

Personal Financial Counselor Program Guide

April 2025

Version 4.1



TABLE OF CONTENTS

INTRODUCTION.....	3
Purpose.....	3
Program Overview.....	3
ROLES AND RESPONSIBILITIES	6
OSD FINRED.....	6
Military Departments/Services and Component Headquarters	6
Primary and Secondary Location POCs (Government) – Rotational/Surge	6
Primary and Alternate POCs (Government) – On-Demand	6
Contractor	8
PFC UTILIZATION CRITERIA	9
PFCs Are a “Purple” Resource.....	9
PFC Utilization Standards	9
OSD-Approved Curriculum, Materials and Resources	10
PFC SERVICE OPTIONS	10
Staffing Options.....	10
PROGRAMS AND SERVICES PROVIDED	11
Personal Financial Management Services.....	11
Authorized Activities	12
REQUESTS FOR PFC SERVICES	16
How Do I Request PFC Support as an Installation/Site POC?	16
When Should I Request a Rotational or Surge PFC Assignment?	18
When Should I Request On-Demand PFC Support?	19
OPERATING GUIDANCE	20
Work Hours.....	20
PFC Travel	20
Job-Sharing.....	21
Site Closures	21
Questions	22
INFORMATION DISCLOSURE.....	22
Limits of Confidentiality/Informed Consent	22
Data Collection	23
REFERENCES	23
ANNEX 1. POC RESPONSIBILITIES DETAIL.....	24
POCs facilitate logistical support.	24
POCs provide local oversight of PFC accountability and validate the quality of PFC services.	25
POCs understand and communicate financial service needs at primary and secondary support locations with the assigned PFCs.	25
POCs communicate with the Service headquarters.....	26
ANNEX 2. WEEKLY AND MONTHLY PFC ACTIVITY DATA.....	27
ANNEX 3. OSD-APPROVED CURRICULUM BY SERVICE AND APPROVED CMT TRAINING REFERENCE CHART	28
ANNEX 4. PFC ROTATIONAL AND SURGE ASSIGNMENT REQUEST FORM	30

INTRODUCTION

Purpose

The purpose of the Personal Financial Counselor (PFC) Program Guide is to provide an overview of the program scope and expectations, types of services and parameters for PFC services in order to facilitate their effective and efficient utilization. The primary audience for the guide consists of Service headquarters and local requesters, including local points of contact at primary and secondary support locations for PFCs.

Program Overview

What is Financial Readiness?

Financial readiness is a state in which the successful management of personal financial responsibilities supports a Service member's ability to perform wartime responsibilities. Financial readiness enables Service members and their families to make sound financial decisions and have a clear, informed understanding of the effects those decisions can have on their personal and professional lives.

What are the Financial Readiness Programs?

The **Office of the Secretary of Defense (OSD)** provides policy, direction and oversight related to financial readiness within the Department of Defense (DoD). The **military departments** provide programs and resources that address the financial decisions Service members may make, and the effects such decisions have on their personal and professional lives.

Required financial readiness services include proactive life cycle education, financial literacy training and counseling. These services will provide Service members and their families with the tools and information they need to meet financial goals and achieve financial well-being. One of the ways OSD augments military department Financial Readiness Program capabilities is through the **PFC Program**.

What is the Personal Financial Counselor Program?

The PFC Program is managed by the OSD Office of Financial Readiness (OSD FINRED) and supports total force readiness. The PFC Program augments the Services' Financial Readiness Programs, as a tool within them, to support excess direct services demand and short-term capability gaps. PFC Program services include education and counseling to provide Service members and their families with the knowledge and skills needed to achieve financial goals and maintain their financial well-being. PFC Program services address the potential effects of financial decisions on personal and professional lives, offer resources needed to make prudent consumer decisions, discuss how to navigate financial transactions and practices, and also include related services and support. ("Direct Services" are defined in the "[PFC Utilization Standards](#)" section.)

Who Are the Military Service Financial Readiness Program Service Providers That PFC Services Augment?

- **Army** – Financial readiness specialists and managers at installation Army Community Services Centers execute the Army’s Financial Readiness Program. National Guard financial readiness services are provided by trained soldier and family readiness specialists located at regional or geographically dispersed Military and Family Readiness Centers. Army Reserve financial readiness services are provided through trained financial literacy specialists assigned to the Family Programs Directorate of the Geographic Commands.
- **Air Force/Space Force** – Military and Family Readiness Program staff at wing Military and Family Readiness Centers execute the Department of Air Force Financial Readiness Program.
- **Navy** – Personal financial managers (PFMs) at installation Fleet and Family Support Centers, augmented by collateral-duty command financial specialists (CFSs) at the command level, execute the Navy Financial Readiness Program.
- **Marine Corps** – PFMs at the installation level, augmented by collateral-duty command financial specialists at the command level, execute the Marine Corps Personal Financial Management Program.

Who Are PFCs?

PFCs are highly trained professionals who understand the military lifestyle. They hold bachelor's degrees at a minimum or have a combination of education and financial counseling experience. They also hold nationally recognized financial counseling certifications: Accredited Financial Counselor (AFC®), Chartered Financial Consultant (ChFC®) or Certified Financial Planner (CFP®).

PFCs have also completed training on military culture and are required to complete initial and annual DoD training through Joint Knowledge Online (JKO) to access DoD systems and locations. Training includes Ethics, Personally Identifying Information (PII), Cyber Awareness, Operations Security (OPSEC) and Controlled Unclassified Information (CUI). Through the contractor, OSD FINRED oversees individual PFC compliance with initial and annual training requirements.

Financial Literacy Education and Training – PFCs may only use the OSD-approved curriculum modules of Service-developed, standardized financial readiness common military training (CMT), plus OSD-developed “Beyond the Touchpoint” curriculum, which covers relevant topics such as Credit Management, Emergency Financial Preparedness, Home Sweet Home (home buying), Planning Your Financial Future, Saving and Investing, Tax Preparation for Service Members and Exploring Digital (Crypto) Assets. While military departments may use additional, non-OSD-approved education and training resources within their Financial Readiness programs, PFCs are only authorized to use OSD-approved education and training resources available at the OSD FINRED Learning Resource Library (LRL): <https://community.APAN.org/wg/finred-lrl>.

Financial Counseling – PFCs assist in evaluating diverse financial circumstances, setting and meeting financial goals, and developing the skills and strategies necessary to meet financial obligations and maintain financial readiness (and mission readiness). Where appropriate, PFCs are expected to refer Service members to other Service member and family readiness programs and resources. Topics include:

- Budgeting
- Retirement planning, including the Thrift Saving Plan (TSP), Survivor Benefit Plan (SBP) and the Blended Retirement System (BRS)
- Casualty insurance, life insurance and other insurance
- Banking, including credit, loans, deferred payment plans and mortgages
- Investments in securities or financial instruments
- Financial goal setting
- Financial strategy development to achieve those goals

With Whom Can PFCs Work?

The PFC Program is available to the following:

- Active Duty
 - » Army, Marine Corps, Navy, Air Force and Space Force Service members
- Reserve Forces
 - » All Service members, regardless of activation status
- National Guard
 - » All Service members, regardless of activation status
- Coast Guard
 - » Members who are active, reserve-duty activated, deployed or mobilized under Title 10 authority
- Military Cadets and Midshipmen
 - » When under an enlistment contract
- Civilians Who Are Part of the DoD Expeditionary Civilian Program
 - » From 90 days prior to, during and up to 180 days after deployment
- Retired or Honorably Discharged Veterans
 - » Up to 365 days past separation date
- Immediate Family Members
 - » Immediate family members of those listed here, including:
 - Spouses (as defined by 1 U.S. Code Section 7)
 - Children (when they are accessing services with a parent or under line-of-sight supervision of a staff member who meets the child-related background check requirements)
 - Anyone who has legal responsibility for a Service member's children during the Service member's deployment or separation.

- Survivors
 - » Survivors of those listed here, including:
 - Spouses who have not remarried and eligible dependent children who possess valid ID cards.
 - Anyone who has legal responsibility for a Service member's children may request and receive services that clearly benefit the children.

ROLES AND RESPONSIBILITIES

OSD FINRED

- Oversees the effective execution of the non-personal services contract to provide personal financial management services through the PFC Program.
- Serves as the CMT lead proponent for financial readiness, pursuant to [DoDI 1322.31](#).
- Develops and distributes appropriate standardized training content and other educational products approved for use by PFCs in coordination with the military departments.

Military Departments/Services and Component Headquarters

- Oversee compliance with the policies and requirements in [DoDI 1322.34](#) within their respective Military Services, and issue policies and guidance, as appropriate, to implement the requirements.
- Provide financial literacy education, training and outreach through Service program staff, in accordance with [Section 992 of Title 10, USC](#), [DoDI 1322.31](#) and [Section 3 of DoDI 1322.34](#).
- Provide policy, guidance and training to Service program staff on the Financial Readiness Program requirements and effective use of the PFC Program to augment Service program capabilities.
- Validate designated government local points of contact (POCs) at identified primary and secondary support locations and ensure these POCs and on-demand requesters (hereafter referred to as "local POCs") are trained to effectively support the PFC Program.
- Distribute monthly PFC Program utilization reports to designated local POCs.
- Oversee completion of regular OSD FINRED PFC Assessment Surveys by local POCs for rotational, surge and on-demand services.

Primary and Secondary Location POCs (Government) – Rotational/Surge

Primary and Alternate POCs (Government) – On-Demand

See Annex 1 for more details on POC responsibilities

- Review the PFC Program Guide annually (at a minimum).
- Provide local oversight of PFC accountability and validate the quality of services provision. (See [Annex 1](#).)

- Facilitate logistical support requirements for PFC services.

Note: The local/installation/site POC will determine if Common Access Card (CAC) or other ID issuance is necessary for service provision. If it is required for any reason, such as access to duty areas, please inform the PFC's regional supervisor (RS). The company's security officer will support by providing period of performance, contract number and any additional information/assistance needed. A copy of the contract will not be provided.

- Understand and provide duty-to-warn (DTW) policies and protocols applicable to the installation/location to regional supervisors and PFCs upon assignment.
- Understand and communicate financial readiness service needs at primary and secondary support locations with assigned PFCs.
- Understand that PFCs support all military personnel and units in a local area (within a 50-mile radius) and are not Service/component, installation or center-only resources, and use PFC services accordingly. PFCs can be used by identified primary and secondary support locations.
- Communicate with Service headquarters Financial Readiness Program POC(s) through proper Service chains of command.
- Respond to monthly outreach contact from PFC regional supervisors to confirm that PFCs are providing quality services, there are no performance or accountability issues and any outstanding concerns have been addressed/resolved. Local POCs can request less frequent contact by providing email confirmation to RSs with the Service headquarters POCs copy furnished.
- Report any issues or concerns regarding PFC service quality or professionalism to RSs with the Service headquarters POCs copy furnished.
- Ensure financial readiness service requests are consistent with the intended use of the PFC Program, with a focus on delivery of direct services. (See "[PFC Utilization Criteria](#).")
- Inform PFCs of any Service/program/site-specific requirements and referral resources.
- Notify the Service headquarters POC(s) when a PFC assignment is no longer needed to augment the local Service Financial Readiness Program.
- Complete regular OSD FINRED PFC Assessment Surveys in a timely manner, assessing rotational, surge or on-demand services received during the identified assessment period.
- Identify a local POC for each primary and secondary support location who can validate PFC accountability and service quality at that location.

Secondary support locations are sites identified by a Service branch POC (HQ or local) where financial readiness services are needed on a regular or as-needed basis. These may be of the same or a different Service branch as the primary duty location. Units assigned or attached to primary or secondary support locations, but geographically separated from them, are Geographically Separated Units (GSUs). When PFC services are needed, these GSUs must be identified as secondary support locations to validate non-local travel when in-person services are requested.

Contractor

PFC Regional Supervisors (RS)

- Ensure a continuity report is maintained for each assignment, which at a minimum should include accurate/updated POC contact information, units supported, recurring events requiring PFC support/participation and a general work schedule by month.
- Provide initial orientation and ongoing training for counselors.
- Ensure counselors have established work schedules, work required hours and approve time off.
- Maintain daily oversight and accountability of counselors.
- Provide regular administrative supervision of counselors.
- Ensure counselors are aware of and follow duty-to-warn and mandated reporting procedures.
- Maintain regular and ongoing communication on at least a monthly basis with POCs, and address any issues or concerns, whether an assignment is filled or vacant. If less frequent contact is requested by the POC, the RS will obtain email confirmation, and then the contractor will provide it to OSD FINRED.
- Monitor PFC utilization, coordinate with local POCs and coach PFCs on maximizing direct services utilization.
- Communicate relevant corrective action plans to local POCs if noncompliant service trends have been identified.

Note: Leave of more than 40 hours or scheduled long-term leave must be coordinated by a PFC with the regional supervisor. The regional supervisor will validate any support needs projected to occur during the PFC's absence with the local POC(s) and facilitate alternate coverage.

PFCs

- Check in and out with installation (primary) POCs daily using the contractor-provided web application. PFCs should continue to check in as they move to other service locations during the workday. Primary POCs will receive automatic emails after check-in/out has been completed. This is intended to facilitate collaboration, coordination, communication and PFC accountability. PFCs will include the level of detail requested by local POCs.
- Coordinate with POCs at assigned support locations, within the flexible 40-hour workweek (Sunday-Saturday). This **includes evenings and weekends** to meet service requirements and local and on-demand Financial Readiness Program needs.
- Maintain an awareness and/or experience of military culture, including chains of command, rates, ranks and insignia, and other specialized subject areas for the supported services.
- Communicate trends or issues with local POCs and provide summaries of weekly activity data. (See [Annex 2](#) for the PFC activity data template, which local POCs can adjust for their program needs.)
- Inform local POCs of planned absences for coordination or planning of activities.
- Support local Financial Readiness Programs through individual or group counseling, briefings and CMT using approved curricula from the FINRED Learning Resource Library: <https://community.apan.org/wg/finred-lrl>.

- Provide appropriate referrals.

Note: PFCs support all Service members and families in the geographic area (a 50-mile radius) and are assigned to identified non-local secondary support locations (including GSUs), regardless of the Military Service or component at the assigned host location. All current PFC assignments, along with PFC contact information, can be found by accessing the [PFC Locator Map](https://finred.usalearning.gov/pfcMap) on the FINRED website (<https://finred.usalearning.gov/pfcMap>).

PFC UTILIZATION CRITERIA

PFCs Are a “Purple” Resource

Funded by OSD FINRED, PFCs are a free “purple” resource for installations/sites, commanders, Service members and families. **Though hosted at a particular installation or location, they are not for exclusive use by the host Military Service branch or Service component.** PFCs will support requests from any Service or reserve-component unit within the local area (a 50-mile radius), including, but not limited to, identified secondary support locations.

Requests for services outside the local area (within a 50-mile radius) of a staffed rotational PFC assignment will be made through the on-demand request process. Rotational PFCs will support on-demand events as required. Primary POCs will not limit PFCs’ ability to fulfill secondary support location requests from other Military Services or components, particularly for night and weekend support. PFCs are shared resources. Primary POCs will work with PFCs, requesters and POCs at secondary locations to facilitate support of secondary locations within the PFCs’ flexible 40-hour workweeks. Local POCs will coordinate and negotiate equitable PFC utilization. PFCs will adjust their weekly schedules to meet the needs of the government within their flexible 40-hour workweeks.

PFC Utilization Standards

PFCs are intended to provide direct financial readiness services. **Direct financial readiness services** include face-to-face individual and group counseling, referrals, Financial Readiness CMT, briefings, financial readiness information and presentations on financial readiness topics (e.g., Beyond the Touchpoint Curriculum). Outreach activities (e.g., manning a resource table) and attendance at government meetings are not direct services. PFC participation in government meetings should be minimized to the time required to deliver financial readiness information.

While it is important for PFCs to be visible, known, trusted and accessible to the installation/site/event personnel, the amount of time PFCs engage in outreach activities should be balanced with the provision of direct services.

It is much more important for the installation/site/event personnel to know about your Financial Readiness Program, who your Financial Readiness Program staff is and that the PFC is a supplemental resource available within that program. Remember that the PFC is a tool within your program, not a stand-alone Financial Readiness Program or “external” community partner. The PFC should never be the spokesperson or subject matter expert speaking for the Financial Readiness Program.

OSD considers PFCs to be “fully utilized” when at least 65% of their duty hours are spent providing direct services to eligible Service members and families. No more than 35% of total duty hours should be spent conducting outreach activities, attending government meetings or performing other non-direct service activities.

OSD-Approved Curriculum, Materials and Resources

Because **PFCs are only authorized to conduct trainings and utilize briefing materials approved by OSD FINRED**, if the local POC would like the PFC to conduct installation-specific/locally created training, all curricula must be forwarded to the OSD FINRED Program office for review and approval via the Service chain of command. All approved training is available at the FINRED Learning Resource Library on the All Partners Access Network (APAN) (<https://community.APAN.org/wg/finred-lrl>) for PFCs to download and use, and for local POCs’ access, knowledge and awareness.

PFC SERVICE OPTIONS

Staffing Options

The PFC Program provides free, in-person services to the worldwide military community through three staffing options:

1. **Full-time rotational PFCs** provide support for a period of 180 days to 12 months or the end date of the current contract performance period. They work highly flexible 40-hour workweeks, Sunday through Saturday, to accommodate the needs of Service members and their families.
 - » The OSD FINRED Program office may authorize virtual PFC coverage by another rotational PFC from within the network during the extended absence of an assigned full-time rotational PFC.
 - » An assigned PFC may provide virtual/telephonic services as an adjunct to face-to-face counseling and/or trainings if the local POC determines it is required to meet the needs of assigned personnel in situations where Service members and families are unable to attend or meet in person.
 - » The OSD FINRED PFC contract is primarily for in-person PFC services. Virtual financial counseling support can be accessed through Military OneSource (www.militaryonesource.mil; 800-342-9647).
 - » Service members who are not assigned to primary or identified secondary support locations and GSUs associated with PFC assignments should be referred to Military OneSource (www.militaryonesource.mil; 800-342-9647) to access virtual/telephonic counseling and information/referral services.
 - » Examples:
 - When a PFC is on leave for 40 hours or longer, OSD may allow the vendor to provide in-person or virtual coverage with another rotational PFC. Though the Service HQ POC, OSD will validate whether in-person or virtual services will be needed during the extended absence period with the local POC.
 - When the assigned eligible population is not able to access face-to-face services during non-predicted installation or site closures (e.g., pandemics, natural disasters, states of emergency), PFCs are able to provide virtual services.
 - When Service members assigned to primary and identified secondary support locations/GSUs are unable to access in-person services, they may request virtual or telephonic PFC services.

2. **Short-term surge PFCs** provide emergency or temporary support on a military installation or location from four to 180 days when there is an increased demand for services as a result of deployments, drawdowns, natural disasters/emergencies and other events.
3. **Short-term on-demand PFCs** provide support for short-duration events, typically up to three days. Some examples are Yellow Ribbon Reintegration events, annual and pre-deployment Readiness Processing, or family events during weekdays and weekends.

PROGRAMS AND SERVICES PROVIDED

Personal Financial Management Services

PFCs may only conduct training and use materials approved by OSD FINRED or from other Federal agencies (e.g., Consumer Federal Protection Board, Department of Education, etc.). Any locally developed or non-Federal training or materials that the local POC wants approval for PFC use must be staffed through the Service headquarters (HQ) to OSD FINRED for approval. At no time will local POCs compel PFCs to use training or materials that are not approved by OSD FINRED.

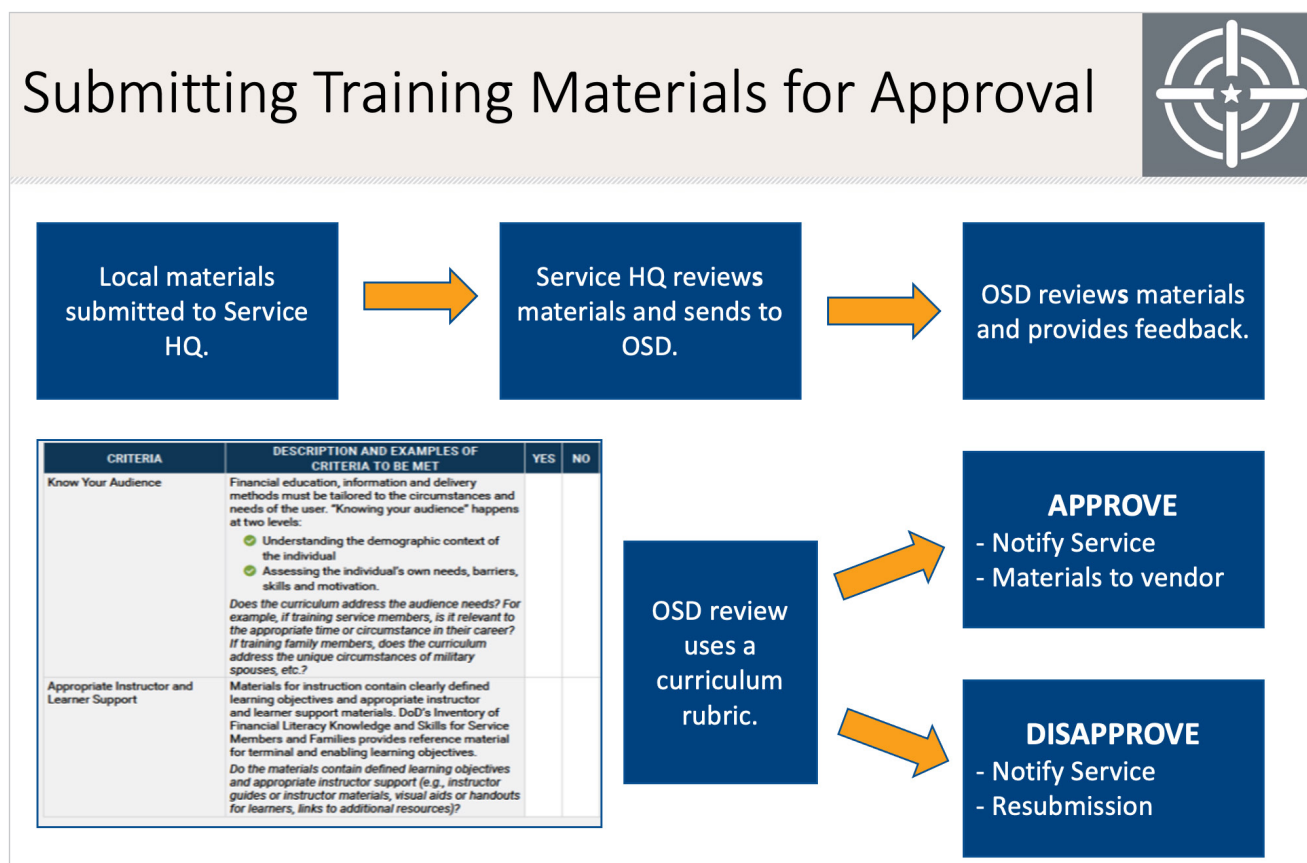


Figure 1: Annex 3, OSD-Approved Curriculum by Service and Approved CMT Training Reference Chart, contains a listing of all approved training and crosswalk of Service curriculum names with durations.

Authorized Activities

Training and Education (Direct Service), Including:

■ Financial Readiness Common Military Training – Mandatory

Financial readiness CMT must be conducted using the Military Service-specific standardized training, covering the topic areas of basic finance, consumer protections, planning for the future, compensation, benefits, saving, investing and major purchases, aligned with the personal and professional training milestones across the military life cycle*:

- » Initial Entry Training
- » First Duty Station
- » Permanent Change of Station (E6 and below, O3 and below)
- » Vesting in the Thrift Savings Plan
- » Entitlement to Continuation Pay
- » Transition (see TAP below)
- » Major Life Events
 - Marriage
 - Divorce
 - First Child
 - Disabling Sickness or Condition
- » Leadership Training
- » Pre- and Post-Deployment Training

*Service headquarters may limit which CMTs PFCs can train. For example, the USMC does not allow PFCs to train the First Duty Station CMT.

■ Financial Planning for Transition (Transition Assistance Program, or TAP) – Mandatory

This OSD-developed curriculum is used by all Services to fulfill the mandatory financial readiness CMT requirement for transitioning Service members.

NOTE: PFCs can issue certificates of completion to Service members when they deliver a CMT if the Service HQ POC has provided a certificate of completion template to OSD FINRED for PFC use.

■ Beyond the Touchpoint Training – Optional

The following suite of curriculum has been developed by OSD and the military departments. It expands on fundamental financial readiness concepts, enhances Service members' financial knowledge beyond financial readiness CMT and targets high-interest financial awareness topics.

OSD curriculum:

- » **Credit Management:** Building and maintaining credit can be an important tool for financial success. Use these resources to talk to Service members about establishing healthy credit, the impact and cost of credit, and tips for debt recovery.
- » **Emergency Financial Preparedness:** Emergencies come in many forms and will look different for each Service member. Use these resources to educate Service members about financial preparedness, how to build an emergency kit and the steps to financial recovery.
- » **Home Sweet Home:** There are many factors for Service members to consider when purchasing a home – like budgeting, choosing the best option for financing and negotiating the deal. Use these resources to prepare Service members for the homebuying process.
- » **Planning Your Financial Future:** Service members' understanding of their spending personalities is the first step in planning their financial futures. Setting goals that are strategic, measurable, attainable, realistic and timely – or "SMART" – is key to achieving success. Use these resources to talk to Service members about how to effectively set and reach their financial goals.
- » **Saving and Investing:** Making smart financial choices now can provide long-term benefits. Both saving and investing offer Service members the opportunity to build long-term financial security. Use these resources to talk to your Service members about the different types of saving and investing options.
- » **Tax Preparation for Service Members:** Filing taxes can be confusing, but understanding basic tax filing terminology makes filing easier. Use these resources to talk to Service members about the information needed to fill out specific forms and the free tax resources available to them.
- » **Exploring Digital (Crypto) Assets:** Provides Service members with the information and resources needed to make informed decisions about owning digital and crypto assets, understand high-level tax implications of digital and crypto assets, increase their knowledge of digital and crypto asset-related fraud and scams, and understand how to submit consumer complaints about digital asset-related fraud.
- » **Car Buying:** Purchasing a vehicle is a large investment that can have a significant impact on an individual's short-term and long-term financial circumstances. Because purchasing a car can be a complex process, it is important for buyers to understand the specific steps involved in making a wise purchase. The Car Buying course is designed to develop knowledge and skills that will enable learners to adequately research a new car purchase, determine how much they can afford to spend and negotiate effectively when purchasing an automobile.

Additional Materials:

The following is a suite of Air Force-branded curriculum and handouts that can be used with any eligible audience, not just Air Force personnel and families.

- » **Gambling Awareness:** "Gambling Awareness" discusses gambling statistics, the prevalence of gambling problems, military directives and the warning signs of compulsive/pathological gambling.
- » **Holiday Spending:** "How to Survive the Holidays Financially" is designed to help Service members plan for the added expenses of holidays and special events and to develop strategies to avoid overspending and accumulating excessive debt. The money management tips in this course apply year-round to all holidays and special occasions.

- » **Home Buying:** Buying a home is the most significant purchase many people will ever make. This course is designed to increase the knowledge and comfort level of first-time home buyers and also serve as a refresher for repeat home buyers.
- » **Raising Financially Fit Kids:** This course is designed to help parents learn how to teach their children sound financial management skills. During the course, parents will examine their own financial skills and behaviors so that they can determine how to best implement age-appropriate financial practices for their children.
- » **Financial Readiness Topic Handouts:** These handouts will facilitate discussions regarding the components of the military retirement system; creating, managing and updating spending plans; education financing; life insurance; potential divorce-related income tax changes; and survivor and dependent benefits. There are also checklists for estate planning tasks and financial readiness administrative tasks.

The Promotion training for each Service may be available in ancillary training in the OSD FINRED LRL.

OSD FINRED's priorities for the use of the PFCs include financial counseling, delivery of CMT, and financial readiness briefings and presentations. All curricula and Service CMT certificate of completion templates approved for PFC use can be found in the "PFC Approved" folder at the FINRED Learning Resource Library on APAN (<https://community.APAN.org/wg/finred-lrl>).

Financial Counseling (Direct Service)

PFCs employ different delivery modalities to address the needs of Service members and their families, including face-to-face, individual and group coaching and classroom-style presentations.

■ Telephonic/Virtual Services

The main/primary method for PFC service delivery is face-to-face/in-person. PFCs are not authorized to telework unless approved by the OSD FINRED Program office. Telephonic or other electronic communication, such as web-based, secure online chat or video-based communications (Skype, Microsoft Teams, Zoom, FaceTime, Google Hangout, Webex, etc.), and secure video teleconferences sponsored by local government points of contact may be offered as an adjunct to face-to-face counseling. This includes situations when assigned Service members and families are unable to attend or access services in person, or when authorized by the OSD FINRED Program office. Military OneSource (www.militaryonesource.mil; 800-342-9647) is the primary provider of virtual/telephonic financial counseling support.

- » In-person service is the primary expected mode of PFC service delivery.
- » The decision to engage virtual services will be made by the designated local POCs for identified primary and secondary support locations, including identified GSUs, when assigned Service members (and eligible family members) are unable to access in-person services.
- » PFCs may only provide telephonic/virtual financial education and counseling when the need is identified by local POCs, during scheduled, established work hours from duty locations, in coordination with installation/location POCs to meet identified mission requirements. The decision to engage telephonic/virtual financial education and counseling is not for convenience or accommodation of PFCs' personal/private endeavors.

- » PFCs may provide telephonic/virtual counseling under an OSD-approved PFC extended absence coverage plan, when the PFCs are conducting follow-up counseling or when Service members are geographically isolated from their supporting units/installations.
- » PFCs may only deliver virtual financial education at the request of local POCs.
- » Virtual or telephonic services will be delivered from/at approved service locations.
- » Requirements for informed consent for confidential counseling (limits of confidentiality) and duty-to-warn also apply to telephonic/virtual counseling.

PFCs are not authorized to telework at any time unless approved in advance by the OSD FINRED Program office.

Financial Readiness Information and Referral (Direct Service)

Services are specific to the client's financial situation and should take less than 15 minutes to address/provide; they generally consist of an exchange of information, ideas, alternatives, possibilities and plans of action.

Outreach (Non-Direct Service)

Client or community outreach examples include discussions of community needs or available services; setting up appointments or briefings; bringing awareness to available services at command briefings, tables or events; or general financial communication to attract clients.

Prohibited Activities

While PFCs provide valuable services through a wide range of financial readiness capabilities, PFCs are not authorized to:

- ✖ Act as agents for military aid societies in providing emergency financial assistance.
- ✖ Provide financial investment advice for specific investment funds/opportunities.
- ✖ Make financial or financially related decisions on behalf of clients, including, but not limited to, the selection of Thrift Savings Plan (TSP) options or other retirement account asset allocations, and/or the designation of beneficiaries.
- ✖ Endorse any non-Federal entity, event, product, curriculum, service or enterprise unless specifically authorized by the OSD FINRED Program office, including membership drives, promotional campaigns or fundraising activities.
- ✖ Transport clients in personally owned vehicles.
- ✖ Provide counseling or other related services in private residences without prior approval by the OSD FINRED Program office.
- ✖ Act as a client's attorney-in-fact.
- ✖ Perform inherently governmental functions as defined in [FAR part 7.503](#), such as backfilling government staff vacancies, certifying training, responding to media queries, or attending formal meetings and functions on behalf of the government.

Note: While PFCs cannot certify training (i.e., create curriculum), they may issue training certificates for courses contained in OSD FINRED-approved curriculum at the request of the local POC, if the Service HQ has provided a certificate of completion (CoC) template to OSD FINRED for use in the LRL. Furthermore, it is out of scope of the contract for PFCs to conduct train-the-trainer sessions (i.e., Command Financial Specialist Training).

- ✘ Attend professional development training (in person or online) for personal or professional use during duty hours.
- ✘ Enter data into government systems for non-PFC-related or generated activity.
- ✘ Provide Financial Readiness Program services utilizing any training curricula, materials or resources that have not been approved by the OSD FINRED Program office.

REQUESTS FOR PFC SERVICES

How Do I Request PFC Support as an Installation/Site POC?

Full-Time Rotational and Surge Requests

- Requests must be made using the Business Operations Support System (BOSS), found at <https://supportrequest.militaryonesource.mil>.
- Newly submitted requests must be coordinated through your Military Service headquarters. You should contact/coordinate with your Military Service headquarters **prior to submitting** a new request in the BOSS and prepare the PFC Rotational and Surge Assignment Request Form ([Annex 2](#)).
- Rotational and surge requests may be submitted for full-time (40 hours per workweek) services, based on local POC analysis of the military and family population that requires services, as well as the projected excess demand in the local area (within a 50-mile radius).
- Rotational and surge requests may include a bilingual requirement, with appropriate justification outlining the size of the eligible non-English-speaking population, as well as the significant impact to program services if not supported.
- Once the request is received in the BOSS, the OSD FINRED Program office will communicate it to your Military Service headquarters for analysis and recommendation.
- PFCs are a “purple” resource, so first seek to maximize utilization of local PFCs (within a 50-mile radius). To locate and make referrals to a PFC local to the installation/site or eligible member/family member, utilize the PFC Locator Map (<https://finred.usalearning.gov/pfcMap>).
- While PFCs are hosted at a Service branch or component location, they are accessible to all eligible Service members and families, regardless of Service branch or component.
- Rotational and surge PFCs can support events or units outside of the local 50-mile travel radius, but the nonlocal travel request needs to be submitted in the BOSS. Units requiring regular support should be added as secondary support locations to the rotation or surge assignment. Individuals (as opposed to units) requiring financial readiness services who are outside of the local travel radius can access telephonic financial readiness support through Military OneSource.

- Rotational and surge requests will not be approved to backfill a short- or long-term government staff (PFM or financial readiness staff) vacancy (due to resignation, sickness, paid parental leave, etc.). Additionally, a PFC cannot serve as the Service program lead or representative when the Service program lead is absent, or if the position is vacant. The command or installation should coordinate with the local human resources (HR) or Service HQ for coverage options during government staff vacancies.

On-Demand PFC Requests

Requests must be made using the BOSS, found at <https://supportrequest.militaryonesource.mil>.

- Requesters must review the PFC Program Guide prior to submitting on-demand requests and affirm that this has been completed within the request form.
- PFCs are a “purple” resource and available for use by all Services, so first seek to maximize utilization of local PFCs (within a 50-mile radius). To locate and make referrals to a PFC local to the installation/site or eligible member/family member, utilize the PFC Locator Map on the FINRED website (<https://finred.usalearning.gov/pfcMap>).
- On-demand requests for groups of less than 50 mandatory participants may require additional supporting/justification documentation or information (e.g., event agenda or clear description of education, training and/or face-to-face counseling services requested). To minimize processing delays, please provide as much detail as possible regarding the event and requested services in the “Additional Information” portion of the request.
- To utilize this service more efficiently and effectively and maximize direct service provision, carefully consider the financial readiness support needs of your event. If a local Service PFM or financial readiness staff member can provide the same support, PFC support is not required. Long periods of inactivity during events (when attendees will be engaged in other classroom trainings or briefings while the PFC sits at a resource table) are not the best use of PFC time. Consider the duration of the request, the time required to deliver the curriculum/service, the projected number of attendees and how long it will reasonably take for the attendees to interact with a PFC. This may be less than the duration of the event.
- The requester will provide any logistical needs required to deliver the requested services (e.g., site access, equipment required for conducting training or briefings/presentations, table/chair for information/resources and referral and outreach activities, or a private area for counseling services).

The on-demand request form requires detailed information regarding the requested financial readiness education and counseling services. Requesters will:

- Ensure that they have a clear understanding of their service requirement, services PFCs can provide and the duration of services needed.
- Only request services and service durations that maximize PFCs’ ability to deliver direct services and minimize wholly outreach and non-productive time. (“Direct services” are defined in “PFC Utilization Standards.”)
- Not include any projected travel or set-up/breakdown/prep time in service requests.
- Provide the name and contact information (phone number and email) for the event, installation or unit POC; this is required for PFC requests to be processed.

- Provide additional relevant details regarding the serviced population, service location and justification of need in the “Additional Information” space to aid in processing the request in a timely manner. Requestors should also use this space to note that they contacted rotational PFCs and determined they’re unavailable to support event needs.

On-demand requests for outreach activity support will be limited as follows:

- A MAXIMUM of two hours per day for events with 50 or fewer mandatory adult attendees
- A MAXIMUM of four hours per day for events with 200 or fewer mandatory adult attendees
- A MAXIMUM of eight hours per multi-day event for events with more than 200 mandatory adult attendees

PFC requests must include a designated government POC who functions as the logistical support and sponsor. (See “[Roles and Responsibilities](#)” and [Annex 1](#) for expectations.)

Note: Processing rotational and nonemergency surge PFC requests can take at least 30 calendar days, so please plan accordingly. On-demand requests must be submitted at least 15 calendar days prior to the event. **By-name requests are not permitted, except for a secondary location POC requesting local PFC support outside of 50 miles. On-demand requests submitted less than 15 calendar days prior to the event may not be supported and are primarily for emergent/crisis situations.**

After a PFC has been assigned to support an event, the requesting POC will be contacted by the PFC’s events manager. Rotational and surge PFCs are equipped with mobile work kits, including computers, company-assigned work email addresses, mobile hotspots for Wi-Fi access and cellphones. PFC regional supervisors are used to coordinate rotational and surge assignments.

For on-demand assignments, the POC will be contacted directly by the assigned PFC. Any service quality or PFC issues should be documented and reported to the PFC’s regional supervisor by the local POC right away for addressal or corrective action(s). If the issue/concern persists, the local POC should report the issue and provide documentation to the Service or reserve-component Financial Readiness Program office for OSD FINRED action.

When Should I Request a Rotational or Surge PFC Assignment?

- **STEP 1:** Are financial education, training and/or counseling services needed for more than four days, up to 12 months?
- **STEP 2:** Have you contacted your installation Financial Readiness Program office or Service/reserve-component Military and Family Support Center to request personal financial management services?
 - » Visit <https://installations.militaryonesource.mil/>.
 - » Select “I’m looking for a Program or Service.”
 - » Choose “Personal Financial Management Services.”
 - » Filter the location based on installation, zip code or state.
 - » Enter your installation, zip code or state to see what PFM services are closest to you.

- **STEP 3:** If the installation Financial Readiness Program office or Service/reserve-component Military and Family Support Center cannot support your need, have you contacted a local PFC to request support?
 - » Visit <https://finred.usalearning.gov>.
 - » Click on the green “Find a Personal Financial Counselor” tab.
 - » Select CONUS or OCONUS and input your location, OR click on your state or country on the provided maps.
 - » Contact your local PFC using the provided contact information.
- **STEP 4:** If the local PFC cannot provide the frequency of support you need, submit a rotational or surge PFC assignment request in the BOSS, AND submit a completed “PFC Rotational and Surge Assignment Request Form” ([Annex 4](#)) to the Service HQ and osd.mc-alex.ousd-p-r.mbx.financial-readiness@mail.mil to validate the rotational or surge request. To avoid delays in processing requests, ensure that the information and analysis provided on the form is as complete and accurate as possible.
- **STEP 5:** Once received, OSD FINRED Program office will review and communicate the request to the Service headquarters Financial Readiness Program office for validation. If additional information is needed, it will be requested from the POC provided on the form. It will take at least 30 days to process non-emergency rotational and surge PFC requests.

When Should I Request On-Demand PFC Support?

- **STEP 1:** Are financial education, training and/or counseling services needed for three days or less, for a unit or event?
- **STEP 2:** Have you contacted your installation Financial Readiness Program office or Service/reserve-component Military and Family Support Center to request personal financial management services?
 - » Visit <https://installations.militaryonesource.mil/>.
 - » Select “I’m looking for a Program or Service.”
 - » Choose “Personal Financial Management Services.”
 - » Filter the location by installation, zip code or state.
 - » Enter your installation, zip code or state to see what PFM services are closest to you.
- **STEP 3:** If the installation Financial Readiness Program office or component Military and Family Support Center cannot support your need, have you contacted a local PFC to request support?
 - » Visit <https://finred.usalearning.gov>.
 - » Click on the green “Find a Personal Financial Counselor” tab.
 - » Select CONUS or OCONUS and input your location, OR click on your state or country on the provided maps.
 - » Contact your local PFC via the provided contact information.
- **STEP 4:** If there is no PFC in the local area (within a 50-mile radius of the event location), the position is vacant or the local PFC is unable support your need, submit an on-demand request in the BOSS. Local POCs will not restrict rotational PFCs from supporting on-demand support requests within their fully flexible 40-hour workweeks.

OPERATING GUIDANCE

Work Hours

The normal rotational and surge PFC work schedule is a highly flexible 40-hour workweek (Sunday-Saturday) to accommodate the local mission and client requirements.

- Appointments, classes and briefings may extend daily working hours to include evenings and weekends. In these situations, work hours should be adjusted to accommodate the workload and ensure the PFC work schedule does not exceed the allowable 40-hour workweek.
- Overtime is not authorized; PFCs are not allowed to work beyond their designated 40-hour workweeks.
- Rotational PFCs are expected to complete the full term of their assignments without gaps in service or the use of backfills. There should not be a significant break in service or coverage for the entire period of performance of a PFC assignment.

Note, the contract vendor is required to provide PFC service coverage for service gaps of 40 hours or more. POCs must advise their Service chain of command if the location prefers a virtual or in-person backfill for rotational service gaps of more than 40 consecutive duty hours.

PFC Travel

PFCs are available to support all Service branches and may travel within a 50-mile radius of their primary duty location without prior travel approval, to include recruiting stations, Guard and Reserve units, and geographically isolated locations. If the PFC's travel is expected to exceed 50 miles, authorization must be received from the OSD FINRED Program office.

Requesting locations must enter on-demand event requests via BOSS at <https://supportrequest.militaryonesource.mil> when the travel distance will exceed 50 miles. Travel requests should be distinguished with a note that the request is in support of an on-demand event or support request outside the local travel radius of the closest rotational PFC. To avoid delays in staffing and approval of travel requests, POCs should inquire if a local PFC is available. Travel will not be authorized if another PFC is available to meet the requirement without travel costs.

Note, due to processing times, all PFC travel requests must be submitted a minimum of 15 working days prior to the expected travel start date.

For PFC support of **identified secondary support locations** outside the 50-mile radius of their primary duty location, the local POC will (1) coordinate support with the primary location POC and (2) notify the regional supervisor that PFC support is requested, whether regular weekly or intermittent (upon request). While an on-demand request is not required to be submitted in the BOSS, requests for the PFC to travel outside the 50-mile radius must be submitted to the regional supervisor no less than 10 calendar days prior to the expected travel start date to enable travel authorization processing.

Job-Sharing

OSD FINRED expects the vendor to staff all rotational and surge assignments with a single full-time individual. In some cases, the vendor may be able to staff an assignment faster by utilizing a job-sharing model, whereby two part-time PFCs work together, each working 20 hours per workweek, to staff the full-time assignment. When the vendor proposes a job-sharing model to OSD FINRED to staff an assignment, OSD FINRED will coordinate with the hosting Service HQ POC(s) to obtain concurrence or nonconcurrence with the proposed staffing solution.

If the job-sharing proposal is approved by OSD FINRED, it is an interim staffing solution, and the vendor will continue to search for a single, full-time candidate to staff the assignment. If one of the two part-time PFCs is removed from the assignment, OSD FINRED will coordinate with the Service HQ POC to determine if the remaining PFC will continue to provide part-time service or must staff the assignment full-time. The vendor must have a PFC for immediate assignment to maintain full-time staffing, or the assignment will become vacant.

Site Closures

PFC service continuity is expected during predictable and non-predictable installation closures. Predicted site closures occur for routine events such as planned installation or center staff training stand downs, exercises, family/resilience days, reduced manning days, Days of No Scheduled Activity (DONSAs) and other planned activities. Non-predicted site closures occur due to inclement weather, local or national emergencies, or any other condition that prevents installation/site personnel from safely traveling to or performing work at the installation/site.

Predictable installation or site closures include, but are not limited to:

- Family/Training Holiday//Resilience Day(s): Service members usually do not report to work and financial support services may not be required. Federal civilian personnel report to work or take leave. These days usually occur around the holidays (e.g., the Friday after Thanksgiving or the Friday before Memorial Day).
- Family Days/Staff Offsites/Team Building: Organized government staff or family events/activities may take place during this time in lieu of normal business activities.
- Training Day(s): Main installation/unit/location offices or areas are closed for regular business and no financial support services will be provided.
- Military Exercises or Training Exercises: A military exercise, training exercise, maneuver or war game is the employment of military resources in training for military operations. Financial support services are not required.
- DONSAs: This includes any “day of nonscheduled, routine activity” at the assignment location. Service members who are granted DONSAs do not have to report for formations, physical fitness or complete any work.
- Government Shutdown: The Federal government is occasionally reduced to minimum essential operations due to the absence of a congressional appropriation or continuing resolution. PFCs will continue to provide support at their assigned locations as determined by the installation/site representatives:
 - If the installation/site is open and a government official who has been identified as the PFC’s POC confirms services are required. Note: If a government official cannot provide PFC accountability and confirm service quality during this time, PFC services will not be available.

- PFCs are authorized to provide financial counseling support virtually/telephonically, as determined by local POCs and service requirements during a shutdown.
- PFCs are expected to work their normal schedules that have been collaborated with the local POCs/ installation/site representatives. Note: PFCs are authorized to flex the 40-hour workweek to meet mission requirements.

RSs and PFCs will coordinate work schedule adjustments with local POCs, plan work at secondary locations not impacted by site closures or take other planned actions at least two weeks in advance of scheduled site closures.

Non-predictable installation or site closures include, but are not limited to:

- Inclement Weather: The Office of Personnel Management (OPM) publishes location-related closure or weather delays for the Federal workforce. This may mean government sites in an area are closed, or that assigned personnel have a delayed start or early release due to weather. PFCs have approval to telework when OPM closes their primary and secondary support locations due to inclement weather; PFCs must be telework-ready and capable. Within 30 minutes of a known installation/site closure, the RS and PFC will coordinate with the local POC to establish the PFC's status. This could include work schedule adjustments, work at a secondary location not impacted by the site closure, paid/unpaid leave or telework.
- Local Emergency: Closures may also occur due to a local emergency at the installation/base/assignment location or the local area (within a 50-mile radius, specifically an active shooter, natural disaster or emergency drill on the installation). When it is safe to do so, the RS and PFC will coordinate work schedule adjustments with the local POC. This could include work at a secondary location not impacted by the site closure or paid/unpaid leave. Telework is not an option without OSD FINRED approval.

Questions

Additional questions should be routed through the Military Service chain of command to the OSD FINRED Program office (osd.mc-alex.ousd-p-r.mbx.financial-readiness@mail.mil).

INFORMATION DISCLOSURE

Limits of Confidentiality/Informed Consent

All PFCs are required to inform their clients of the limits of confidentiality they, as nonmedical, nonclinical counselors, can provide their clients with in accordance with [Department of Defense Instruction 6490.06](#), "Counseling Services for DoD Military, Guard and Reserve, Certain Affiliated Personnel, and Their Family Members."

The following limit of confidentiality statement must be read to all clients at the beginning of the initial counseling session, whether in person or virtual:

"Information you provide to me or other counselors will be kept confidential, except to meet legal obligations or to prevent harm to self or others. Legal obligations include requirements of law and DoD or military regulations. Harm to self or others includes suicidal thoughts or intent, a desire to harm oneself, domestic violence, child abuse or neglect, violence against any person, and any present or future illegal activity."

POCs should provide PFCs with duty-to-warn procedures for PFCs to follow if events should occur at their locations. PFCs are required to report all duty-to-warn incidents to installation POCs and their contractor chains of command as soon as possible.

Data Collection

PFCs are authorized to collect necessary information, including personally identifiable information (PII), to support Service program data tracking requirements in accordance with Service directives and procedures described by the local POCs. PFCs must also provide POCs with feedback on daily activities, current trends, requests for information, etc. Examples of information that PFCs are allowed to collect include briefing types, location and number of attendees, and individual interaction information needed to support Service program data tracking requirements. PFCs can verify the completion of OSD-approved training by signing off on attendance rosters and distributing training certificates.

Local POCs may develop local intake or information sheets with the required data fields/PII for PFCs to annotate to support Service program data tracking requirements. Intake/information sheets will be immediately provided to local POCs or their designates for input into the Service program data tracking system. They will not be retained by PFCs. PFCs do not collect or retain case notes but can annotate intake/information sheets with overviews of what was discussed and any follow-on plans of action to facilitate the continuity of Financial Readiness Program services.

At no time will PFCs remove PII, as defined by [DoDI 5400.11](#), “DoD Privacy and Civil Liberties Programs,” from government control. PFCs will never, under any circumstance, possess or transport PII in any personal conveyance when not on a government-controlled installation/site, and at no time will PFCs remove PII from government installations/sites.

REFERENCES

- Code of Federal Regulations, Title 10, Section 992 Financial Literacy Training: Financial Services
- Department of Defense Instruction 1322.31, “Common Military Training (CMT),” Feb. 20, 2020 (Change 1, May 16, 2023)
- Department of Defense Instruction 1322.34, “Financial Readiness of Service Members,” Nov. 5, 2021
- Department of Defense Instruction 1342.22, “Military Family Readiness System,” Aug. 5, 2021
- Department of Defense Instruction 6490.06, “Counseling Services for DoD Military, Guard and Reserve, Certain Affiliated Personnel, and Their Family Members,” April 21, 2009 (Change 2, March 17, 2017)

ANNEX 1. POC RESPONSIBILITIES DETAIL

POCs facilitate logistical support.

This includes:

- Providing an intermittent or permanent workspace and access to the internet and/or a landline if there are any coverage issues at the duty area.
- Providing regular access to an office or private area for confidential face-to-face counseling sessions with one or more patrons.
- Identifying any access requirements and providing pre-arrival paperwork as needed.
- Issuing CACs, as deemed appropriate.
- Communicating and facilitating additional access and/or facility requirements as required.
- Confirming the primary location and any other required alternate work locations (street address and building number) or secondary support locations (other Service/reserve-component units or installations) within the local area (within a 50-mile radius).
- Scheduling the PFC's initial arrival time and date.
- Identifying an escort for the first day.
- Identifying the in-brief/in-processing requirements, as well as any installation commander-directed mandatory training for all personnel working at that location.
- Understanding and providing duty-to-warn policies and protocols applicable to the installation/location to the regional supervisor and PFC upon assignment.
- Providing office supplies and access to the copier/printer (including for on-demand event needs, if required).
- Participating in Service headquarters training, as required, to effectively oversee PFC services at the installation level.
- Communicating any PFC service questions, issues or concerns to the Service headquarters POC and the contract regional supervisor for correction.

Note, the installation/site POC will determine if CAC/ID issuance is necessary for service provision. If it is required for any reason, such as access to duty areas, please inform the PFC's regional supervisor. The company's security officer will support by providing period of performance, contract number and any additional information/assistance needed. A copy of the contract will not be provided.

POCs provide local oversight of PFC accountability and validate the quality of PFC services.

This includes:

- Receiving daily login-logout notifications from the contractor's system, validating their accuracy based on local POC knowledge of the PFC's whereabouts and communicating the required level of detail to the RS and PFC.
- Identifying and training an alternate/site if the primary local POC will not be physically co-located with the PFC. The alternate POC will serve as the "eyes and ears" for the primary POC to validate PFC accountability and service quality. POC information should be communicated by the local POC to the RS and Service HQ POC.
- Reporting any concerns regarding PFC accountability or service quality to the RS and reporting repeated instances to the appropriate Service HQ POC for OSD FINRED notification.
- Completing regular OSD FINRED PFC Assessment Surveys via Survey Monkey. (FINRED surveys a sample of rotational and surge POCs biannually. On-demand event POCs will receive surveys within 30 days of a staffed on-demand event.)

POCs understand and communicate financial service needs at primary and secondary support locations with the assigned PFCs.

This includes:

- Consulting with the PFC regarding the needs of Service members and their families and the best methods for service delivery.
- Ensuring the PFC is aware of and linked with military program service providers at the installation to maximize cross referrals and provide a holistic counseling approach.
- Identifying the greatest needs of the local community, including, but not limited to, individual, family, couples and/or group counseling. This may also include coordinating with other Service branches on the installation and in the local area.
- Ensuring counselors operate in a manner that maximizes accessibility, including availability at installation common areas, within Military and Family Support Centers, and with Guard, Reserve and tenant commands.
- Coordinating the PFC's schedule to balance other Service/reserve-component needs and on-demand event requests.
- Identifying the anticipated daily work schedule at primary and secondary support locations (on and off the installation) and expectations for weekend support, including predictable weekend drill/event schedules, as well as projected family day, deployment and command readiness events.

*Note, POCs **do not** approve time off or maintain records/accountability for PFC time.*

- Working with the PFC's regional supervisor on expectations for the PFC, including basic duties, etc.
- Informing the PFC's regional supervisor of any conflicts or concerns with the assigned PFC.
- Providing any relevant local standard operating procedures (e.g., DTW) essential to the performance of the PFC's responsibilities or safety.
- Providing a list of units (with contact names, email addresses and phone numbers) and making introductions and/or announcing service availability to command teams, family support personnel, unit administrators, etc.

*Note, PFCs **should not** attend either regular or ad hoc government meetings that are not primarily focused on their financial readiness duties and responsibilities.*

POCs communicate with the Service headquarters.

This includes:

- Coordinating and requesting new surge and/or rotational PFC support for Service headquarters to forward to the OSD FINRED program manager. Requests submitted in BOSS will be forwarded to the appropriate Service headquarters before approval.
- Understanding that rotational, surge and on-demand PFCs are not intended to backfill short- or long-term government staff vacancies (e.g., extended leave periods or staff resignations). The POC should work with the local or Service HR office to obtain approval and funding for temporary hires for government staff vacancies.
- Receiving and reviewing monthly utilization reports from the Service headquarters POC (or installation management command POC, as appropriate) for trends and utilization of PFC services, and recommending service improvements to/through the Service headquarters or installation management command POC.
- Communicating trends, PFC accountability, behavior or service quality issues and concerns to/through the Service headquarters or installation management command POC for coordination and communication with the OSD FINRED Program office.
- Providing locally curated content and/or curricula to the Service headquarters POC for awareness/review and forwarding to the OSD FINRED Program office for approval prior to requesting use by the PFC.

Note, PFCs can only use OSD-approved curricula and materials.

ANNEX 2. WEEKLY AND MONTHLY PFC ACTIVITY DATA

PFCs submit weekly activity reports to their regional supervisors and local POCs. POCs may request additional information or a different format for these reports. This Annex serves as an example of a weekly activity summary.

- Number of counseling client contacts and number of sessions:
 - » Face-to-face
 - » Telephonic
 - » Virtual (Microsoft Teams, Skype, Zoom, FaceTime, Google Hangout, Webex, etc.)
 - » Email
- Location(s) of face-to-face contact
- Number of briefings/presentations:
 - » Topic
 - » Number of attendees
 - » Location
- Common military training:
 - » CMT session totals
 - » CMT participant totals
- Outreach activities:
 - » Location
 - » Number of contacts
- Upcoming events and presentations involving the PFC:
 - » Location, event, topic, time and date
- Other significant events or information

Military Service component POCs receive monthly program activity reports by state and by installation that display additional service delivery details. These reports should be distributed to local POCs to not only inform leadership of financial readiness trends affecting Service members and their families, but guide Service and local installation/site initiatives to ensure they meet financial readiness needs. These reports are contract deliverables. They're for internal use only and should not be displayed or hung on any public-facing websites.

ANNEX 3. OSD-APPROVED CURRICULUM BY SERVICE AND APPROVED CMT TRAINING REFERENCE CHART

	Training	U.S. Army	U.S. Department of Air Force	U.S. Navy	U.S. Marine Corps
Common Military Training (CMTs)	Intro to Touchpoint Training			Part of CFS Training; not approved for use by the PFCs.	
	Initial Entry Training				
	First Duty Station		ENL: 220 minutes OFF: 90 minutes	90 minutes	The Personal Readiness Seminar curriculum is not currently approved for use by PFCs.
	Permanent Change of Station (E6 and below, O3 and below)	30-45 minutes	45 minutes	30 minutes	45 minutes
	Vesting in the Thrift Savings Plan (TSP)	30 minutes	60 minutes	30 minutes	55 minutes
	Entitlement to Continuation Pay	30 minutes	No instructor-led curriculum; AC and RC fact sheets only	30 minutes	No instructor-led curriculum; six handouts and a checklist
	Major Life Events				
	Marriage	45 minutes	Checklist	45 minutes	30 minutes
	Divorce	45 minutes	Checklist	45 minutes	45 minutes
	First Child	45 minutes	45 minutes	45 minutes	30 minutes
	Disabling Sickness or Condition	60 minutes	No instructor-led training, handouts or checklists	40-45 minutes	No instructor-led training, handouts, or checklists
	Leadership Training	No instructor-led training, handouts or checklists	No instructor-led training, handouts or checklists	30 minutes	No instructor-led curriculum; six handouts and a checklist
	Pre-Deployment	60 minutes	30 minutes	60 minutes	75 minutes
	Post-Deployment	60 minutes	30 minutes	60 minutes	30 minutes
	Financial Planning for Transition (DoD TAP)	3-4 hours			

	Training	U.S. Army	U.S. Department of Air Force	U.S. Navy	U.S. Marine Corps
Financial Awareness Courses (Dev. by the Air Force)	Car Buying	60-75 minutes			
	Gambling Awareness	60 minutes			
	Holiday Spending	60 minutes			
	Home Buying	60 minutes			
	Raising Financially Fit Kids	60 minutes			
	Financial Readiness Topic Handouts	Varies, can be used to supplement topic briefing or counseling sessions, as appropriate			
Other Ancillary Training	Promotion	30 minutes	30 minutes	30 minutes	No instructor-led curriculum; three handouts and a checklist
Beyond the Touchpoints Curriculum (Dev. by FINRED)	Credit Management	60 minutes			
	Emergency Financial Preparedness	60 minutes			
	Home Sweet Home	60 minutes			
	Planning Your Financial Future	60 minutes			
	Saving and Investing	60 minutes			
	Tax Preparation for Service Members	60 minutes			
	Exploring Digital (Crypto) Assets	60 minutes			

ANNEX 4. PFC ROTATIONAL AND SURGE ASSIGNMENT REQUEST FORM

Form Completed By

Name _____

Title _____

Email _____

Phone Number _____

Installation/PFC Requested Location

Address Line 1 _____

Address Line 2 _____

City _____

State/Province _____

Zip/Postal Code _____

Country _____

Physical Address for PFC Assignment

Address Line 1 _____

Address Line 2 _____

City _____

State/Province _____

Zip/Postal Code _____

Country _____

Additional Information

Current number of PFCs assigned to this installation _____

Average utilization of each PFC over the last six months (e.g., PFC #1 – 65%, PFC #2 – 43%)

Name	Average utilization

Service member population (provide demographic detail)

Family member population (provide demographic detail)

Number of Service-funded, full-time equivalent civilians or contractors at the location assigned to perform financial readiness duties

Total staff hours in past six months spent delivering financial readiness direct support (provide direct support detail)

What are the mandatory staffing requirements in accordance with DoDI 1322.34 *Financial Readiness of Service Members* and/or your military department-specific guidance? How is this requirement being fulfilled?

What type of PFC support is being requested?

Rotational Surge Start Date: _____ End Date: _____

Point of Contact (POC) Information (on site):

Name _____

Position Title _____

Phone Number _____

Email _____

Submit this form and any questions or follow up to osd.mc-alex.ousd-p-r.mbx.financial-readiness@mail.mil.