement (LES) on the Income Tab. In the Remarks, identify the type of BAH (i.e. single, with dependents, OHA).

Pro Tip: COAST GUARD use the area on the right of the Income Tab to enter all Payslip data. This will auto populate (be doubled) to capture your monthly totals. If your data is not doubling, open your master eFPW and start over.

2. Input any special pays from LES or Payslip such as flight deck, sea, sub, etc. Identify any special pays in the Remarks.

3. Input any allowances from your LES or Payslip such as family separation, clothing allowance, COLA, etc. Identify any special allowances in the Remarks.

Pro Tip: Refer to Financial Links Tab to find pays and entitlements information.

Taxes/FICA/AFRH

1. Include the Federal Taxes (FITW), FICA, State, and AFRH from your LES or Payslip in the actual and projected blocks provided. Input the dollar amounts in the corresponding blocks.

Pro Tip: When calculating taxes/FICA/AFRH in the projected column, use the resources in the Financial Links Tab to help estimate the changes in taxes

2. In the Remarks, put the actual and projected filing status.

3. Include the state identified on the LES or Payslip.

4. Other Income after taxes **Add 2nd active section

5. Enter manually the second active duty after-tax income if it does not auto populate from 2nd Active Tab.

6. For each additional source of income, add up the source of weekly, bi-weekly or semi-monthly income. Input the monthly net income amount into the corresponding blocks, according to its income source.

Deductions:

1. Enter all allotments listed on the LES or Payslip in the Allotment Section. Identify all allotments in the Remarks. If you enter any allotments into the Deductions Section, be sure to account for those allotments somewhere else on the worksheet under Expenses Tab.

Hint: \$1,900 allotment for housing should be entered as mortgage/rent/PPV under Expenses Tab and a \$50 allotment for Aid Society Loan should be entered on the Indebtedness Tab.

Deductions	Monthly	Projected	Remarks	Coast Guard Payslip	
				Monthly	Projected
ALLOTMENT (Remember To Record This Data In Other Sections)	\$ -	\$ -			
ALLOTMENT (Remember To Record This Data In Other Sections)	\$ -	\$ -			
ALLOTMENT (Remember To Record This Data In Other Sections)	\$ -	\$ -			
ALLOTMENT (Remember To Record This Data In Other Sections)	\$ -	\$ -			
ALLOTMENT (Remember To Record This Data In Other Sections)	\$ -	\$ -			
Meal Deduction	\$ -	\$ -			
Service Members Group Life Insurance (SGLI)	\$ -	\$ -			
Traumatic SGLI (TSGLI)	\$ -	\$ -			
Family SGLI (FSGLI) Spouse and Child Coverage	\$ -	\$ -			
TSP (Roth)	\$ -	\$ -			
TSP (Traditional)	\$ -	\$ -			
Montgomery GI Bill (MGIB)	\$ -	\$ -			
Tricare Dental Plan (TDP) Family Coverage	\$ -	\$ -			
Federal Vision Insurance Plan (FedVIP) Family Coverage	\$ -	\$ -			
Advance Payments	\$ -	\$ -			
Overpayments	\$ -	\$ -			
Survivor Benefit Plan (SBP)					
2nd Active Duty Total Deductions	\$ -	\$ -			
TOTAL DEDUCTIONS					

2. Enter the meal deduction dollar amount. This should auto-populate to the Expenses Tab. If not, you will need to manually enter.

3. For the remainder of the deductions, input them on the lines provided from your LES or Payslip. In the Remarks, add the coverage and end dates where appropriate.

4. Manually enter the 2nd active total deductions if they do not auto-populate from the 2nd Active Tab.

Expenses Tab

1. On the Expenses Tab, enter your monthly savings and expenses. If you budget by making allocations from each paycheck, enter the budget amount in the 1st and/or 15th columns. Otherwise, enter the total in either the 1st or the 15th line; this will be totaled into the monthly column. The rows with gray fields are auto populated from the Income Tab.

2. Ideally, 10% or more of your income will go toward savings and investments. Utilize the projected column to visualize the impact of increasing savings and investment amounts.

Hint: Row 12 shows the percentage you are setting aside.

3. Enter your living expenses. Do not forget to account for non-regular expenses like birthdays, holidays, and annual dues. Look through past bank or credit card statements to total up those expenses, divide by 12, and set aside that amount on a monthly basis so that you are prepared for the expenses when the bills arrive.

Hint: The blue sub-categories can be renamed to customize the fields.

Pro Tip: If you entered allotments in the Deductions section on the Income Tab, be sure to account for the allotment here in the Expenses Tab.

Housing	1st	15th	Monthly	Projected	Remarks
Mortgage/Rent/Public Private Venture (PPV)					
Furnishings					
Maintenance/Storage/Alarm System					
Taxes/Fees/Home Owners Association (HOA)					
Utilities	1st	15th	Monthly	Projected	Remarks
Cell Phone/House Phone					
Internet					
Cable					
Electricity/Solar					
Gas/Propane					
Water/Trash/Sewage					
Food	1st	15th	Monthly	Projected	Remarks
Groceries					
Dinners Out					
Lunches Out					
Vending Machines/Coffee					
Meal Deductions	\$ -	\$ -		\$ -	
Transportation	1st	15th	Monthly	Projected	Remarks
Gas/Fuel					
Maintenance					
Tolls/Parking					
Public Transportation					
Other (Plates/Registration/Tax)					

4. Once all the expenses have been entered, check the totals at the bottom of the page. Your living expenses ideally should be under 70% of your net income. Use the projected column to work through spending changes or to plan for an upcoming life-change.

Hint: Do not project more than three months out.

Indebtedness Tab

1. Fill in the corresponding blocks to input creditor’s names, type of credit, remaining balance, APR, and the minimum payment paid on the 1st and/or the 15th.

Hint: Check out the Financial Links Tab to find the debt elimination website that works best for you or use the imbedded My Debt Destroyer feature.

Debt Obligations											
Creditor	Type of Credit	Balance	APR (%)	Minimum Paid on 1st	Minimum Paid on 15th	Minimum Monthly Payment	Projected Monthly Payment	Estimated Monthly Payment	Credit Limit	Credit Utilization	Remarks (How Paid,
US Government	Adv. Pmt.		N/A					N/A	N/A	N/A	Pay Deduction
US Government	Over Pmt.		N/A					N/A	N/A	N/A	Pay Deduction
US Government	Govt. CC						\$ -				Pay Deduction
							\$ -				
							\$ -				
							\$ -				
							\$ -				
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							\$ -				
							\$ -				

Pro Tip: If you entered allotments in the Deductions section on the Income Tab, be sure to account for the allotment here in the Indebtedness Tab. Do not enter mortgage information on this page unless it is for a rental property or if you want to use the Debt Destroyer™ feature to include that debt.

2. The estimated monthly payment column is strictly an estimate to give you an idea what the payment could be, should you not have your statement on-hand. Always pay at least the minimum amount required by your creditors as indicated on your monthly statements.

Pro Tip: Focusing on paying down one debt at a time will decrease the amount of interest paid to the creditor and will decrease the time to become debt free. Utilize the Debt Destroyer Tab for guidance on considering the snowball or avalanche methods of debt repayment.

3. Enter the credit limit granted by your creditors. This will auto-populate your credit utilization, or your percentage of credit used.

Hint: Credit utilization above 30% will negatively influence your credit score.

4. Use the Remarks to state delinquent accounts, collection accounts, disputed accounts, etc.

Cash Flow Summary:

1. This section provides a snapshot of your financial situation, including your debt-to-income ratio and whether there is a surplus or deficit.

Cash Flow Summary	1st	15th	Monthly	Projected
Total Net Income	\$ -	\$ -	\$ -	\$ -
Total Savings & Investments	\$ -	\$ -	\$ -	\$ -
Total Expenses	\$ -	\$ -	\$ -	\$ -
Total Indebtedness	\$ -	\$ -	\$ -	\$ -
SURPLUS / DEFICIT	\$ -	\$ -	\$ -	\$ -
Extra Payments (Amount Transferred Over from My Debt Destroyer)				
SURPLUS / DEFICIT (After Extra Payments) (20%)	\$ -	\$ -	\$ -	\$ -

2. If there is a deficit, verify your calculations. If there is still a deficit, consider three ways things to improve your financial situation. Increase your income, decrease your living expenses, or decrease your debts. Show changes in the projected column.

Debt-to-Income Ratio:

1. Take your monthly Net Income and divide it by 70%, 20%, and 10% as follows:
 - A. 70% - Total monthly living expenses (includes mortgage or rent)
 - B. 20% - Total debt obligations
 - C. 10% - Applied toward savings goals

Debt to Income Ratio (70-20-10) Rule:		
Take your monthly Net Income and divide it by 70%, 20%, and 10% as follows:		
70% - Total monthly living expenses (Includes Mortgage or Rent)		
20% - Total debt obligations. If you have no debt, then apply more toward savings goals.		
10% - Applied toward savings goals		

2. This quick check will help you stay on track and meet your financial goals.
3. Your debt-to-income ratio should be less than 20%.

Hint: If you have no debt, then apply more toward savings goals.

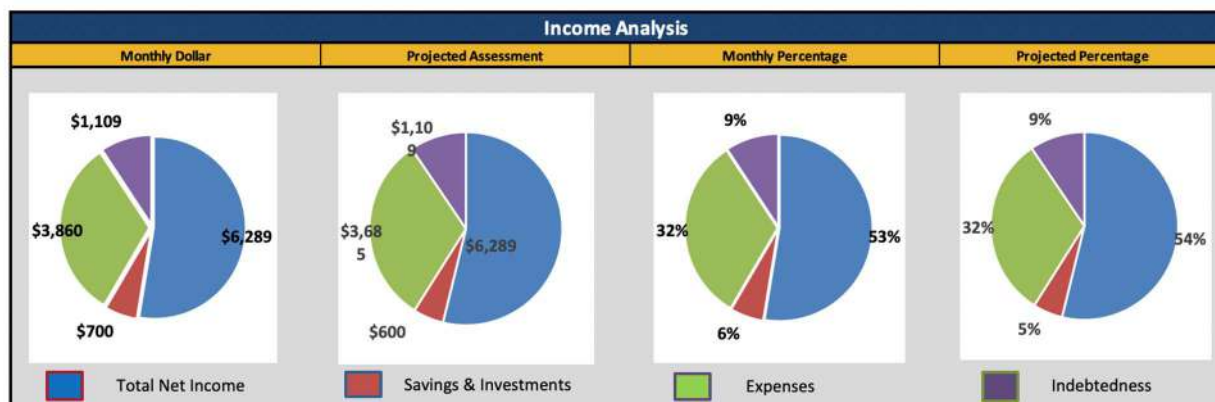
Financial Health Assessment Tab

The Financial Health Assessment Tab of the eFPW is the wrap up, using data from the prior tabs in the Worksheet. The top section highlights key information found in each tab, creating an easy-to-read summarization breaking down of your financial picture.

Financial Summary			
	Monthly		Projected
Total Net Income	\$	-	\$ -
Savings & Investments	\$	-	\$ -
Expenses	\$	-	\$ -
Indebtedness	\$	-	\$ -
Monthly Surplus or Deficit	\$	-	\$ -
Roth TSP %		0%	0%
Traditional TSP %		0%	0%
Total TSP %		0%	0%
Debt to Income (70/20/10)		0%	0%

Income Analysis

The pie charts above provide a breakdown in numerical and percentage formats of how the actual and projected net monthly income is being spent in the listed categories.



Action Plan

The Action Plan is a list of recommendations made during the counseling session that the counselee determined they wanted to consider or implement. These are counselee driven, not counselor driven.

Action Plan	
Increase Income & Savings	
Decrease Living Expenses & Indebtedness	
Referrals & Recommended Trainings	

SMART Goals

SMART Goals are Specific, Measurable, Attainable, Realistic, and Timely (SMART). To create a SMART financial goal, take the total amount of the financial goal and determine how much time you are

Savings Goals			
Goal	Cost	Timeline (in Months)	Monthly Savings (Needed)
Trip home	\$ 2,500.00	10	\$ 250.00
New TV	\$ 2,000.00	6	\$ 333.33
TOTAL SAVINGS GOALS	\$ 4,500.00	1YEARS,4MONTHS	\$ 583.33

giving yourself to achieve this goal. Divide the amount of your goal with the number of months until achieved. This will give you an amount to save each month to achieve the goal. For example, if you want to save \$600 for a trip next year, divide \$600 by 12 months, which equates to \$50 a month. This means you would either need to save \$50 a month or \$25 a paycheck.

Debt Destroyer

Conveniently located in your eFPW, the Debt Destroyer is intended to help evaluate different debt repayment methods.

The Debt Obligation section will have the Creditor, Type of Credit, Balance, APR (%), and Payment information auto-populated with the information entered in the Debt Obligation section on the Indebtedness tab.

You can choose to exclude specific debts from the repayment schedules by checking the box under the “Exclude” column.

Hint: For example, if you have a student loan that you are currently not making payments on, and would like to exclude that debt from the repayment schedules, click on the box that corresponds with that debt.

DEBT DESTROYER

Debt Obligation						
#	Creditor	Type	Balance	APR (%)	Payment	Exclude
1	US Government	Govt. CC	\$ 365.00	0.00%	\$ 12.00	<input type="checkbox"/>
2	ABC Credit Card	cc	\$ 4,500.00	22.00%	\$ 135.00	<input type="checkbox"/>
3	Priority Card	CC	\$ 1,500.00	14.99%	\$ 50.00	<input checked="" type="checkbox"/>
4	First Bank Loans	Loan	\$ 12,000.00	12.00%	\$ 400.00	<input type="checkbox"/>



Next, complete the Extra Payments section if you have a surplus (extra money left over) in your budget to make additional monthly or a one-time payment toward your debts.

Hint: Any extra payments will only be applied toward projected payments / future debts.

Pro Tip: If the surplus or deficit section has a negative number, go back to the Expenses Tab and make adjustments to the projected living expense amounts to create a surplus that can help with debt repayment.


If a surplus is available in your budget and you would like all or part of those additional funds to apply to the monthly debt payments, then enter the desired amount under Extra Payment (Monthly).

If you have a one-time payment that you would like to make, enter the date in month, day, and year format (mm/dd/yyyy) and then the one-time payment amount. This will add the one-time payment into the payment schedules during that specific time frame.

Hint: Use money received from income tax returns, bonus payments, inheritances, legal settlements, etc. for one-time payments.

Pro Tip: Adding an extra monthly payment will automatically change the Projected Surplus or Deficit totals on the Debt Destroyer, Indebtedness, and the Health Assessment Tabs. Adding a one-time payment will not change the totals.

Extra Payments		
Payment Type	Date	Amount
Extra Payment (Monthly)	N/A	\$ 500.00
One-Time Payment	10/1/2020	\$ 200.00
One-Time Payment		
One-Time Payment		
One-Time Payment		



Projected Surplus or Deficit	\$ 265.00
-------------------------------------	------------------

After you have completed the Extra Payments section, review the Repayment Methods section for a detailed explanation of the Avalanche, Snowball, and Minimum Balance re-payment approaches.

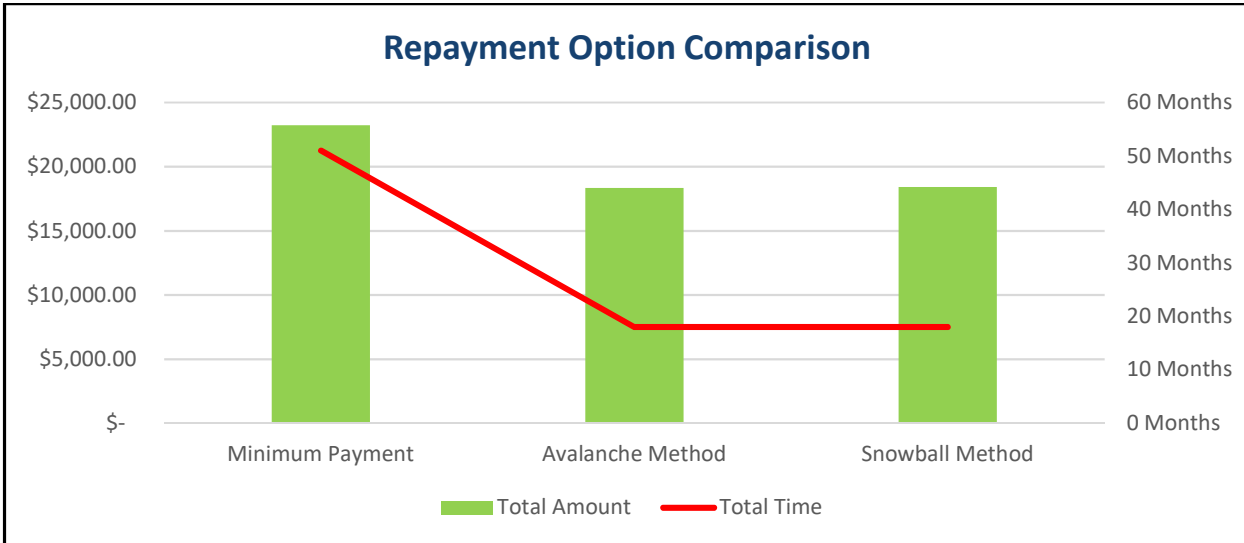
Hint: The minimum payment method only takes into consideration monthly payments without the Debt Destroyer payoff methods applied.

Pro Tip: Some clients may want to choose this method to keep additional cash in their pockets. However, a good practice is to work all present and future expenses into the budget to help develop a surplus that can be applied toward savings goals and the Debt Destroyer.

Repayment Methods
Avalanche Payment Schedule
Pay minimum on each, then pay all extra toward the principal balance of the debt with the highest interest rate until all are paid.
Snowball Payment Schedule
Pay minimum on each, then pay all extra toward the principal balance of the debt with the smallest balance until all are paid.
Minimum Balance Payment Schedule
Pay minimum statement payment due on the each, with no roll over payments until all are paid.

Now it is time to review the Repayment Option Comparison section. The Repayment Option Comparison provides a side-by-side comparison of the Avalanche, Snowball, and Minimum Payment methods. This comparison is intended to help you determine the total time and money that you could be saving using the different Debt Destroyer repayment methods.

Repayment Option Comparison				
Payment Method	Total Time	Total Amount	Time Saved	Amount Saved
Minimum Payment	51 Months	\$ 23,206.47	N/A	N/A
Avalanche Method	18 Months	\$ 18,330.72	33 Months	\$ 4,875.76
Snowball Method	18 Months	\$ 18,400.93	33 Months	\$ 4,805.54



Once you fully understand the repayment options, click on the corresponding tab to view Payment Schedules for each method. The Payment Schedules provide you with a detailed payment plan to “Destroy” your debt. The repayment schedule will start with the first month after the eFPW has been completed and gives you the amounts to be paid each month until all debt has been repaid.



AVALANCHE PAYMENT SCHEDULE (Scroll to the right to see more)					
#	Date	ABC Credit Card	First Bank Loans	US Government	
1	Sep 2020	\$ 635.00	\$ 400.00	\$ 12.00	
2	Oct 2020	\$ 835.00	\$ 400.00	\$ 12.00	
3	Nov 2020	\$ 635.00	\$ 400.00	\$ 12.00	
4	Dec 2020	\$ 635.00	\$ 400.00	\$ 12.00	
5	Jan 2021	\$ 635.00	\$ 400.00	\$ 12.00	
6	Feb 2021	\$ 635.00	\$ 400.00	\$ 12.00	
7	Mar 2021	\$ 635.00	\$ 400.00	\$ 12.00	
8	Apr 2021	\$ 104.02	\$ 930.98	\$ 12.00	
9	May 2021		\$ 1,035.00	\$ 12.00	
10	Jun 2021		\$ 1,035.00	\$ 12.00	
11	Jul 2021		\$ 1,035.00	\$ 12.00	
12	Aug 2021		\$ 1,035.00	\$ 12.00	
13	Sep 2021		\$ 1,035.00	\$ 12.00	
14	Oct 2021		\$ 1,035.00	\$ 12.00	
15	Nov 2021		\$ 1,035.00	\$ 12.00	
16	Dec 2021		\$ 1,035.00	\$ 12.00	
17	Jan 2022		\$ 1,035.00	\$ 12.00	
18	Feb 2022		\$ 170.72	\$ 161.00	

To view the Summary Tables for each of the individual creditors, scroll to the far right within each tab. You should be able to view interest paid, running balance, number of payments, and payoff date for each individual debt.

Notice that once the final payments are made on the first debt, the entire payment goes to the next debt in line to be paid off. The same thing will happen for each debt remaining. This way, even if you cannot budget any additional money towards your debt, they will still be paid off faster than if you were paying the minimum payments, although an infusion of extra cash is always a nice boost to the payoff.

Hint: The Priority Card debt in the Debt Obligation example above that had the “Exclude” box checked does not show in the Avalanche or Snowball Payment Schedules. It will only show on the Minimum Balance Payment Schedule.

ABC Credit Card - Summary Table					22.00%
Payment	#	Date	Amount Owed	Interest	Balance
\$ 635.00	1	Sep 2020	\$ 4,500.00	\$ 70.86	\$ 3,935.86
\$ 835.00	2	Oct 2020	\$ 3,935.86	\$ 56.85	\$ 3,157.71
\$ 635.00	3	Nov 2020	\$ 3,157.71	\$ 46.25	\$ 2,568.96
\$ 635.00	4	Dec 2020	\$ 2,568.96	\$ 35.46	\$ 1,969.41
\$ 635.00	5	Jan 2021	\$ 1,969.41	\$ 24.46	\$ 1,358.88
\$ 635.00	6	Feb 2021	\$ 1,358.88	\$ 13.27	\$ 737.15
\$ 635.00	7	Mar 2021	\$ 737.15	\$ 1.87	\$ 104.02
\$ 635.00	8	Apr 2021	\$ 104.02	\$ -	\$ -

Your commitment to repaying your debt can yield many benefits! Not only will you no longer have payment obligations, you will be able to direct the money that had previously been going toward debt repayment to achieving your next set of financial goals. When you think about how you got into debt, you can work on changing your spending habits. You will be able to add to your emergency fund so you don't have to rely on credit in a pinch. Control overspending by sticking to your budget, and plan and save for future expenses. Changes to your money habits matter, and they will be especially apparent as you see your Net Worth grow. While it may take a while, keep your eye on the prize: becoming debt-free and having the choice about how to spend your money.

Next Steps

Congratulations! You have taken the time to deep dive into your financial health. You have likely learned more about your (or your client's) situation and gleaned information that can shape the best options for financial decision making.

This plan should be updated regularly. Are you able to keep to the numbers in the living expenses section? Do you need to make changes to make the spending plan more realistic? Did you save towards the goals you identified? Check your spending in the months ahead to see if you were able to follow this plan or if you need to make adjustments. This living, breathing document should change as your situation does. The best plans are realistic. Keep fine-tuning your plan and you will stay on top of your financial health!

Creating your Spending Plan Worksheet via the PDF

(This version does not have a Debt Destroyer function)

A spending plan is just that — a plan — a way of spending your money on paper, on purpose, with intention. Implementing a plan will help you achieve financial goals by measuring and managing your money.

4. **Spending Your Money on Paper and on Purpose:** A spending plan is a written method of spending your money with intention.
5. **Gives Every Dollar a Name:** It is telling your money where to go instead of trying to figure out where it went.
6. **Means of Achieving Your Goals:** A spending plan is your roadmap or your blueprint for achieving your goals.

Pro Tip: Before you begin using the PDF, save a master copy to your hard drive before entering data.



Financial Planning Worksheet

Retirement Plan: Legacy or BRS		Indicate Touchpoint Requirement	
Pay Grade		Projected Pay Grade	
Years in Service		Projected Years in Service	
Roth TSP %	%	Projected Roth TSP %	%
Traditional TSP %	%	Projected Traditional TSP %	%
Total TSP %	%	Projected Total TSP %	%

Statement of Net Worth

Assets		Liabilities (Manually Enter from Indebtedness Page)	
Cash (On Hand)	\$	Auto Loans	\$
Checking Accounts	\$	Signature Loans	\$
Savings Accounts	\$	Consolidation Loans	\$
Certificates of Deposits	\$	Student Loans	\$
Investments		Military Star Card (AAFES)	\$
Thrift Savings Plan (Traditional) Balance	\$	Department Store Cards	\$
Thrift Savings Plan (Roth) Balance	\$	Other Credit Cards	\$
Cash Value of Life Insurance (not SGLI)	\$	NMCRS, AER, AFAS, CGMA	\$
U.S. Savings Bonds	\$	TSP Loans	\$
Mutual Funds	\$	Advance/Over Payments	\$
Money Markets	\$	Other Loans (Friends, Relatives, etc.)	\$
Stocks/Bonds (In-App Investments)	\$	Contingent Liabilities (Legal, Tax Debt, etc.)	\$
College Funds	\$		\$
401(k) / 403(b) / IRA, etc.	\$		\$
Real Estate (Market Value)		Real Estate (Balance Due)	
Primary Residence	\$	Primary Residence	\$
Rental Property	\$	Rental Property	\$
Rental Property	\$	Rental Property	\$
Other Property (Vacation, Trailer, Time Share)	\$	Other Property (Vacation, Trailer, Time Share)	\$
Personal Property (Resale Value)		Remarks	
Vehicles/Motorcycles/Boats	\$		
Furniture/Appliances/Electronics	\$		
Jewelry	\$		
Other (Collectibles, Tools, etc.)	\$		

TOTAL ASSETS \$

TOTAL LIABILITIES \$

NET WORTH

Counseling Provided By:	
Counselor Phone:	
Counselor Email:	
Counselor Signature (optional):	
Date:	
Counselee Signature (optional):	
Date:	

EXPENSES

Savings & Investments	1st	15th	Monthly	Projected	Remarks
Emergency Fund	\$	\$	\$	\$	
Reserve Fund	\$	\$	\$	\$	
Goal Getter	\$	\$	\$	\$	
TSP	\$	\$	\$	\$	
401(k)/403(b)	\$	\$	\$	\$	
Other Investments/IRAs	\$	\$	\$	\$	
Total Savings & Investments	\$	\$	\$	\$	
Savings & Investments (~10%)					

Housing	1st	15th	Monthly	Projected	Remarks
Mortgage/Rent/Public Private Venture (PPV)	\$	\$	\$	\$	
Furnishings	\$	\$	\$	\$	
Maintenance/Storage/Alarm System	\$	\$	\$	\$	
Taxes/Fees/Home Owners Association (HOA)	\$	\$	\$	\$	

Utilities	1st	15th	Monthly	Projected	Remarks
Cell Phone/House Phone	\$	\$	\$	\$	
Internet	\$	\$	\$	\$	
Cable	\$	\$	\$	\$	
Electricity/Solar	\$	\$	\$	\$	
Gas/Propane	\$	\$	\$	\$	
Water/Trash/Sewage	\$	\$	\$	\$	

Food	1st	15th	Monthly	Projected	Remarks
Groceries	\$	\$	\$	\$	
Dinners Out	\$	\$	\$	\$	
Lunches Out	\$	\$	\$	\$	
Vending Machines/Coffee	\$	\$	\$	\$	
Meal Deductions	\$	\$	\$	\$	

Transportation	1st	15th	Monthly	Projected	Remarks
Gas/Fuel	\$	\$	\$	\$	
Maintenance	\$	\$	\$	\$	
Tolls/Parking	\$	\$	\$	\$	
Public Transportation	\$	\$	\$	\$	
Other (Plates/Registration/Tax)	\$	\$	\$	\$	

Insurance	1st	15th	Monthly	Projected	Remarks
Auto	\$	\$	\$	\$	
Homeowners/Renters	\$	\$	\$	\$	
Health/Life	\$	\$	\$	\$	
SGLI/TSGLI/FSGLI	\$	\$	\$	\$	
Vision Coverage	\$	\$	\$	\$	
Tricare Dental	\$	\$	\$	\$	
SBP	\$	\$	\$	\$	
Other Insurance	\$	\$	\$	\$	

Health	1st	15th	Monthly	Projected	Remarks
Dental	\$	\$	\$	\$	
Eye Care	\$	\$	\$	\$	
Hospital/Physician	\$	\$	\$	\$	
Supplements/Prescriptions	\$	\$	\$	\$	

EXPENSES

Child Care	1st	15th	Monthly	Projected	Remarks
Daycare/Tuition	\$	\$	\$	\$	
Diapers/Formula	\$	\$	\$	\$	
Child Support	\$	\$	\$	\$	
Allowances	\$	\$	\$	\$	
Clothing	1st	15th	Monthly	Projected	Remarks
Purchases/Basic	\$	\$	\$	\$	
Purchases/Transition	\$	\$	\$	\$	
Laundry/Dry Clean	\$	\$	\$	\$	
Education	1st	15th	Monthly	Projected	Remarks
Tuition	\$	\$	\$	\$	
Books/Supplies	\$	\$	\$	\$	
Fees	\$	\$	\$	\$	
MGIB	\$	\$	\$	\$	
Personal Care	1st	15th	Monthly	Projected	Remarks
Barber/Beauty Shop	\$	\$	\$	\$	
Fitness Center/Massage/Tattoos	\$	\$	\$	\$	
Other	\$	\$	\$	\$	
Entertainment & Leisure	1st	15th	Monthly	Projected	Remarks
Movies & Streaming	\$	\$	\$	\$	
Music (Spotify/CDs/Vinyl)	\$	\$	\$	\$	
Gaming	\$	\$	\$	\$	
Amazon Prime/Subscriptions	\$	\$	\$	\$	
Going Out/Entertaining	\$	\$	\$	\$	
Books/Magazines/Apps	\$	\$	\$	\$	
Sports/Events/Recreation	\$	\$	\$	\$	
Computer Products	\$	\$	\$	\$	
Lessons	\$	\$	\$	\$	
Toys/Games/Hobbies	\$	\$	\$	\$	
Travel	\$	\$	\$	\$	
Beer/Liquor/Wine	\$	\$	\$	\$	
Tobacco/Vaping	\$	\$	\$	\$	
Pet Care	1st	15th	Monthly	Projected	Remarks
Food/Supplies	\$	\$	\$	\$	
Vet/Boarding/Grooming	\$	\$	\$	\$	
Contributions & Charities	1st	15th	Monthly	Projected	Remarks
Charities	\$	\$	\$	\$	
Religious	\$	\$	\$	\$	
Club/Organization Dues	\$	\$	\$	\$	
Job Expenses	1st	15th	Monthly	Projected	Remarks
Reimbursed	\$	\$	\$	\$	
Non-Reimbursed	\$	\$	\$	\$	
Gifts	1st	15th	Monthly	Projected	Remarks
Holidays	\$	\$	\$	\$	
Birthdays/Anniversaries	\$	\$	\$	\$	
Miscellaneous	1st	15th	Monthly	Projected	Remarks
Money to Family	\$	\$	\$	\$	
ATM Fees, Stamps, PO Box	\$	\$	\$	\$	
Cash Withdrawals	\$	\$	\$	\$	
TOTAL MONTHLY LIVING EXPENSES	\$	\$	\$	\$	
LIVING EXPENSES (~70%)					

Financial Summary		
	Monthly	Projected
Total Net Income	\$	\$
Savings & Investments	\$	\$
Expenses	\$	\$
Indebtedness	\$	\$
Monthly Surplus or Deficit	\$	\$
Roth TSP %		
Traditional TSP %		
Total TSP %		
Debt to Income (70/20/10)		

NET WORTH

Action Plan	
Increase Income & Savings	
Decrease Living Expenses & Indebtedness	
Referrals & Recommended Trainings	

Savings Goals			
Goal	Cost	Timeline (In Months)	Monthly Savings (Needed)
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
TOTAL SAVINGS GOALS	\$		\$



CFS

COMMAND FINANCIAL
SPECIALIST

Morgan Wayne Materials

Appendix F

Case Study 1



Role Play: Morgan Wayne

Case Study 1-TSP Army LES



DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT																					
ID	NAME (Last, First, MI)			SOC SEC NO.	GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADSN/DSSN	PERIOD COVERED										
	WAYNE, MORGAN			****XXXX	E3	XXXXX	1	XXXXX	ARMY	XXXX	1-30 January 2020										
ENTITLEMENTS				DEDUCTIONS				ALLOTMENTS				SUMMARY									
Type	Amount			Type	Amount			Type	Amount												
A	BASE PAY	2042.70			FEDERAL TAXES	183.31			ALLOTMENT SAVINGS	300.00			+Amt Fwd .00								
B	BAS	372.71			FICA-SOC SECURITY	126.65			COMB FED CAMPAIGN	20.00			+Tot Ent 4014.41								
C	BAH	1599.00			FICA-MEDICARE	29.62			TRICARE DENTAL	11.60			-Tot Ded 2056.84								
D					SGLI	25.00							-Tot Allt 331.6								
E					FSGLI	4.50							=Net Amt 1625.97								
F					AFRH	0.50							-Cr Fwd .00								
G					TRAD TSP	61.28							=EOM Pay 1625.97								
H					MID MONTH-PAY	1625.98															
I																					
J																					
K																					
L																					
M																					
N																					
O																					
TOTAL				4014.41				2056.84				331.6									
LEAVE	BF Bal	Ermd	Used	CR Bal	ETS Bal	Lv Lost	Lv Paid	Use/Lose	FED TAXES	Wage Period	Wage YTD	M/S	Ex	Add'l Tax	Tax YTD						
	13.0	2.5	6	9.5	79.5	.0	40.0	.0		1981.42	1981.42	S	0	.00	183.31						
FICA TAXES	Wage Period	Soc Wage YTD			Soc Tax YTD			Med Wages YTD	Med Tax YTD	STATE TAXES	St	Wage Period	Wage YTD	M/S	Ex	Tax YTD					
	2042.70	2042.70			126.65			2042.70	29.62		FL	1981.42	1981.42	S	0	.00					
PAY DATA	BAQ Type	BAQ Depn	VHA Zip	Rent Amt	Share	Stat		JFTR	Depns	2D JFTR		BAS Type	Charity YTD	TPC	PACIDN						
	W/DEP		23511	.00	1	R			0				20.00								
TRADITIONAL PLAN (TSP)	Base Pay Rate	Base Pay Current	Spec Pay Rate	Spec Pay Current	Inc Pay Rate	Inc Pay Current		Bonus Pay Rate	Bonus Pay Current												
	3	61.28	0	.00	0	.00		0	.00												
ROTH PLAN	Base Pay Rate	Base Pay Current	Spec Pay Rate	Spec Pay Current	Inc Pay Rate	Inc Pay Current		Bonus Pay Rate	Bonus Pay Current												
	0	.00	0	.00	0	.00		0	.00												
CM AGCY CONTR	AGCY-AUTO			ACG-MATCH																	
	20.43			0.00																	
CONTRIBUTIONS TOTALS	TSP YTD Deductions			YTD TSP Deferred			YTD TSP Exempt		YTD ROTH		YTD TSP AGCY-AUTO			YTD TSP AGCY-MATCH							
	61.28			61.28			.00		.00		20.43			0.00							
REMARKS:	YTD ENTITLE 4014.41				YTD DEDUCT 2056.84																
<p>Remarks:</p> <p>IF TSP ELECTION AMT EXCEEDS NET AMT ACCOUNT DUE, TSP WILL NOT BE DEDUCTED</p> <p>- YOUR 2019 FEDERAL AND STATE INCOME TAXES ARE DUE FOR FREE TAX ASSISTANCE AND ELECTRONIC FILING. TAKE YOUR W-2 FORM TO YOUR INSTALLATION TAX ASSISTANCE CENTER OR SUPPORTING LEGAL ASSISTANCE OFFICE DON'T DELAY. FILE TODAY GET YOUR TAX REFUND IN LESS THAN HALF THE TIME BY USING E-FILE WITH DIRECT DEPOSIT TO YOUR BANK ACCOUNT RIGHT GO TO WWW.IRS.GOV/EFILE AND WWW.FMS.TREAS.GOV/EFTWWW.MILITARYONESOURCE.COM HAS FREE FEDERAL AND STATE TAX PREPARATION AND FILING. LOG ON OR CALL 1-800-342-9647 TODAY!</p> <p>JUST GET MARRIED? HAVE A BABY? SHARE THE GOOD NEWS WITH YOUR PERSONNEL OFFICE, THEY'LL MAKE SURE YOU GET PAID RIGHT</p> <p>FINANCIAL READINESS CAMPAIGN, YOU'RE ENCOURAGED TO PARTICIPATE IN MILITARY SAVES MONTH</p> <p>WWW.MILITARYSAVES.ORG. START SMALL. THINK BIG.</p> <p>MEMBER'S SGLI COVERAGE AMOUNT IS \$400,000 BAH BASED ON SINGLE, ZIP 23511 BANK XYZ CREDIT UNION ALLOT - XYZ CREDIT UNION = 300.00 ALLOT - COMB FIN CAMPAIGN = 20.00</p>																					

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DFAS Form 702, Jan 02

Note: Areas blocked out with XXXX for training purposes

This Payslip is a hypothetical situation for training purposes. It is provided solely for the Command Financial Specialist Course.

Role Play: Morgan Wayne Case Study 1-TSP Navy LES

DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT																					
ID	NAME (Last, First, MI)			SOC SEC NO.	GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADSN/DSSN	PERIOD COVERED										
	WAYNE, MORGAN			****X	E3	XXXXXX	1	XXXXX	NAVY	XXXX	1-30 JANUARY 2020										
ENTITLEMENTS				DEDUCTIONS				ALLOTMENTS				SUMMARY									
Type	Amount			Type	Amount			Type	Amount			+Amt Fwd 0									
A	Base Pay	2042.70			FEDERAL TAXES	183.31			ALLOTMENT SAVINGS	300.00			+Tot Ent 4014.41								
B	BAS	372.71			FICA-SOC SECURITY	126.65			COMB FED CAMPAIGN	20.00			-Tot Ded 2056.84								
C	BAH	1599.00			FICA-MEDICARE	29.62			TRICARE DENTAL	11.60			-Tot Allt 331.6								
D					SGLI	25.00							=Net Amt 1625.97								
E					FSGLI	4.50							-Cr Fwd .00								
F					AFRH	0.50							=EOM Pay 1625.97								
G					TRAD TSP	61.28															
H					MID MONTH-PAY	1625.98															
I																					
J																					
K																					
L																					
M																					
N																					
O																					
TOTAL				4014.41				2056.84				331.6									
LEAVE	BF Bal	Ermd	Used	CR Bal	ETS Bal	Lv Lost	Lv Paid	Use/Lose	FED TAXES	Wage Period	Wage YTD	M/S	Ex	Add'l Tax	Tax YTD						
	13.0	2.5	6	9.5	79.5	.0	40.0	.0		1981.42	1981.42	S	0	.00	183.31						
FICA TAXES	Wage Period	Soc Wage YTD			Soc Tax YTD		Med Wages YTD	Med Tax YTD	STATE TAXES	St	Wage Period	Wage YTD	M/S	Ex	Tax YTD						
	2042.70	2042.70			126.65		2042.70	29.62		FL	1981.42	1981.42	N	0	.00						
PAY DATA	BAQ Type	BAQ Depn	VHA Zip	Rent Amt	Share	Stat	JFTR	Depns	2D JFTR	BAS Type	Charity YTD	TPC	PACIDN								
	W/DEP		23511	.00	1	R		1			20.00										
TRADITIONAL PLAN (TSP)	Base Pay Rate	Base Pay Current	Spec Pay Rate	Spec Pay Current	Inc Pay Rate	Inc Pay Current	Bonus Pay Rate	Bonus Pay Current													
	3	61.28	0	.00	0	.00	0	.00													
ROTH PLAN	Base Pay Rate	Base Pay Current	Spec Pay Rate	Spec Pay Current	Inc Pay Rate	Inc Pay Current	Bonus Pay Rate	Bonus Pay Current													
	0	.00	0	.00	0	.00	0	.00													
CM AGCY CONTR	AGCY-AUTO		ACG-MATCH																		
	20.43		0.00																		
CONTRIBUTIONS TOTALS	TSP YTD Deductions		YTD TSP Deferred	YTD TSP Exempt	YTD ROTH	YTD TSP AGCY-AUTO	YTD TSP AGCY-MATCH														
	61.28		61.28	.00	0.00	20.43	0.00														
REMARKS:	YTD ENTITLE 4014.41				YTD DEDUCT 2056.84																
<p>IF TSP ELECTION AMT EXCEEDS NET AMT DUE, TSP WILL NOT BE DEDUCTED - YOUR 2019 FEDERAL AND STATE INCOME TAXES ARE DUE FOR FREE TAX ASSISTANCE AND ELECTRONIC FILING, TAKE YOUR W-2 FORM TO YOUR INSTALLATION TAX ASSISTANCE CENTER OR SUPPORTING LEGAL ASSISTANCE OFFICE. DON'T DELAY-FILE TODAY GET YOUR TAX REFUND IN LESS THAN HALF THE TIME BY USING E-FILE WITH DIRECT DEPOSIT TO YOUR BANK ACCOUNT GO TO WWW.IRS.GOV/EFILE AND WWW.FMS.TREAS.GOV/EFT WWW.MILITARYONESOURCE.COM HAS FREE FEDERAL AND STATE TAX PREPARATION AND FILING. LOG ON OR CALL 1-800-342-9647 TODAY! JUST GET MARRIED? HAVE A BABY? SHARE THE GOOD NEWS WITH YOUR PERSONNEL OFFICE, THEY'LL MAKE SURE YOU GET PAID RIGHT</p> <p>FINANCIAL READINESS CAMPAIGN, YOU'RE ENCOURAGED TO PARTICIPATE IN MILITARY SAVES MONTH WWW.MILITARYSAVES.ORG, START SMALL. THINK BIG.</p> <p>SEA DUTY TIME 00/00/00 MEMBER'S SGLI COVERAGE AMOUNT IS \$400,000 BAH BASED ON DEPENDENTS, ZIP 23511 BANK XYZ CREDIT UNION ALLOT - XYZ CREDIT UNION = 300.00 ALLOT - COMB FIN CAMPAIGN = 20.00</p>																					

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DFAS Form 702, Jan 02

Note: Areas blocked out with XXXX for training purposes

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Role Play: Morgan Wayne

Case Study 1-TSP U.S. Coast Guard Payslip



U.S. Department of Homeland Security U.S. Coast Guard CG-5209-ACT (Rev 01/2015)		United States Coast Guard / NOAA Active and Reserve Statement of Semi-Monthly Income																																			
COMMANDING OFFICER (CCB) COAST GUARD PPC 444 SE QUINCY ST TOPEKA, KS 66683-3591 PHONE 1-866-772-8724		Pay Group: USCG Active Duty Pay Begin Date: 2020-01-16 Pay End Date: 2020-01-30	Member DOB: XXXX-XX-XX Spouse DOB: XXXX-XX-XX Youngest Child DOB:																																		
Morgan Wayne 123 Main Street Any Town, ST 23511		Employee ID: 549336 Rank: SN Pay Grade: E3 Department: USCG HQ Retirement Plan: Blended	TAX DATA: <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: right;">Federal</td> <td style="text-align: right;">FL</td> <td style="text-align: right;">State</td> </tr> <tr> <td>Marital Status: Single</td> <td></td> <td>N</td> </tr> <tr> <td>Allowances: 0</td> <td></td> <td>0</td> </tr> <tr> <td>Addl. Percent: 0</td> <td></td> <td>0</td> </tr> <tr> <td>Addl. Amount: 0</td> <td></td> <td>0</td> </tr> </table>		Federal	FL	State	Marital Status: Single		N	Allowances: 0		0	Addl. Percent: 0		0	Addl. Amount: 0		0																		
Federal	FL	State																																			
Marital Status: Single		N																																			
Allowances: 0		0																																			
Addl. Percent: 0		0																																			
Addl. Amount: 0		0																																			
EARNINGS			TAXES																																		
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FITW	91.66	183.31																																			
TOTAL:		2007.21	TOTAL: 169.79 339.58																																		
DEDUCTIONS		ALLOTMENTS																																			
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DFC	10.00																																				
SAVINGS	150.00																																				
TRICARE DENTAL	8.80																																				
TOTAL:		45.64	TOTAL: 165.8																																		
OASDI WAGES		MEDICARE WAGES		FED TAXABLE GROSS		STATE TAXABLE GROSS		NET PAY																													
Current 1021.35		1021.35		990.71		0.00		1625.98																													
YTD 2042.70		2042.70		1981.42		0.00		3251.95																													
LEAVE SUMMARY					NET PAY DISTRIBUTION																																
<table style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>Begin Regular Leave Balance+</td> <td style="text-align: right;">13.0</td> </tr> <tr> <td>Regular Leave Earned</td> <td style="text-align: right;">2.5</td> </tr> <tr> <td>- Regular Lave Used</td> <td style="text-align: right;">6.0</td> </tr> <tr> <td>- Regular Leave Lost</td> <td style="text-align: right;">0.0</td> </tr> <tr> <td>- Regular Leave Sold</td> <td style="text-align: right;">0.0</td> </tr> <tr> <td colspan="2"><hr/></td> </tr> <tr> <td>End Regular Leave Balance</td> <td style="text-align: right;">9.5</td> </tr> <tr> <td>End Reserve Leave Balance</td> <td style="text-align: right;">0.0</td> </tr> <tr> <td>End Combat Exempt Balance</td> <td style="text-align: right;">0.0</td> </tr> <tr> <td>End Special Leave Carryover Balance</td> <td style="text-align: right;">0.0</td> </tr> <tr> <td>Regular Leave Sold (Career-to-date)</td> <td style="text-align: right;">0.0</td> </tr> </tbody> </table>					Begin Regular Leave Balance+	13.0	Regular Leave Earned	2.5	- Regular Lave Used	6.0	- Regular Leave Lost	0.0	- Regular Leave Sold	0.0	<hr/>		End Regular Leave Balance	9.5	End Reserve Leave Balance	0.0	End Combat Exempt Balance	0.0	End Special Leave Carryover Balance	0.0	Regular Leave Sold (Career-to-date)	0.0	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Account Type</u></th> <th style="text-align: left;"><u>Account Number</u></th> <th style="text-align: right;"><u>Deposit Amount</u></th> </tr> </thead> <tbody> <tr> <td>Checking</td> <td>*****12345</td> <td style="text-align: right;">1625.98</td> </tr> </tbody> </table>					<u>Account Type</u>	<u>Account Number</u>	<u>Deposit Amount</u>	Checking	*****12345	1625.98
Begin Regular Leave Balance+	13.0																																				
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Checking	*****12345	1625.98																																			
TOTAL:					1625.98																																

** Pay records are computer matched with other federal government and benefit records for debt purposes. **

REMARKS:

- YOU CAN REDUCE YOUR TAXABLE INCOME, AS WELL AS SET ASIDE FUNDS FOR RETIREMENT, BY PARTICIPATING IN THE THRIFT SAVINGS PLAN (TSP). FOR INFO ON TSP SEE HTTP://WWW.USCG.MIL/PPC/TSP.ASP
- CUMULATIVE SEA DUTY AS OF XX-XXX-20 IS 0 YEARS 0 MONTHS 0 DAYS
- TRAD TSP ELECTION 3% BASIC PAY 0% SPECIAL PAY 0% BONUS 0% INCENTIVE PAY
- YTD AUTOMATIC 1% AGENCY CONTRIBUTION IS \$20.43.
- YTD AGENCY MATCHING CONTRIBUTION IS \$0.00.
- CURRENT AUTOMATIC 1% AGENCY CONTRIBUTION IS \$10.22.
- CURRENT AGENCY MATCHING CONTRIBUTION IS \$0.00.

This Payslip is a hypothetical situation for training purposes. It is provided solely for the Command Financial Specialist Course.

Role Play: Morgan Wayne

Case Study 1-TSP USMC LES



A ID INFO	1 NAME (LAST, FIRST, MI) WAYNE, MORGAN			2 SSN	3 RANK LCPL	4 SERV USMC	5 PLT CODE		6 DATE PREP 20200122	7 PRD COVERED 1-31 JAN	8 PEBD XXXX0301	9 YRS 1	10 EAS 20220301	11 ECC 20220228	12 MCC MCC-RUC 00540
B FORECAST AMOUNTS	13 DATE 20200215	AMOUNT \$1,625.98	14 DATE 20200228	AMOUNT \$1,625.97	C SPLIT PAY	15 START DATE		16 AMOUNT 0.00	17 BALANCE 0.00	18 POE 12011	D. DIRECT DEPOSIT/EFT/ADDRESS NAVY FEDERAL CREDIT UNION PO BOX 3000 MERRIFIELD VA 22119-300014				
E LEAVE INFORMATION										F AVIATION PAY INFORMATION					
19 LV BF 13.0	20 EARNED 2.5	21 USED 6.0	22 EXCESS .0	23 BAL 9.5	24 MAX ACCRUAL 60.0	25 LOST .0	26 SOLD AS OF 0.000000	27 CBT LV BAL .0	28 ASED 000000	29 DIFOP TOTAL YRS MO	30 PRIOR DIFOP START	31 PRIOR DIFOP STOP	32 OPFLY GATE INFORMATION 0000		
G TAX INFORMATION										H. RIGHTS OF MARINES INDEBTED TO THE GOVERNMENT YOU HAVE THE RIGHT TO:					
33 STATE TAX			34 FEDERAL TAX			35 FICA (SOCIAL SECURITY TAX)			-INSPECT AND COPY RECORDS PERTAINING TO DEBT -QUESTION VALIDITY OF A DEBT AND SUBMIT REFUTING EVIDENCE -NEGOTIATE A REPAYMENT SCHEDULE -REQUEST A WAIVER OF DEBT MORE INFORMATION ABOUT YOUR RIGHTS CAN BE OBTAINED FROM YOUR COMMANDING OFFICER VIA YOUR CHAIN OF COMMAND						
STATE CODE		FL	EXEMPTIONS		S 00	SSEC WAGES THIS PRD		\$2,042.70							
EXEMPTIONS		S 00	WAGES THIS PRD		\$1,981.42	SSEC WAGES YTD		\$2,042.70							
WAGES THIS PRD		\$1,981.42	PRD		\$1,981.42	SSEC TAX YTD		\$126.65							
WAGES YTD		\$1,981.42	WAGES YTD		\$1,981.42	MEDICARE WAGES THIS PRD		\$2,042.70							
STATE TAX YTD		\$0.00	FED TAX YTD		\$183.31	MEDICARE WAGES YTD		\$2,042.70	MEDICARE TAX YTD	\$29.62					
I ADDITIONAL BAH INFORMATION							J CAREER SEA PAY			K EDUCATION DEDUCTION			L ADMIN INFO		
36	37 BAH ZIP 23511	38	39	40	41	42	43 DATE TOTAL CAREER SEA SVC 00000000 00 YRS 00 MO			44 TYPE MGIB	45 MONTHLY AMT .00	46 TOTAL \$0.00	47 PAY STATUS 00000		
M RESERVE DRILL INFORMATION							N RESERVE RETIREMENT INFORMATION						48 PAY GROUP 00013	49 CRA DATE 20200301	
52 REG	53 REG FYTD	54 REG ANNYTD	55 ADD	56 ADD FYTD	57 ADD ANNYTD	58 BF ANNYTD	59 ACDU THIS PRD	60 DRILL THIS PRD	61 OTHER THIS PRD	62 MBR THIS PRD	63 END BAL ANNYTD	64 TOTAL SAT YRS	65 TOTAL RET PTS	50 RESERVE ECC	51 DSSN 6102
66 AFADBD XXXX0301		67 DEAF XXXX0301		68 TSP TAX DEFERRED \$61.28		69 TSP TAX EXEMPT \$00.00		70 TSP ROTH \$00.00		71					

REMARKS:

BROUGHT FWD	0.00		
ENTITLEMENTS			
BASIC PAY	2042.70	START 20200101 AMOUNT 2042.70	
BAH W/DEP	1599.00	TAXABLE FOR FITW, SITW & FICA	
BAS (MONTHLY)	372.71		
TOTAL	4014.41		
DEDUCTIONS			
FITW (FED TAX)	183.31		
SOCIAL SECURITY	126.65		
MEDICARE	29.62		
SITW (STATE TAX)	0.00		
TSP TRADITIONAL	61.28		
SGLI \$400,000	24.00		
SPOUSE SGLI	4.50		
TSGLI	1.00		
TRICARE DENTAL	11.60		
USN/MC RET HOME	0.50		
CHARITY ALLOTMENT	20.00	COMBINED FEDERAL CAMPAIGN	
SAVINGS ALLOTMENT	300.00	NAVY FEDERAL CREDIT UNION	
TOTAL	762.46		
PAYMENTS			
REGULAR PAYMENT	1625.98	DATE 20200115	DSSN 6102
REGULAR PAYMENT	1625.97	20200131	6102
TOTAL	3251.95		
BENEFITS PAID BY THE MARINE CORPS FOR YOU			
TSP AUTO	20.43	20.43	
TSP MATCHING	0.00	0.00	
CARRIED FORWARD	0.00		

MBR IS ENTITLED TO CONUS COLA. COMPUTED AMT IS: .00
 TAX TIME IS COMING. VERIFY YOUR TAX INFO AND RECEIVE STATEMENTS VIA MYPAY.

Case Study 2



Role Play: Morgan Wayne

Case Study 2 Deployment Army LES

DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT																			
ID	NAME (Last, First, MI)			SOC SEC NO.	GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADSN/DSSN	PERIOD COVERED								
	WAYNE, MORGAN			****XXXX	E4	XXXXX	3	XXXXX	ARMY	XXXX	1-30 January 2020								
ENTITLEMENTS				DEDUCTIONS				ALLOTMENTS				SUMMARY							
Type	Amount			Type	Amount			Type	Amount										
A	BASE PAY	2507.00			FEDERAL TAXES	115.70			PPV	1599			+Amt Fwd	.00					
B	BAS	372.71			FICA-SOC SECURITY	155.44			ALLOTMENT SAVINGS	300.00			+Tot Ent	4478.71					
C	BAH	1599.00			FICA-MEDICARE	36.35			COMB FED CAMPAIGN	20.00			-Tot Ded	1505.48					
D					SGLI	25.00			TRICARE DENTAL	11.60			-Tot Allt	1930.6					
E					FSGLI	4.50							=Net Amt	1,042.63					
F					AFRH	0.50							-Cr Fwd	.00					
G					ROTH TSP	125.36							=EOM Pay	1,042.63					
H					MID MONTH-PAY	1042.63													
I																			
J																			
K																			
L																			
M																			
N																			
O																			
TOTAL				4478.71				1505.48				1930.6							
LEAVE	BF Bal	Ermd	Used	CR Bal	ETS Bal	Lv Lost	Lv Paid	Use/Lose	FED TAXES	Wage Period	Wage YTD	M/S	Ex	Add'l Tax	Tax YTD				
	13.0	2.5	6	9.5	79.5	.0	40.0	.0		2507.00	2507.00	M	1	.00	115.70				
FICA TAXES	Wage Period	Soc Wage YTD			Soc Tax YTD		Med Wages YTD		Med Tax YTD	STATE TAXES	St	Wage Period	Wage YTD	M/S	Ex	Tax YTD			
	2507.00	2507.00			155.44		2507.00		36.35		FL	2507.00	2507.00	M	1	.00			
PAY DATA	BAQ Type	BAQ Depn	VHA Zip	Rent Amt	Share	Stat		JFTR	Depns	2D JFTR		BAS Type	Charity YTD	TPC	PACIDN				
	W/DEP		23511	.00	1	R			0				20.00						
TRADITIONAL PLAN (TSP)	Base Pay Rate	Base Pay Current		Spec Pay Rate		Spec Pay Current		Inc Pay Rate	Inc Pay Current		Bonus Pay Rate	Bonus Pay Current							
	0	0		0		.00		0	.00		0	.00							
ROTH PLAN	Base Pay Rate	Base Pay Current		Spec Pay Rate		Spec Pay Current		Inc Pay Rate	Inc Pay Current		Bonus Pay Rate	Bonus Pay Current							
	5	125.36		0		.00		0	.00		0	.00							
CM AGCY CONTR	AGCY-AUTO			ACG-MATCH															
	25.07			100.28															
CONTRIBUTIONS TOTALS	TSP YTD Deductions			YTD TSP Deferred		YTD TSP Exempt		YTD ROTH		YTD TSP AGCY-AUTO		YTD TSP AGCY-MATCH							
	125.36			.00		.00		125.36		25.07		100.28							
REMARKS:	YTD ENTITLE 4478.71				YTD DEDUCT 1505.48														
<p>Remarks: IF TSP ELECTION AMT EXCEEDS NET AMT ACCOUNT DUE, TSP WILL NOT BE DEDUCTED</p> <p>- YOUR 2019 FEDERAL AND STATE INCOME TAXES ARE DUE FOR FREE TAX ASSISTANCE AND ELECTRONIC FILING. TAKE YOUR W-2 FORM TO YOUR INSTALLATION TAX ASSISTANCE CENTER OR SUPPORTING LEGAL ASSISTANCE OFFICEDONT DELAY-FILE TODAYGET YOUR TAX REFUND IN LESS THAN HALF THE TIME BY USING E-FILE WITH DIRECT DEPOSIT TO YOUR BANK ACCOUNT RIGHT GO TO WWW.IRS.GOV/EFILE AND WWW.FMS.TREAS.GOV/EFTWWW.MILITARYONESOUR.CE.COM HAS FREE FEDERAL AND STATE TAXPREPARATION AND FILING. LOG ON OR CALL 1-800-342-9647 TODAY!</p> <p>JUST GET MARRIED? HAVE A BABY? SHARE THE GOOD NEWS WITH YOUR PERSONNEL OFFICE, THEY'LL MAKE SURE YOU GET PAID RIGHT</p> <p>FINANCIAL READINESS CAMPAIGN, YOU'RE ENCOURAGED TO PARTICIPATE IN MILITARY SAVES MONTH WWW.MILITARYSAVES.ORG. START SMALL. THINK BIG.</p> <p>MEMBER'S SGLI COVERAGE AMOUNT IS \$400,000 BAH BASED ON SINGLE, ZIP 23511 BANK XYZ CREDIT UNION ALLOT - XYZ CREDIT UNION = 300.00 ALLOT - COMB FIN CAMPAIGN = 20.00</p>																			

WWW.DOD.MIL/DFAS

DFAS Form 702, Jan 02

Note: Areas blocked out with XXXX for training purposes

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Role Play: Morgan Wayne

Case Study 2- Deployment Navy LES



DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT																					
ID	NAME (Last, First, MI)			SOC SEC NO.	GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADSN/DSSN	PERIOD COVERED										
	WAYNE, MORGAN			****XX	E4	XXXXXX	3	XXXXX	NAVY	XXXX	1-30 JANUARY 2020										
ENTITLEMENTS				DEDUCTIONS				ALLOTMENTS				SUMMARY									
Type	Amount			Type	Amount			Type	Amount			+Amt Fwd									
A	Base Pay	2507.00			FEDERAL TAXES	115.70			PPV	1599.00			+Tot Ent 4478.71								
B	BAS	372.71			FICA-SOC SECURITY	155.44			ALLOTMENT SAVINGS	300.00			-Tot Ded 1505.48								
C	BAH	1599.00			FICA-MEDICARE	36.35			COMB FED CAMPAIGN	20.00			-Tot Allt 1930.6								
D					SGLI	25.00			TRICARE DENTAL	11.60			=Net Amt 1042.63								
E					FSGLI	4.50							-Cr Fwd .00								
F					AFRH	0.50							=EOM Pay 1042.63								
G					ROTH TSP	125.36															
H					MID MONTH-PAY	1042.63															
I																					
J																					
K																					
L																					
M																					
N																					
O																					
TOTAL				4478.71				1505.48				1930.6									
LEAVE	BF Bal	Ermd	Used	CR Bal	ETS Bal	Lv Lost	Lv Paid	Use/Lose	FED TAXES	Wage Period	Wage YTD	M/S	Ex	Add'l Tax	Tax YTD						
	13.0	2.5	6	9.5	79.5	.0	40.0	.0		2507.00	2507.00	M	1	.00	115.70						
FICA TAXES	Wage Period	Soc Wage YTD			Soc Tax YTD		Med Wages YTD		Med Tax YTD	STATE TAXES	St	Wage Period	Wage YTD	M/S	Ex	Tax YTD					
	2507.00	2507.00			155.44		2507.00		36.35		FL	2507.00	2507.00	N	1	.00					
PAY DATA	BAQ Type	BAQ Depn	VHA Zip	Rent Amt	Share	Stat		JFTR	Depns	2D JFTR		BAS Type	Charity YTD	TPC	PACIDN						
	W/DEP		23511	.00	1	R			1				20.00								
TRADITIONAL PLAN (TSP)	Base Pay Rate	Base Pay Current		Spec Pay Rate		Spec Pay Current		Inc Pay Rate	Inc Pay Current		Bonus Pay Rate	Bonus Pay Current									
	0	0		0		.00		0	.00		0	.00									
ROTH PLAN	Base Pay Rate	Base Pay Current		Spec Pay Rate		Spec Pay Current		Inc Pay Rate	Inc Pay Current		Bonus Pay Rate	Bonus Pay Current									
	5	125.36		0		.00		0	.00		0	.00									
CM AGCY CONTR	AGCY-AUTO			ACG-MATCH																	
	25.07			100.28																	
CONTRIBUTIONS TOTALS	TSP YTD Deductions			YTD TSP Deferred		YTD TSP Exempt		YTD ROTH	YTD TSP AGCY-AUTO		YTD TSP AGCY-MATCH										
	125.36			.00		.00		125.36	25.07		100.28										
REMARKS:																					
YTD ENTITLE 4478.71						YTD DEDUCT 1505.48															
<p>IF TSP ELECTION AMT EXCEEDS NET AMT DUE, TSP WILL NOT BE DEDUCTED</p> <p>- YOUR 2019 FEDERAL AND STATE INCOME TAXES ARE DUE FOR FREE TAX ASSISTANCE AND ELECTRONIC FILING, TAKE YOUR W-2 FORM TO YOUR INSTALLATION TAX ASSISTANCE CENTER OR SUPPORTING LEGAL ASSISTANCE OFFICE</p> <p>DON'T DELAY-FILE TODAY GET YOUR TAX REFUND IN LESS THAN HALF THE TIME BY USING E-FILE WITH DIRECT DEPOSIT TO YOUR BANK ACCOUNT GO TO WWW.IRS.GOV/EFILE AND WWW.FMS.TREAS.GOV/EFT</p> <p>WWW.MILITARYONESOURCE.COM HAS FREE FEDERAL AND STATE TAX PREPARATION AND FILING. LOG ON OR CALL 1-800-342-9647 TODAY!</p> <p>JUST GET MARRIED? HAVE A BABY? SHARE THE GOOD NEWS WITH YOUR PERSONNEL OFFICE, THEY'LL MAKE SURE YOU GET PAID RIGHT</p>									<p>FINANCIAL READINESS CAMPAIGN, YOU'RE ENCOURAGED TO PARTICIPATE IN MILITARY SAVES MONTH WWW.MILITARYSAVES.ORG, START SMALL. THINK BIG.</p> <p>SEA DUTY TIME 00/00/00</p> <p>MEMBER'S SGLI COVERAGE AMOUNT IS \$400,000</p> <p>BAH BASED ON DEPENDENTS, ZIP 23511</p> <p>BANK XYZ CREDIT UNION</p> <p>ALLOT - XYZ CREDIT UNION = 300.00</p> <p>ALLOT - COMB FIN CAMPAIGN = 20.00</p>												

WWW.DOD.MIL/DFAS

DFAS Form 702, Jan 02

Note: Areas blocked out with XXXX for training purposes

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Role Play: Morgan Wayne

Case Study 2- Deployment USCG Payslip



U.S. Department of Homeland Security U.S. Coast Guard CG-5209-ACT (Rev 01/2015)		United States Coast Guard / NOAA Active and Reserve Statement of Semi-Monthly Income																									
COMMANDING OFFICER (CCB) COAST GUARD PPC 444 SE QUINCY ST TOPEKA, KS 66683-3591 PHONE 1-866-772-8724		Pay Group: USCG Active Duty Pay Begin Date: 2020-01-16 Pay End Date: 2020-01-30	Member DOB: XXXX-XX-XX Spouse DOB: XXXX-XX-XX Youngest Child DOB:																								
Morgan Wayne 123 Main Street Any Town, ST 23511		Employee ID: 549336 Rank: PO3 Pay Grade: E4 Department: USCG HQ Retirement Plan: Blended	TAX DATA: <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Federal</td> <td style="text-align: center;">FL</td> <td style="text-align: center;">State</td> </tr> <tr> <td>Marital Status: Married</td> <td></td> <td style="text-align: center;">N</td> </tr> <tr> <td>Allowances: 1</td> <td></td> <td style="text-align: center;">0</td> </tr> <tr> <td>Addl. Percent: 0</td> <td></td> <td style="text-align: center;">0</td> </tr> <tr> <td>Addl. Amount: 0</td> <td></td> <td style="text-align: center;">0</td> </tr> </table>		Federal	FL	State	Marital Status: Married		N	Allowances: 1		0	Addl. Percent: 0		0	Addl. Amount: 0		0								
Federal	FL	State																									
Marital Status: Married		N																									
Allowances: 1		0																									
Addl. Percent: 0		0																									
Addl. Amount: 0		0																									
EARNINGS			TAXES																								
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Description</u></th> <th style="text-align: right;"><u>Current</u></th> </tr> </thead> <tbody> <tr> <td>BAS-ENL</td> <td style="text-align: right;">186.36</td> </tr> <tr> <td>BASIC PAY</td> <td style="text-align: right;">1253.50</td> </tr> </tbody> </table>		<u>Description</u>	<u>Current</u>	BAS-ENL	186.36	BASIC PAY	1253.50	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Description</u></th> <th style="text-align: right;"><u>Current</u></th> <th style="text-align: right;"><u>YTD</u></th> </tr> </thead> <tbody> <tr> <td>FICA</td> <td style="text-align: right;">85.90</td> <td style="text-align: right;">191.80</td> </tr> <tr> <td>FITW</td> <td style="text-align: right;">57.85</td> <td style="text-align: right;">115.70</td> </tr> </tbody> </table>			<u>Description</u>	<u>Current</u>	<u>YTD</u>	FICA	85.90	191.80	FITW	57.85	115.70								
<u>Description</u>	<u>Current</u>																										
BAS-ENL	186.36																										
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FICA	85.90	191.80																									
FITW	57.85	115.70																									
TOTAL:		1439.86	TOTAL:																								
			153.75	307.5																							
DEDUCTIONS		ALLOTMENTS																									
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DFC	10.00																										
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TRICARE DENTAL	5.80																										
TOTAL:		77.68	TOTAL:																								
			165.8																								
	OASDI WAGES	MEDICARE WAGES	FED TAXABLE GROSS	STATE TAXABLE GROSS	NET PAY																						
Current	1253.50	1253.50	1253.50	0.00	1042.66																						
YTD	2507.00	2507.00	2507.00	0.00	2085.28																						
LEAVE SUMMARY																											
<table style="width: 100%; border-collapse: collapse;"> <tr> <td>Begin Regular Leave Balance+</td> <td style="text-align: right;">13.0</td> </tr> <tr> <td>Regular Leave Earned</td> <td style="text-align: right;">2.5</td> </tr> <tr> <td>- Regular Lave Used</td> <td style="text-align: right;">6.0</td> </tr> <tr> <td>- Regular Leave Lost</td> <td style="text-align: right;">0.0</td> </tr> <tr> <td>- Regular Leave Sold</td> <td style="text-align: right;">0.0</td> </tr> <tr> <td colspan="2"><hr/></td> </tr> <tr> <td>End Regular Leave Balance</td> <td style="text-align: right;">9.5</td> </tr> <tr> <td>End Reserve Leave Balance</td> <td style="text-align: right;">0.0</td> </tr> <tr> <td>End Combat Exempt Balance</td> <td style="text-align: right;">0.0</td> </tr> <tr> <td>End Special Leave Carryover Balance</td> <td style="text-align: right;">0.0</td> </tr> <tr> <td>Regular Leave Sold (Career-to-date)</td> <td style="text-align: right;">0.0</td> </tr> </table>						Begin Regular Leave Balance+	13.0	Regular Leave Earned	2.5	- Regular Lave Used	6.0	- Regular Leave Lost	0.0	- Regular Leave Sold	0.0	<hr/>		End Regular Leave Balance	9.5	End Reserve Leave Balance	0.0	End Combat Exempt Balance	0.0	End Special Leave Carryover Balance	0.0	Regular Leave Sold (Career-to-date)	0.0
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NET PAY DISTRIBUTION																											
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<u>Account Type</u>	<u>Account Number</u>	<u>Deposit Amount</u>																									
Checking	*****12345	1042.66																									
TOTAL:					1042.66																						

** Pay records are computer matched with other federal government and benefit records for debt purposes. **

REMARKS:

- YOU CAN REDUCE YOUR TAXABLE INCOME, AS WELL AS SET ASIDE FUNDS FOR RETIREMENT, BY PARTICIPATING IN THE THRIFT SAVINGS PLAN (TSP). FOR INFO ON TSP SEE HTTP://WWW.USCG.MIL/PPC/TSP.ASP
- CUMULATIVE SEA DUTY AS OF XX-XXX-20 IS 0 YEARS 0 MONTHS 0 DAYS
- ROTH TSP ELECTION 5% BASIC PAY 0% SPECIAL PAY 0% BONUS 0% INCENTIVE PAY
- YTD AUTOMATIC 1% AGENCY CONTRIBUTION IS \$12.54.
- YTD AGENCY MATCHING CONTRIBUTION IS \$50.14.
- CURRENT AUTOMATIC 1% AGENCY CONTRIBUTION IS \$12.54.
- CURRENT AGENCY MATCHING CONTRIBUTION IS \$50.14.

This Payslip is a hypothetical situation for training purposes. It is provided solely for the Command Financial Specialist Course.

Role Play: Morgan Wayne

Case Study 2-Deployment USMC LES



A ID INFO		1 NAME (LAST, FIRST, MI) WAYNE, MORGAN		2 SSN	3 RANK CPL	4 SERV USMC	5 PLT CODE	6 DATE PREP 20200122	7 PRD COVERED 1-31 JAN	8 PEBD XXXX0301	9 YRS 3	10 EAS 20220301	11 ECC 20220228	12 MCC MCC-RUC 00540	
B FORECAST AMOUNTS		13 DATE 20200215	AMOUNT \$1,042.64	14 DATE 20200228	AMOUNT \$1,042.64	C SPLIT PAY	15 START DATE	16 AMOUNT 0.00	17 BALANCE 0.00	18 POE 12011	D. DIRECT DEPOSIT/EFT/ADDRESS NAVY FEDERAL CREDIT UNION PO BOX 3000 MERRIFIELD VA 22119-3000				
E LEAVE INFORMATION								F AVIATION PAY INFORMATION							
19 LV BF 13.0	20 EARNED 2.5	21 USED 6.0	22 EXCESS .0	23 BAL 9.5	24 MAX ACCRUAL 60.0	25 LOST .0	26 SOLD AS OF 0.000000	27 CBT LV BAL .0	28 ASEED 000000	29 DIFOP TOTAL YRS MO	30 PRIOR DIFOP START	31 PRIOR DIFOP STOP	32 OPFLY GATE INFORMATION 0000		
G TAX INFORMATION										H. RIGHTS OF MARINES INDEBTED TO THE GOVERNMENT YOU HAVE THE RIGHT TO:					
33 STATE TAX			34 FEDERAL TAX			35 FICA (SOCIAL SECURITY TAX)			-INSPECT AND COPY RECORDS PERTAINING TO DEBT -QUESTION VALIDITY OF A DEBT AND SUBMIT REFUTING EVIDENCE -NEGOTIATE A REPAYMENT SCHEDULE -REQUEST A WAIVER OF DEBT MORE INFORMATION ABOUT YOUR RIGHTS CAN BE OBTAINED FROM YOUR COMMANDING OFFICER VIA YOUR CHAIN OF COMMAND						
STATE CODE	FL	EXEMPTIONS	M 01			SSEC WAGES THIS PRD			\$2,507.00						
EXEMPTIONS	S 00	WAGES THIS PRD	\$2,507.00			SSEC WAGES YTD			\$2,507.00						
WAGES THIS PRD		PRD	\$2,507.00			SSEC TAX YTD			\$155.44						
WAGES YTD		WAGES YTD	\$2,507.00			MEDICARE WAGES THIS PRD			\$2,507.00						
STATE TAX YTD		FED TAX YTD	\$115.70			MEDICARE WAGES YTD			\$2,507.00						
						MEDICARE TAX YTD			\$36.35						
I ADDITIONAL BAH INFORMATION						J CAREER SEA PAY			K EDUCATION DEDUCTION			L ADMIN INFO			
36	37 BAH ZIP 23511	38	39	40	41	42	43 DATE TOTAL CAREER SEA SVC 00000000 00 YRS 00 MO			44 TYPE MGB	45 MONTHLY AMT .00	46 TOTAL \$0.00	47 PAY STATUS 00000		
M RESERVE DRILL INFORMATION						N RESERVE RETIREMENT INFORMATION						48 PAY GROUP 00013	49 CRA DATE 20200301		
52 REG	53 REG FYTD	54 REG ANNYTD	55 ADD	56 ADD FYTD	57 ADD ANNYTD	58 BF ANNYTD	59 ACDU THIS PRD	60 DRILL THIS PRD	61 OTHER THIS PRD	62 MBR THIS PRD	63 END BAL ANNYTD	64 TOTAL SAT YRS	65 TOTAL RET PTS	50 RESERVE ECC	51 DSSN 6102
66 AFADBD XXXX0301		67 DEAF XXXX0301		68 TSP TAX DEFERRED \$0.00		69 TSP TAX EXEMPT \$00.00		70 TSP ROTH \$125.35		71					

REMARKS:

BROUGHT FWD	0.00		
		ENTITLEMENTS	
BASIC PAY	2507.00	START 20200101 AMOUNT 2507.00	
BAH W/DEP	1599.00	TAXABLE FOR FITW,SITW & FICA	
BAS (MONTHLY)	372.71		
		TOTAL	
	4478.71		
		DEDUCTIONS	
FITW (FED TAX)	115.70		
SOCIAL SECURITY	155.43		
MEDICARE	36.35		
SITW (STATE TAX)	0.00		
PPV HOUSING	1599.00		
TSP ROTH	125.35		
SGLI \$400,000	24.00		
SPOUSE SGLI	4.50		
TSGLI	1.00		
TRICARE DENTAL	11.60		
USN/MC RET HOME	0.50		
CHARITY ALLOTMENT	20.00	COMBINED FEDERAL CAMPAIGN	
SAVINGS ALLOTMENT	300.00	NAVY FEDERAL CREDIT UNION	
		TOTAL	2393.43
		PAYMENTS	
REGULAR PAYMENT	1042.64	DATE	DSSN
REGULAR PAYMENT	1042.64	20200115	6102
		20200131	6102
		TOTAL	2085.28
		BENEFITS PAID BY THE MARINE	
		CORPS FOR YOU	
TSP AUTO	25.07	25.07	
TSP MATCHING	100.28	100.28	
		CARRIED FORWARD	0.00

MBR IS ENTITLED TO CONUS COLA. COMPUTED AMT IS: .00
 TAX TIME IS COMING. VERIFY YOUR TAX INFO AND RECEIVE STATEMENTS VIA MYPAY.

Case Study 3



Role Play: Morgan Wayne

Case Study 3-Welcoming Your First Child Navy LES



DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT																					
ID	NAME (Last, First, MI)			SOC SEC NO.	GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADSN/DSSN	PERIOD COVERED										
	WAYNE, MORGAN			****X	E5	XXXXXX	4	XXXXX	NAVY	XXXX	1-30 JANUARY 2020										
ENTITLEMENTS				DEDUCTIONS				ALLOTMENTS				SUMMARY									
Type	Amount			Type	Amount			Type	Amount			+Amt Fwd									
A	Base Pay	2891.40			FEDERAL TAXES	161.14			PPV	1641.00			+Tot Ent 4975.11								
B	BAS	372.71			FICA-SOC SECURITY	179.27			ALLOTMENTS SAVINGS	300.00			-Tot Ded 1808.62								
C	BAH	1641.00			FICA-MEDICARE	41.93			COMB FED CAMPAIGN	20.00			-Tot Allt 1972.6								
D	Sea Pay	70.00			SGLI	25.00			TRICARE DENTAL	11.60			=Net Amt 1193.89								
E					FSGLI	4.50							-Cr Fwd .00								
F					AFRH	0.50							=EOM Pay 1193.89								
G					ROTH TSP	202.40															
H					MID MONTH-PAY	1193.88															
I																					
J																					
K																					
L																					
M																					
N																					
O																					
TOTAL				4975.11				1808.62				1972.6									
LEAVE	BF Bal	Ermd	Used	CR Bal	ETS Bal	Lv Lost	Lv Paid	Use/Lose	FED TAXES	Wage Period	Wage YTD	M/S	Ex	Add'l Tax	Tax YTD						
	13.0	2.5	6	9.5	79.5	.0	40.0	.0		2961.40	2,961.40	M	1	.00	161.14						
FICA TAXES	Wage Period	Soc Wage YTD			Soc Tax YTD		Med Wages YTD		Med Tax YTD	STATE TAXES	St	Wage Period	Wage YTD	M/S	Ex	Tax YTD					
	2891.40	2891.40			179.27		2891.40		41.93		FL	2961.40	2,961.40	M	1	.00					
PAY DATA	BAQ Type	BAQ Depn	VHA Zip	Rent Amt	Share	Stat		JFTR	Depns	2D JFTR		BAS Type	Charity YTD	TPC	PACIDN						
	W/DEP		23511	.00	1	R			1				20.00								
TRADITIONAL PLAN (TSP)	Base Pay Rate	Base Pay Current		Spec Pay Rate		Spec Pay Current		Inc Pay Rate	Inc Pay Current		Bonus Pay Rate	Bonus Pay Current									
	0	0		0		.00		0	.00		0	.00									
ROTH PLAN	Base Pay Rate	Base Pay Current		Spec Pay Rate		Spec Pay Current		Inc Pay Rate	Inc Pay Current		Bonus Pay Rate	Bonus Pay Current									
	7	202.40		0		.00		0	.00		0	.00									
CM AGCY CONTR	AGCY-AUTO			ACG-MATCH																	
	28.91			115.66																	
CONTRIBUTIONS TOTALS	TSP YTD Deductions			YTD TSP Deferred	YTD TSP Exempt		YTD ROTH	YTD TSP AGCY-AUTO		YTD TSP AGCY-MATCH											
	202.40			.00	.00		202.40	28.91		115.66											
REMARKS:	YTD ENTITLE 4975.11				YTD DEDUCT 2200.79																
<p>IF TSP ELECTION AMT EXCEEDS NET AMT DUE, TSP WILL NOT BE DEDUCTED - YOUR 2019 FEDERAL AND STATE INCOME TAXES ARE DUE FOR FREE TAX ASSISTANCE AND ELECTRONIC FILING, TAKE YOUR W-2 FORM TO YOUR INSTALLATION TAX ASSISTANCE CENTER OR SUPPORTING LEGAL ASSISTANCE OFFICE DON'T DELAY-FILE TODAY GET YOUR TAX REFUND IN LESS THAN HALF THE TIME BY USING E-FILE WITH DIRECT DEPOSIT TO YOUR BANK ACCOUNT GO TO WWW.IRS.GOV/EFILE AND WWW.FMS.TREAS.GOV/EFT WWW.MILITARYONESOURCE.COM HAS FREE FEDERAL AND STATE TAX PREPARATION AND FILING. LOG ON OR CALL 1-800-342-9647 TODAY! JUST GET MARRIED? HAVE A BABY? SHARE THE GOOD NEWS WITH YOUR PERSONNEL OFFICE, THEY'LL MAKE SURE YOU GET PAID RIGHT</p> <p>FINANCIAL READINESS CAMPAIGN, YOU'RE ENCOURAGED TO PARTICIPATE IN MILITARY SAVES MONTH WWW.MILITARYSAVES.ORG, START SMALL. THINK BIG.</p> <p>SEA DUTY TIME 00/00/00 MEMBER'S SGLI COVERAGE AMOUNT IS \$400,000 BAH BASED ON DEPENDENTS, ZIP 23511 BANK XYZ CREDIT UNION ALLOT - XYZ CREDIT UNION = 300.00 ALLOT - COMB FIN CAMPAIGN = 20.00</p>																					

WWW.DOD.MIL/DFAS

DFAS Form 702, Jan 02

Note: Areas blocked out with XXXX for training purposes

This Payslip is a hypothetical situation for training purposes. It is provided solely for the Command Financial Specialist Course.

Role Play: Morgan Wayne

Case Study 3-Welcoming Your First Child USCG Payslip



U.S. Department of Homeland Security U.S. Coast Guard CG-5209-ACT (Rev 01/2015)		United States Coast Guard / NOAA Active and Reserve Statement of Semi-Monthly Income																							
COMMANDING OFFICER (CCB) COAST GUARD PPC 444 SE QUINCY ST TOPEKA, KS 66683-3591 PHONE 1-866-772-8724		Pay Group: USCG Active Duty Pay Begin Date: 2020-01-16 Pay End Date: 2020-01-30		Member DOB: XXXX-XX-XX Spouse DOB: XXXX-XX-XX Youngest Child DOB:																					
Morgan Wayne 123 Main Street Any Town, ST 23511		Employee ID: 549336 Rank: PO2 Pay Grade: E5 Department: USCG HQ Retirement Plan: Blended		TAX DATA: <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;"></td> <td style="text-align: center;">Federal</td> <td style="text-align: center;">FL</td> <td style="text-align: center;">State</td> </tr> <tr> <td>Marital Status:</td> <td style="text-align: center;">Married</td> <td></td> <td style="text-align: center;">N</td> </tr> <tr> <td>Allowances:</td> <td style="text-align: center;">1</td> <td></td> <td style="text-align: center;">0</td> </tr> <tr> <td>Addl. Percent:</td> <td style="text-align: center;">0</td> <td></td> <td style="text-align: center;">0</td> </tr> <tr> <td>Addl. Amount:</td> <td style="text-align: center;">0</td> <td></td> <td style="text-align: center;">0</td> </tr> </table>			Federal	FL	State	Marital Status:	Married		N	Allowances:	1		0	Addl. Percent:	0		0	Addl. Amount:	0		0
	Federal	FL	State																						
Marital Status:	Married		N																						
Allowances:	1		0																						
Addl. Percent:	0		0																						
Addl. Amount:	0		0																						
EARNINGS				TAXES																					
Description		Current		Description																					
				Current																					
				YTD																					
DEP		820.50		FICA																					
BAS-ENL		186.96		110.60																					
BASIC PAY		1445.70		221.20																					
				FITW																					
				77.07																					
				154.14																					
TOTAL:				2452.56																					
TOTAL:				187.67																					
TOTAL:				375.34																					
DEDUCTIONS			ALLOTMENTS																						
Description			Description																						
Current			Current																						
AFRH			DFC																						
0.25			10.00																						
SGLI 8			SAVINGS																						
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0.50			5.80																						
FSGLI																									
2.25																									
ROTH TSP																									
101.20																									
TOTAL:			TOTAL:																						
116.2			165.8																						
		OASDI WAGES		MEDICARE WAGES																					
Current		1445.70		1445.70																					
YTD		2891.40		2891.40																					
		FED TAXABLE GROSS		STATE TAXABLE GROSS																					
		1445.70		0.00																					
		2891.40		0.00																					
		NET PAY		1162.39																					
		2324.77																							
LEAVE SUMMARY			NET PAY DISTRIBUTION																						
Begin Regular Leave Balance+			Account Type																						
13.0			Account Number																						
Regular Leave Earned			Deposit Amount																						
2.5			Checking																						
- Regular Lave Used			*****12345																						
6.0			1162.39																						
- Regular Leave Lost																									
0.0																									
- Regular Leave Sold																									
0.0																									
End Regular Leave Balance																									
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End Reserve Leave Balance																									
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End Combat Exempt Balance																									
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End Special Leave Carryover Balance																									
0.0																									
Regular Leave Sold (Career-to-date)																									
0.0																									
TOTAL:			TOTAL:																						
			1162.39																						

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- CUMULATIVE SEA DUTY AS OF XX-XXX-20 IS 0 YEARS 0 MONTHS 0 DAYS
- ROTH TSP ELECTION 7% BASIC PAY 0% SPECIAL PAY 0% BONUS 0% INCENTIVE PAY
- YTD AUTOMATIC 1% AGENCY CONTRIBUTION IS \$28.91.
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Role Play: Morgan Wayne

Case Study 3-Welcoming Your First Child USMC LES



A ID INFO	1 NAME (LAST, FIRST, MI) WAYNE, MORGAN			2 SSN	3 RANK SGT	4 SERV USMC	5 PLT CODE		6 DATE PREP 20200122	7 PRD COVERED 1-31 JAN	8 PEBD XXXX0301	9 YRS 1	10 EAS 20220301	11 ECC 20220228	12 MCC MCC-RUC 00540
B FORECAST AMOUNTS	13 DATE 20200215	AMOUNT \$1,162.38	14 DATE 10100228	AMOUNT \$1,162.39	C SPLIT PAY	15 START DATE		16 AMOUNT 0.00	17 BALANCE 0.00	18 POE 12011	D. DIRECT DEPOSIT/EFT/ADDRESS NAVY FEDERAL CREDIT UNION PO BOX 3000 MERRIFIELD VA 22119-300014				
E LEAVE INFORMATION										F AVIATION PAY INFORMATION					
19 LV BF 13.0	20 EARNED 2.5	21 USED 6.0	22 EXCESS .0	23 BAL 9.5	24 MAX ACCRUAL 60.0	25 LOST .0	26 SOLD AS OF 0.000000	27 CBT LV BAL .0	28 ASEED 000000	29 DIFOP TOTAL YRS MO	30 PRIOR DIFOP START	31 PRIOR DIFOP STOP	32 OPFLY GATE INFORMATION 0000		
G TAX INFORMATION										H. RIGHTS OF MARINES INDEBTED TO THE GOVERNMENT YOU HAVE THE RIGHT TO: -INSPECT AND COPY RECORDS PERTAINING TO DEBT -QUESTION VALIDITY OF A DEBT AND SUBMIT REFUTING EVIDENCE -NEGOTIATE A REPAYMENT SCHEDULE -REQUEST A WAIVER OF DEBT MORE INFORMATION ABOUT YOUR RIGHTS CAN BE OBTAINED FROM YOUR COMMANDING OFFICER VIA YOUR CHAIN OF COMMAND					
33 STATE TAX			34 FEDERAL TAX			35 FICA (SOCIAL SECURITY TAX)									
STATE CODE FL			EXEMPTIONS M 01			SSEC WAGES THIS PRD \$2,891.40									
EXEMPTIONS S 00			WAGES THIS PRD \$2,891.40			SSEC WAGES YTD \$2,891.40									
WAGES THIS PRD \$2,891.40			PRD WAGES YTD \$2,894.40			SSEC TAX YTD \$179.27									
WAGES YTD \$2,891.40			WAGES YTD \$2,894.40			MEDICARE WAGES THIS PRD \$2,891.40									
STATE TAX YTD \$0.00			FED TAX YTD 154.14			MEDICARE WAGES YTD \$2,891.40									
						MEDICARE TAX YTD \$41.93									
I ADDITIONAL BAH INFORMATION										J CAREER SEA PAY		K EDUCATION DEDUCTION		L ADMIN INFO	
36	37 BAH ZIP 23511	38	39	40	41	42	43 DATE TOTAL CAREER SEA SVC 00000000 00 YRS 00 MO				44 TYPE MGIB	45 MONTHLY AMT .00	46 TOTAL \$0.00	47 PAY STATUS 00000	
M RESERVE DRILL INFORMATION										N RESERVE RETIREMENT INFORMATION				48 PAY GROUP 00013	49 CRA DATE 20200301
52 REG	53 REG FYTD	54 REG ANNYTD	55 ADD	56 ADD FYTD	57 ADD ANNYTD	58 BF ANNYTD	59 ACDU THIS PRD	60 DRILL THIS PRD	61 OTHER THIS PRD	62 MBR THIS PRD	63 END BAL ANNYTD	64 TOTAL SAT YRS	65 TOTAL RET PTS	50 RESERVE ECC	51 DSSN 6102
66 AFADBD XXXX0301		67 DEAF XXXX0301		68 TSP TAX DEFERRED \$0.00		69 TSP TAX EXEMPT \$00.00		70 TSP ROTH \$202.40		71					

REMARKS:

BROUGHT FWD		0.00	
ENTITLEMENTS			
BASIC PAY		2891.40	
BAH W/DEP		1641.00	
BAS (MONTHLY)		372.71	
TOTAL		4905.11	
DEDUCTIONS			
FITW (FED TAX)		154.14	
SOCIAL SECURITY		179.27	
MEDICARE		41.93	
SITW (STATE TAX)		0.00	
PPV HOUSING		1641.00	
TSP ROTH		202.40	
SGLI \$400,000		24.00	
SPOUSE SGLI		4.50	
TSGLI		1.00	
TRICARE DENTAL		11.60	
USN/MC RET HOME		0.50	
CHARITY ALLOTMENT		20.00	
SAVINGS ALLOTMENT		300.00	
TOTAL		2377.94	
PAYMENTS			
		DATE	
REGULAR PAYMENT		20200115	
REGULAR PAYMENT		20200131	
TOTAL		2324.77	
BENEFITS PAID BY THE MARINE CORPS FOR YOU			
		CURRENT	
		YTD	
TSP AUTO		28.91	
TSP MATCHING		115.66	
		28.91	
		115.66	
TOTAL		2324.77	
CARRIED FORWARD			

MBR IS ENTITLED TO CONUS COLA. COMPUTED AMT IS: .00
 TAX TIME IS COMING. VERIFY YOUR TAX INFO AND RECEIVE STATEMENTS VIA MYPAY.

This Leave and Earnings Statement is a hypothetical situation for training purposes. It is provided solely for the Command Financial Specialist Course.

Case Study 4



Role Play: Morgan Wayne

Case Study 4- Continuation Pay USCG Payslip



U.S. Department of Homeland Security U.S. Coast Guard CG-5209-ACT (Rev 01/2015)		United States Coast Guard / NOAA Active and Reserve Statement of Semi-Monthly Income																																			
COMMANDING OFFICER (CCB) COAST GUARD PPC 444 SE QUINCY ST TOPEKA, KS 66683-3591 PHONE 1-866-772-8724		Pay Group: USCG Active Duty Pay Begin Date: 2020-01-16 Pay End Date: 2020-01-30	Member DOB: XXXX-XX-XX Spouse DOB: XXXX-XX-XX Youngest Child DOB:																																		
Morgan Wayne 123 Main Street Any Town, ST 23511		Employee ID: 549336 Rank: PO1 Pay Grade: E6 Department: USCG HQ Retirement Plan: Blended	TAX DATA: <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;"></td> <td style="text-align: center;">Federal</td> <td style="text-align: center;">FL</td> <td style="text-align: center;">State</td> </tr> <tr> <td>Marital Status:</td> <td style="text-align: center;">Married</td> <td></td> <td style="text-align: center;">N</td> </tr> <tr> <td>Allowances:</td> <td style="text-align: center;">4</td> <td></td> <td style="text-align: center;">0</td> </tr> <tr> <td>Addl. Percent:</td> <td style="text-align: center;">0</td> <td></td> <td style="text-align: center;">0</td> </tr> <tr> <td>Addl. Amount:</td> <td style="text-align: center;">0</td> <td></td> <td style="text-align: center;">0</td> </tr> </table>			Federal	FL	State	Marital Status:	Married		N	Allowances:	4		0	Addl. Percent:	0		0	Addl. Amount:	0		0													
	Federal	FL	State																																		
Marital Status:	Married		N																																		
Allowances:	4		0																																		
Addl. Percent:	0		0																																		
Addl. Amount:	0		0																																		
EARNINGS			TAXES																																		
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FICA	144.19	288.39																																			
FITW	67.24	134.48																																			
TOTAL:		2071.26	211.43	422.87																																	
DEDUCTIONS		ALLOTMENTS																																			
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Description</u></th> <th style="text-align: right;"><u>Current</u></th> </tr> </thead> <tbody> <tr> <td>AFRH</td> <td style="text-align: right;">0.25</td> </tr> <tr> <td>SGLI 8</td> <td style="text-align: right;">12.00</td> </tr> <tr> <td>TSGLI</td> <td style="text-align: right;">0.50</td> </tr> <tr> <td>FSGLI</td> <td style="text-align: right;">2.25</td> </tr> <tr> <td>ROTH TSP</td> <td style="text-align: right;">282.73</td> </tr> </tbody> </table>		<u>Description</u>	<u>Current</u>	AFRH	0.25	SGLI 8	12.00	TSGLI	0.50	FSGLI	2.25	ROTH TSP	282.73	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Description</u></th> <th style="text-align: right;"><u>Current</u></th> </tr> </thead> <tbody> <tr> <td>DFC</td> <td style="text-align: right;">10.00</td> </tr> <tr> <td>SAVINGS</td> <td style="text-align: right;">200.00</td> </tr> <tr> <td>TRICARE DENTAL</td> <td style="text-align: right;">15.07</td> </tr> </tbody> </table>			<u>Description</u>	<u>Current</u>	DFC	10.00	SAVINGS	200.00	TRICARE DENTAL	15.07													
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DFC	10.00																																				
SAVINGS	200.00																																				
TRICARE DENTAL	15.07																																				
TOTAL:		297.73	225.07																																		
OASDI WAGES		MEDICARE WAGES		FED TAXABLE GROSS		STATE TAXABLE GROSS		NET PAY																													
Current		1884.90		1884.90		0.00		1337.03																													
YTD		3769.80		3769.80		0.00		2674.02																													
LEAVE SUMMARY					NET PAY DISTRIBUTION																																
<table style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>Begin Regular Leave Balance+</td> <td style="text-align: right;">13.0</td> </tr> <tr> <td>Regular Leave Earned</td> <td style="text-align: right;">2.5</td> </tr> <tr> <td>- Regular Lave Used</td> <td style="text-align: right;">6.0</td> </tr> <tr> <td>- Regular Leave Lost</td> <td style="text-align: right;">0.0</td> </tr> <tr> <td>- Regular Leave Sold</td> <td style="text-align: right;">0.0</td> </tr> <tr> <td colspan="2"><hr/></td> </tr> <tr> <td>End Regular Leave Balance</td> <td style="text-align: right;">9.5</td> </tr> <tr> <td>End Reserve Leave Balance</td> <td style="text-align: right;">0.0</td> </tr> <tr> <td>End Combat Exempt Balance</td> <td style="text-align: right;">0.0</td> </tr> <tr> <td>End Special Leave Carryover Balance</td> <td style="text-align: right;">0.0</td> </tr> <tr> <td>Regular Leave Sold (Career-to-date)</td> <td style="text-align: right;">0.0</td> </tr> </tbody> </table>					Begin Regular Leave Balance+	13.0	Regular Leave Earned	2.5	- Regular Lave Used	6.0	- Regular Leave Lost	0.0	- Regular Leave Sold	0.0	<hr/>		End Regular Leave Balance	9.5	End Reserve Leave Balance	0.0	End Combat Exempt Balance	0.0	End Special Leave Carryover Balance	0.0	Regular Leave Sold (Career-to-date)	0.0	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Account Type</u></th> <th style="text-align: left;"><u>Account Number</u></th> <th style="text-align: right;"><u>Deposit Amount</u></th> </tr> </thead> <tbody> <tr> <td>Checking</td> <td>*****12345</td> <td style="text-align: right;">1337.03</td> </tr> </tbody> </table>					<u>Account Type</u>	<u>Account Number</u>	<u>Deposit Amount</u>	Checking	*****12345	1337.03
Begin Regular Leave Balance+	13.0																																				
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Checking	*****12345	1337.03																																			
TOTAL:					1337.03																																

** Pay records are computer matched with other federal government and benefit records for debt purposes. **

REMARKS:

- YOU CAN REDUCE YOUR TAXABLE INCOME, AS WELL AS SET ASIDE FUNDS FOR RETIREMENT, BY PARTICIPATING IN THE THRIFT SAVINGS PLAN (TSP). FOR INFO ON TSP SEE HTTP://WWW.USCG.MIL/PPC/TSP.ASP
- CUMULATIVE SEA DUTY AS OF XX-XXX-20 IS 0 YEARS 0 MONTHS 0 DAYS
- ROTH TSP ELECTION 15% BASIC PAY 0% SPECIAL PAY 0% BONUS 0% INCENTIVE PAY
- YTD AUTOMATIC 1% AGENCY CONTRIBUTION IS \$37.70.
- YTD AGENCY MATCHING CONTRIBUTION IS \$150.79.
- CURRENT AUTOMATIC 1% AGENCY CONTRIBUTION IS \$18.84.
- CURRENT AGENCY MATCHING CONTRIBUTION IS \$75.39.

This Payslip is a hypothetical situation for training purposes. It is provided solely for the Command Financial Specialist Course.

Role Play: Morgan Wayne

Case Study 4- Continuation Pay USMC LES



A ID INFO		1 NAME (LAST, FIRST, MI) WAYNE, MORGAN		2 SSN	3 RANK SSGT	4 SERV USMC	5 PLT CODE	6 DATE PREP 20200122	7 PRD COVERED 1-31 JAN	8 PEBD XXXX0301	9 YRS 10	10 EAS 20220301	11 ECC 20220228	12 MCC MCC-RUC 00540	
B FORECAST AMOUNTS		13 DATE 20200215	AMOUNT \$1,337.01	14 DATE 10100228	AMOUNT \$1,337.01	C SPLIT PAY	15 START DATE	16 AMOUNT 0.00	17 BALANCE 0.00	18 POE 12011	D. DIRECT DEPOSIT/EFT/ADDRESS NAVY FEDERAL CREDIT UNION PO BOX 3000 MERRIFIELD VA 22119-3000				
E LEAVE INFORMATION								F AVIATION PAY INFORMATION							
19 LV BF 13.0	20 EARNED 2.5	21 USED 6.0	22 EXCESS .0	23 BAL 9.5	24 MAX ACCRUAL 60.0	25 LOST .0	26 SOLD AS OF 0.000000	27 CBT LV BAL .0	28 ASEED 000000	29 DIFOP TOTAL YRS MO	30 PRIOR DIFOP START	31 PRIOR DIFOP STOP	32 OPFLY GATE INFORMATION 0000		
G TAX INFORMATION										H. RIGHTS OF MARINES INDEBTED TO THE GOVERNMENT YOU HAVE THE RIGHT TO: -INSPECT AND COPY RECORDS PERTAINING TO DEBT -QUESTION VALIDITY OF A DEBT AND SUBMIT REFUTING EVIDENCE -NEGOTIATE A REPAYMENT SCHEDULE -REQUEST A WAIVER OF DEBT MORE INFORMATION ABOUT YOUR RIGHTS CAN BE OBTAINED FROM YOUR COMMANDING OFFICER VIA YOUR CHAIN OF COMMAND					
33 STATE TAX			34 FEDERAL TAX			35 FICA (SOCIAL SECURITY TAX)									
STATE CODE		FL	EXEMPTIONS		M04	SSEC WAGES THIS PRD		\$3,769.80							
EXEMPTIONS		M04	WAGES THIS PRD		\$3,769.80	SSEC WAGES YTD		\$3,769.80							
WAGES THIS PRD		\$3,769.80	PRD		\$3,769.80	SSEC TAX YTD		\$233.73							
WAGES YTD		\$3,769.80	WAGES YTD		\$3,769.80	MEDICARE WAGES THIS PRD		\$3,769.80							
STATE TAX YTD		\$0.00	FED TAX YTD		\$134.48	MEDICARE WAGES YTD		\$3,769.80							
MEDICARE TAX YTD						MEDICARE TAX YTD		\$54.66							
I ADDITIONAL BAH INFORMATION								J CAREER SEA PAY			K EDUCATION DEDUCTION		L ADMIN INFO		
36	37 BAH ZIP 92136	38	39	40	41	42	43 DATE TOTAL CAREER SEA SVC 00000000 00 YRS 00 MO			44 TYPE MGBIB	45 MONTHLY AMT .00	46 TOTAL \$0.00	47 PAY STATUS 00000		
M RESERVE DRILL INFORMATION								N RESERVE RETIREMENT INFORMATION						48 PAY GROUP 00013	49 CRA DATE 20200301
52 REG	53 REG FYTD	54 REG ANNYTD	55 ADD	56 ADD FYTD	57 ADD ANNYTD	58 BF ANNYTD	59 ACDU THIS PRD	60 DRILL THIS PRD	61 OTHER THIS PRD	62 MBR THIS PRD	63 END BAL ANNYTD	64 TOTAL SAT YRS	65 TOTAL RET PTS	50 RESERVE ECC	51 DSSN 6102
66 AFADBD XXXX0301		67 DEAF XXXX0301		68 TSP TAX DEFERRED \$0.00		69 TSP TAX EXEMPT \$00.00		70 TSP ROTH \$565.47		71					

REMARKS:

BROUGHT FWD		0.00	
ENTITLEMENTS			
BASIC PAY	3769.80	START 20200101 AMOUNT \$3679.80	
BAH W/DEP	3114.00	TAXABLE FOR FITW, SITW & FICA	
BAS (MONTHLY)	372.71		
TOTAL		7256.51	
DEDUCTIONS			
FITW (FED TAX)	134.48		
SOCIAL SECURITY	233.73		
MEDICARE	54.66		
SITW (STATE TAX)	0.00		
PPV HOUSING	3114.00		
TSP ROTH	565.47		
SGLI \$400,000	565.47		
SPOUSE SGLI	4.50		
TSGLI	1.00		
TRICARE DENTAL	30.15		
USN/MC RET HOME	0.50		
CHARITY ALLOTMENT	20.00	NAVY FEDERAL CREDIT UNION	
SAVINGS ALLOTMENT	400.00	NAVY FEDERAL CREDIT UNION	
TOTAL		4558.49	
PAYMENTS			
REGULAR PAYMENT	1337.01	DATE 20200115	DSSN 6102
REGULAR PAYMENT	1337.01	DATE 20200131	DSSN 6102
TOTAL		2674.02	
BENEFITS PAID BY THE MARINE CORPS FOR YOU			
		CURRENT	YTD
TSP AUTO	37.70	37.70	
TSP MATCHING	150.79	150.79	
CARRIED FORWARD		0.00	

MBR IS ENTITLED TO CONUS COLA. COMPUTED AMT IS: .00
 TAX TIME IS COMING. VERIFY YOUR TAX INFO AND RECEIVE STATEMENTS VIA MYPAY.

This Leave and Earnings Statement is a hypothetical situation for training purposes. It is provided solely for the Command Financial Specialist Course.



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SCRA Housing Price Inflation Adjustment

Appendix G

SCRA Housing Price Inflation Adjustment



The SCRA Housing Price is adjusted yearly and is published in the Federal Register by the Department of Defense. The annual adjustment is generally announced in February. The Federal Register can be found here: <https://www.federalregister.gov/agencies/defense-department>

The housing price inflation adjustment effective as of January 1, 2020 was announced on January 24, 2020 and reads: “The Servicemembers Civil Relief Act, as codified at 50 U.S.C. App. 3951, prohibits a landlord from evicting a Service member (or the Service member’s family) from a residence during a period of military service, except by court order. The law as originally passed by Congress applied to dwellings with monthly rents of \$2,400 or less. The law requires the DoD to adjust this amount annually to reflect inflation and to publish the new amount in the Federal Register. Applying the inflation adjustment for 2019, the maximum monthly rental amount for 50 U.S.C. App. 3951(a)(1)(A)(ii) as of January 1, 2020, will be \$3,991.90.” The announcement made on January 24, 2020 can be found here: <https://www.federalregister.gov/documents/2020/01/24/2020-01202/publication-of-housing-price-inflation-adjustment>



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Governing Directives List

Appendix H

Governing Directives List

ISSUANCE	TITLE	ISSUANCE DATE
Legislative Guidance		
Public Law	Available at: https://www.govinfo.gov/	
101-510	Transition Assistance for Military Members (TAMP)	11/5/90
114-92	National Defense Authorization Act (NDAA)	11/25/15
115-874	Improvements to Transition Assistance Program	7/23/18
U.S. Code		
	Available at: https://uscode.house.gov/	
50 U.S.C. § 3901-4043	Servicemembers Civil Relief Act (SCRA)	
Code of Federal Regulations		
	Available at: https://www.ecfr.gov/	
32 CFR § 232	Limitations on Terms of Consumer Credit Extended to Service Members and Dependents (Military Lending Act)	
32 CFR § 112	Indebtedness of Military Personnel	
32 CFR § 113	Indebtedness Procedures of Military Personnel	
DoD Guidance		
DoD Instructions (DODI)	Available at: https://www.esd.whs.mil/dd/	
1332.35	Transition Assistance Program (TAP) for Military Personnel	9/26/19
1341.09	DoD Adoption Reimbursement Policy	7/5/16
1342.19	Family Care Plans	5/7/10
1342.22	Military Family Readiness	7/3/12
1344.07	Personal Commercial Solicitation on DOD Installations	3/30/06
1344.09	Indebtedness of Military Personnel	12/8/08
6400.05	New Parent Support Program	6/13/12
DTM 19-009	Touchpoint Training/Financial Education Action Point Training	8/13/19
Navy Guidance		
SECNAVINST	Available at: https://www.secnav.navy.mil/doni/default.aspx	
1740.4A	DoN Personal Financial Management (PFM) Education, Training, and Counseling Program	4/23/19
1740.2F	Solicitation and the Conduct of Personal Commercial Affairs on Department of the Navy Installations	6/18/19
1754.1B	Department of Navy Family Support Programs	9/27/05
5210.8F	DoN Records Management Program	3/29/19
5211.5F	DoN Privacy Act Program	5/20/19
5510.30C	DoN Personnel Security System	1/24/20
5510.35D	Nuclear Weapons Personnel Reliability Program (PRP)	7/31/19
Manual 5210.1	DoN Records Management Program Records Management Manual	9/23/19
Manual 5510.30	Department of the Navy Personnel Security Program	6/1/06

ISSUANCE	TITLE	ISSUANCE DATE
OPNAVINST	Available at: https://www.secnav.navy.mil/doni/default.aspx	
1300.14D	Suitability Screening for Overseas and Remote Duty Assignments	4/9/07
1500.22H	General Military Training (GMT) Program	9/3/15
1740.5D	United States Navy Personal Financial Management Program	10/24/17
1754.1B	Fleet and Family Support Center (FFSC) Programs	11/5/07
1900.2C	Transition Assistance Program	8/24/16

MILPERSMAN	Available at: https://www.public.navy.mil/bupers-npc/reference/Pages/default.aspx	
1741-020	SGLI	7/28/18
1741-030	FSGLI	3/15/16
1754-030	Support of Family Members	4/26/06
1770 series	Casualties and Survivor Benefits	various
5800-010	Paternity Complaints	8/22/02
7000-020	Indebtedness and Financial Responsibility of Members	4/4/06
7220 series	Disbursing	various

Marine Corps Guidance

Available at: https://www.marines.mil/News/Publications/ and https://www.marines.mil/Portals/1/Publication		
MCO 1700.37	Personal Financial Management Program	12/11/14
MCO 5800.16 CH-2	Legal Support and Administration Manual	6/19/20
MCO 5510.18 (series)	USMC Information and Personnel Security Program	1/30/17
MCO 5210.11 (series)	Marine Corps Records Management Program	4/7/15

Available at: <https://www.marines.mil/News/Messages/>

MARADMIN 346/20	Financial Education Action Point Training	6/15/20
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Army Guidance

Available at: https://armypubs.army.mil/ProductMaps/Pubform/ActiveInactiveRescSearch.aspx		
DoDI 1342.22	Military Family Readiness	7/3/12
AR 608-1	Army Community Service	10/19/17
AR 608-99	Family Support, Child Custody, and Paternity	10/29/03
Army Directive 2020-04	Enhanced Interim Financial Support	4/24/20
AR 380-67	Personal Security Program	1/24/14
32 CFR § 112	Indebtedness of Military Personnel	

ISSUANCE

TITLE

ISSUANCE
DATE**Coast Guard Guidance****Available at: <https://cg.portal.uscg.mil/library/directives/SitePages/directives.aspx>**

COMDTINST 1740.8 (series)	Coast Guard Personal Financial Management Program	4/2/15
COMDTINST 1740.3 (series)	Use of Non-Governmental Educational Material and Presenters	5/13/11
COMDTINST 1740.2 (series)	Commercial Solicitation Controls at Coast Guard Units	7/22/92
COMDTINST M7220.29 (series)	Coast Guard Pay Manual	11/6/19
COMDTINST M1600.2 (series)	Discipline and Conduct	10/29/18
COMDTINST M5520.12 (series)	Personnel Security and Suitability Program	3/18/10
COMDTINST 1900.2 (series)	Transition Assistance Program	4/17/03
COMDTINST 1754.9 (series)	Reimbursement of Adoption Expenses	6/6/12
COMDTINST 5801.4 (series)	Legal Assistance Program	2/17/17
COMDTINST 12500.3 (series)	Student Loan Repayment Program	7/22/11
COMDTINST M5212.12 (series)	Information and Life Cycle Management	6/4/12
COMDTINST M5370.8 (series)	Standards of Ethical Conduct	3/1/02

Air Force Guidance**Available at: <https://www.e-publishing.af.mil/>**

AFI 36-3009	Airman and Family Readiness Centers	5/10/19
AFI 36-2906	Personal Financial Responsibility	7/30/18



CFS

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Command Leadership and Indoctrination Briefs and Instructor Guides

Appendix I

Command Indoctrination Brief



I. INTRODUCTION

This presentation is designed to tell new command members clearly and concisely about the Command PFM program. Speaking at indoctrination allows you to introduce yourself and generate excitement about personal financial management issues. It may also meet some or all of the Touchpoint requirements for newly reporting personnel.

You will discuss your branch of service's PFM program, the role of the CFS, and how the CFS can help command members. You also can offer information on several PFM topics as a "teaser" to generate interest in PFM. The program concludes with an invitation to participate in the PFM program. As written below, this brief should take 5 to 10 minutes. Feel free to add information from selected portions of the PFM Standardized Curriculum if you have more time available. You can also personalize the brief for your command with photos.

INSTRUCTOR NOTE: There are sections of the PowerPoint that you must update for your branch of service. Updates are noted using an **INSTRUCTOR NOTE:** such as this one.



SLIDE 1



SLIDE 2



SLIDE 3

Introduce Self

Introduce yourself. Explain that you are the Command Financial Specialist at the command, and that you are going to tell participants about the command's PFM program.

Topics

Review the topics you are going to cover:

- ▶ Your Branch of Service's PFM Program
- ▶ Implications of Sound Financial Management (Negative & Positive)
- ▶ The Role of the CFS
- ▶ How the CFS Can Help You
- ▶ Resources
- ▶ Invitation
- ▶ Contact Information

PFM Program

Briefly explain that your branch of service has a policy on financial management and indebtedness.

Your branch of service has mandated that every command have a Personal Financial Management Program, which is run by the Command Financial Specialist. The program was created because needs assessments have indicated that PFM is a top concern of military personnel. It was recognized that financial issues have a direct impact on readiness and retention. Some Service members come into the service lacking basic consumer skills and training in how to manage finances. This can lead to financial difficulty. The PFM program is designed to help every Service member achieve financial success. The program emphasizes a proactive, career life-cycle approach to accountability by providing basic principles and practices of sound money management, counseling tools and referral services using a comprehensive education and training program. What does that mean? It means the command wants to help you do well with your money management.

INSTRUCTOR NOTE: You will need to update the slide to include your branch of service PFM Instruction.



SLIDE 4

Implications of Financial Problems

Unfortunately, many Service members, both young and old, experience some level of financial difficulty. **ASK** what participants believe are the implications of financial problems. Answers should include:

- ▶ Negative evaluations
- ▶ Loss of promotions
- ▶ Loss of security clearance
- ▶ Loss of overseas assignment
- ▶ Reduction in rank
- ▶ NJP
- ▶ Administrative discharge

And those are just the military implications. Civilian implications can include everything from not being able to get credit to repossessions, bankruptcies, or even jail!



SLIDE 5

Implications of Sound Financial Management

If we're going to talk about the bad things that can happen from mismanagement, let's also talk about all the good things that can happen from good financial practices. **ASK** what participants believe are the implications of sound financial management. Answers should include:

- ▶ Less stress
- ▶ More money in savings
- ▶ Better quality of life
- ▶ Get more of the things you want
- ▶ Have financial security
- ▶ Building wealth ...

INSTRUCTOR NOTE: Time permitting, you can turn slides 4 and 5 into an activity by having the class call out the implications of financial problems and implications of sound financial management.



SLIDE 6

The Role of the CFS

Let's talk for a minute about my role in all of this. As the Command Financial Specialist, let them know your branch of service's roles of the CFS. You could summarize this by saying that when it comes to financial issues, I am the "go-to" person!

INSTRUCTOR NOTE: You will need to update the slide to include your branch of service CFS roles.



SLIDE 7

How the CFS Can Help You

So what, specifically, can I do for you? I can help you with:

- **Money Management:** Whether you need some basic education on budgeting and spending plans, or whether you're looking to improve your system, I can help.
- **Debt Management:** Whether you have taken on too much debt and are having trouble or are trying to establish credit for the first time, I can help.
- **Touchpoints:** When you receive a message to review a financial Touchpoint, I have the resources to assist you.
- **Saving on Major Purchases:** Thinking of buying a car? I have information that could save you hundreds, if not thousands, of dollars. I can help.
- **Consumer Awareness:** Have you been ripped off? Did someone sell you something that doesn't work or misrepresent a purchase? I can help.
- **Saving and Investing Information:** Wondering if you should participate in the Thrift Savings Plan? Want to start saving for emergencies? Do you want to learn about investing? I can provide you with knowledge.
- **Retirement Choices:** I know retirement seems like a long way off, but the sooner you start saving, the less you'll need to save in the long run, and the more your money will grow. I can provide you with information about TSP and the Blended Retirement System.
- **Referrals to Military and Community Resources:** Even if you don't think I can help, I probably can help. I've had extensive training regarding all the people out there who can help with different types of problems — so tell me what is going on, and give me a chance to get you to the people who can help, just in case I can't.

- **Screenings:** Hoping to take overseas orders or special duty orders? Wanting to move off base and collect BAH? I can help you with the financial screenings that must accompany your packages!
- **Financial Requirements for Transition:** Planning to leave the military soon? You will be required to complete a budget in preparation for your transition. I can help you to think about the budget changes that you might see when transitioning such as increased income taxes.



SLIDE 8

Resources

Provide a list of local resources that can assist Service members in your area.

INSTRUCTOR NOTE: You will need to update the slide to include local resources that can assist Service members.



SLIDE 9

Invitation

In conclusion, invite participants to come see you. Let them know whether they will need an appointment or can stop by for an informal chat.

Encourage them to join any financial training you will be offering or that is offered by your base's PFMs. Provide a schedule, if possible. Explain that command members don't need to have a financial "problem" to talk with you, but that if they do have one, you can help. Suggest to participants that they let you help them build wealth and establish financial security.



SLIDE 10

Contact Information

Time to let them know how to reach you and any other CFS at the command. You may consider using photos to help them identify and remember you.

INSTRUCTOR NOTE: Update the slide with your contact information and the contact information for any other CFSs at your command.

Appendix I - Command Leadership Brief



I. INTRODUCTION

This presentation is designed to tell command leadership clearly and concisely about your branch of service's PFM program and your role as a Command Financial Specialist. The brief should take about 5 minutes. Be prepared to explain your plan of action, both immediate and long term, and ask for the support you require to run an effective and proactive command PFM program.

INSTRUCTOR NOTE: There are sections of the PowerPoint that you must update for your branch of service. Updates are noted using an **INSTRUCTOR NOTE:** such as this one.



SLIDE 1

Introduce Self

Explain that you recently completed the Command Financial Specialist Training Course and would like to speak with leadership about the command's Personal Financial Management Program.



SLIDE 2

PFM Program Topics

Explain that your branch of service has an instruction which provides the official way in which the PFM program must be run.

The instruction promotes operational readiness, personal responsibility, reliability, morale and quality of life by providing knowledge, skills and counseling to its members regarding sound personal financial-management practices. This is done by providing basic consumer education and training to personnel, training for all command personnel on sound financial-management issues, current financial information and publications, and preventive and remedial counseling. The Command Financial Specialist is responsible for implementing a proactive PFM program at the command.

INSTRUCTOR NOTE: You will need to update the slide to include your branch of service PFM Instruction.



SLIDE 3

The Roles of a CFS

Describe your branch of service's main roles as dictated by your PFM instruction.

INSTRUCTOR NOTE: You will need to update the slide to include your branch of service CFS roles. You will need to update the slide to include your branch of service PFM Program Policy Reference and your CFS roles.



SLIDE 4

Benefits of CFS Program

Studies and experience have shown that the benefits of a well-run and supported Command Financial Specialist/PFM program are many, including:

1. Improved morale and retention, through education on financial issues, including saving and investing and retirement planning
2. Increased productivity, because Service members' minds are on their work and not on their financial problems
3. Reduced number of Letters of Intent due to better financial management
4. Decreased number of NJPs
5. Decrease in marital problems (the No. 1 reason couples fight is money)
6. Decreased administrative traffic while deployed
7. Financially secure Service members



SLIDE 5

Plan of Action

At this point in developing the CFS program at this command, summarize what you plan to do. Be concise and prioritize these actions and plans.

1. What are your initial actions for the CFS program?
2. What are your long-term plans?

Refer to CFS Student Manual CFS 15: *Developing Your Program* for help in determining your Plan of Action.



SLIDE 6

Support Requirements

In order to carry out this plan of action, I will need the following support: This is your time to let command leadership know what support you need. Use your time wisely. Examples: Subscriptions to magazines/newspapers, time off for regularly scheduled trainings/opportunities, help getting added to the check-in/check-out sheet, etc.



SLIDE 7

Contact Information

This is where you wrap this up.

Are there any questions or comments regarding my plans for the Command Personal Financial Management program? Thank you for your time.

INSTRUCTOR NOTE: Update the slide with your contact information and the contact information for any other CFSs at your command.



CFS

COMMAND FINANCIAL
SPECIALIST

Approved Financial Resources for Installation Financial Education and Training

Appendix J

Approved Financial Resources for Installation Financial Education

US NAVY AND US MARINE CORPS GUIDELINES

Use of non-governmental educational material and presenters is governed by OPNAVINST 1740.5 (series) and Marine Corps Order (MCO) 1700.37. Meetings on DoD installations of private, non-profit, tax exempt organizations that involve commercial solicitation are governed by the DODI 1344.07 - Personal Commercial Solicitation on DoD Installations, and the SECNAVINST 1740.2F - Solicitation And The Conduct of Personal Commercial Affairs on Department of The Navy Installations.

Before using a qualified non-government organization for educational material and presentations, it is advised that you review OPNAVINST 1740.5D to ensure the organization complies with the conditions set forth.

According to OPNAVINST 1740.5D 7.i.(5), Commanders, COs, and OICs will, “Obtain a review and recommendation from the servicing FFSC’s financial educator and counselor, an opinion from the local representative of the SJA, and approval from the installation CO per references (d) and (e) prior to granting authorization for any personal financial management presentation on base offered by a commercial or other entity not specifically authorized under reference (e). Per reference (a), when services from non-governmental organizations are utilized, DoD service providers must monitor them throughout the duration of instruction given.

Notes to consider:

Navy and Marine Corps have instituted robust Personal Financial Management programs. Commanders may have limited need or interest in supplemental financial education services.

In accordance with Department of Defense Instruction 1344.07 Personal Commercial Solicitation on DOD Installations, approved non-profit entities may offer financial education presentations and training under the following conditions:

- Presentations shall only be conducted at the express request of the installation commander. The organization may not make initial contact in an attempt to gain installation access to provide financial education.
- Personnel from the organization are prohibited from entering into an ongoing business relationship with military members. If the member requests such a relationship, the organization’s personnel must deny the request, and refer the member to installation Personal Financial Management staff for further information.
- Personnel from the approved organization must use appropriate disclaimers, in their presentations and on their other educational materials, to include brochures and PowerPoint presentations, which clearly indicate that they and the Department of Defense do not endorse or favor any commercial supplier, product, or service or promote the services of a specific financial institution.
- The organization must continue to meet criteria required by DODI 1344.07 to offer financial education per local commanders’ requests.
- For organizations with an approval letter, the approval is typically effective for five years from the date of the letter. However, if there are any reported violations of the conditions, authorization will be revoked.

US ARMY GUIDELINES

The Department of the Army is governed by DODI 1344.07 in the use of non-governmental education material and presenters. The Army maintains a list of qualified non-government organizations that are allowed to present educational programs or materials to Army staff or a command. The command should not use financial organizations that are not on the Army's qualified list and have not been vetted by the Army. The Army process for using a qualified non-government organization for educational material and presentations include:

- A letter of request for the educational organization
- Army approval in writing to the letter from a Presidentially-appointed, Senate-confirmed civilian official
- An expressed invitation from the installation commander to the educational organization for presentations

The Army has a robust Financial Literacy Training Program on its installations. For more information on the Army's Financial Literacy Distributed Learning Training, visit the *FinancialFrontline.org*.

US COAST GUARD GUIDELINES

Use of non-governmental financial educational material and presenters is governed by COMDTINST 1740.3 (series) and COMDTINST 1740.8 (series). The Coast Guard maintains a list of qualified non-government organizations that have been approved by Commandant (CG-111).

Commanding Officers, Officers in Charge and staff can use non-government, non-commercial, tax-exempt Personal Financial Management (PFM) educational material and presenters as long as the non-federal organization and its educational material have been approved by Commandant (CG-111) in accordance with COMDTINST 1740.3 (series).

When financial institutions (e.g., banks and credit unions), operating on Coast Guard bases, in Coast Guard federal buildings, and other non-governmental organizations are used to provide financial education, they shall comply with the conditions set forth in COMDTINST 1740.3 (series). Furthermore, when a non-government organization is utilized, Coast Guard service providers shall monitor them throughout the duration to ensure compliance with COMDTINST 1740.3 (series).

Conditions for Retaining Designation:

Once designated as a qualified organization, that organization will be permitted to present educational programs and materials to Coast Guard staff or a command provided they comply with the following conditions:

- a. Presentations shall be conducted and materials shall be provided only at the express request of a unit commander or staff supervisor.
- b. All agents and employees of the organization involved in the presentation of materials must be certified by the organization as a qualified trainer, facilitator or presenter, and must comply with all participation rules.
- c. All prospective trainers, facilitators, and presenters must agree to use appropriate disclaimers clearly indicating that they do not endorse or favor any commercial supplier, product or service.
- d. All presentations and educational materials must use appropriate disclaimers clearly indicating that the Coast Guard does not endorse or favor any commercial supplier, product or service.

- e. Pamphlets, booklets and other material or information provided to attendees or participants may not contain any solicitation or sales material, nor may it be presented in a biased way so as to favor any commercial entity's products or services.
- f. No sales or solicitation activity may be conducted during any seminars or presentations made by the organization or its representatives. In addition, no references to, or opinions about, other commercial entity's products or services may be provided.
- g. Names, addresses and phone numbers of Coast Guard personnel attending seminars or presentations may not be retained by the organization or be disseminated to any organization or commercial entity.
- h. Participation will be non-exclusive, in that any other qualified organization participate in these programs at the sole discretion of the Coast Guard.
- i. All services provided by the qualified organization must be cost-free to seminar participants.
- j. Any qualified organization that discovers non-compliant activity within their program shall immediately notify Commandant (CG-111) of that activity and the organization's corrective action.
- k. A copy of all educational material and curriculum presented must be provided to Commandant (CG-111) prior to its presentation.
- l. All qualification, participation and termination decisions are made by Commandant (CG-111). The current list of qualified non-government organizations was issued in May 2020. Check with the Point of Contact for updates: Commandant (CG-1112) at HQS-SMB-FamilySupportServices@uscg.mil

COAST GUARD QUALIFIED NON-GOVERNMENT ORGANIZATIONS (PER COMDTINST 1740.3)

NAME OF ORGANIZATION

- | | |
|----|---|
| 1 | Adult Continuing Education and Career Advancement Resource (ACECAR) Network |
| 2 | First Command Educational Foundation |
| 3 | Guardian Federal Credit Union |
| 4 | Military Officers Association of America |
| 5 | Musgrave, James C., Ellicott City, MD |
| 6 | Navy Federal Credit Union |
| 7 | Navy Mutual Aid Association |
| 8 | National Association of Securities Dealers (NASD) Investor Education Foundation |
| 9 | Pentagon Federal Credit Union |
| 10 | The Society for Financial Awareness |
| 11 | The USAA Educational Foundation |
| 12 | Financial Industry Regulatory Authority (FINRA) Investor Education Foundation |
| 13 | National Foundation for Credit Counseling (NFCC) |
| 14 | Sea West Coast Guard Federal Credit Union |
| 15 | Hanscom Federal Credit Union (HFCU) |
| 16 | Support the Enlisted Project, Inc. (STEP) |