



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 MCCS 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.

MCO 1700.37
11 DEC 2014

**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