

PERSONAL FINANCIAL MANAGEMENT PROGRAM

STANDARDIZED CURRICULUM

CHAPTER 25: **Introduction to the Command Financial Specialist Program**



INTRODUCTION

The Marine Corps emphasizes the importance of readiness for Marines and family members in many areas of life. One of them is personal financial management (PFM). A key program that assists commands, Marines, and family members with readiness is the Command Financial Specialist Program (CFS). This 60-minute session provides an introduction to the Marine Corps' Command

Financial Specialist Program including information on the origin of the program, the requirements for the command, qualifications, functions, and duties of a CFS, an overview of the CFS training, and the relationship between a CFS and the Marine Corps Community Services Personal Financial Management program staff.

LEARNING OBJECTIVES

Upon completion of this course, learners should be able to:

- Identify the instructions which govern the PFM and CFS programs.
- List two reasons why a Marine might seek assistance from a CFS.
- State two qualifications a Marine must meet to be designated a CFS.
- Discuss at least three functions of a CFS.
- Name at least four topics that are discussed in the official CFS training curriculum.
- Describe the type of relationship that should be maintained between the PFM staff and a CFS.

PERSONAL FINANCIAL MANAGEMENT PROGRAM

STANDARDIZED CURRICULUM

REFERENCES

- U.S. Department of Defense. (1992). *Instruction 1342.22: Family Centers*. Washington, D.C.
- U.S. Department of Defense. (2004). *Instruction 1342.27: Personal Financial Management for Service Members*. Washington, D.C.
- U.S. Department of Defense. (2006). *Instruction 1344.07: Personal Commercial Solicitation on DoD Installations*. Washington, D.C.
- U.S. Department of Defense. Office of the Undersecretary of Defense (Comptroller). (2011). *DoD Financial Management Regulation 7000.14R, Volume 5, Chapter 34*. Washington, D.C.
- U.S. Department of the Navy. Headquarters United States Marine Corps. (2001). *MCO P1700.24B: Marine Corps Personal Services Manual*. Washington, D.C.
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- U.S. Department of the Navy. Office of the Chief of Naval Operations. (2004). *OPNAV Instruction 1740.4B: U.S. Navy Family Care Policy*. Washington, D.C.
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- U.S. Department of the Navy. Secretary of the Navy. (2005). *SECNAV Instruction 1754.1B: Department of the Navy Family Support Programs*. Washington, D.C.
- U.S. Department of the Navy. Secretary of the Navy. (2000). *SECNAV Instruction 5040.3A: Inspections within the Department of the Navy*. Washington, D.C.
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- U.S. Department of the Navy. Secretary of the Navy. (2007). *SECNAV Manual M-5210.1: Department of the Navy Records Management Program, Records Management Manual*. Washington, D.C.

PERSONAL FINANCIAL MANAGEMENT PROGRAM

STANDARDIZED CURRICULUM

PREPARATION AND PROCEDURES

Activity:

- “What Have You Seen?” — An activity that allows participants the opportunity to review the major issues associated with Personal Financial Management (PFM) and establishes an understanding of the need for PFM and the Command Financial Specialist (CFS) program.

Handouts:

- “What Have You Seen?”
- “Session Evaluation”

Materials:

- Introduction to the Command Financial Specialist Program PowerPoint slides
- Pens, pencils and markers
- Chart paper or a whiteboard

Registration:

Registration ensures that you have an adequate number of materials on hand and that guest speakers are prepared if they have handouts or giveaways for their audience. Program registrants should be contacted by phone or e-mail two to three days before the program to verify participation. Sign-in is advised to track attendance.

Target Audience:

The target audience is new Command Financial Specialists (CFS) or anyone (E-6 and above) interested in an orientation to the CFS program and the services offered by the program.

PERSONAL FINANCIAL MANAGEMENT PROGRAM

STANDARDIZED CURRICULUM

KEY TERMS

- **Extended absence financial plan:** A plan developed by a Marine prior to deployment which specifies the following for the period of absence: a legal power of attorney to accomplish personal and financial requirements, a plan for covering financial obligations, the disposition of car and auto insurance, allotments for appropriate monthly expenditures, and the disposition of other financial issues that might occur during the period of absence.
- **Financial counseling:** The act of evaluating an individual's or family's income and expenditures, and recommending both short- and long-term actions to achieve financial goals and ensure individual, family, and mission readiness.
- **Personal financial management (PFM):** The process (or steps) involved in managing one's personal finances, including income, expenses, and investments for an individual or family.
- **Personal financial readiness:** Adequately preparing for the management of personal responsibilities prior to departure on an extended absence, including: family matters and potential family contingencies; personal finances; personal property; and other personal obligations that may arise during the life cycle in one's career. Personal financial readiness also includes the prudent day-to-day management of personal finances through financial planning (budgeting), saving and investing — to include saving through the Thrift Savings Plan (TSP) — as well as consumer awareness and credit management. Additionally, considerations are also made for career and transition planning, spouse employment, and relocation entitlements and expenses.

PERSONAL FINANCIAL MANAGEMENT PROGRAM

STANDARDIZED CURRICULUM

QUALITY ASSURANCE PROCEDURES

To assure accurate and current information as well as a quality presentation:

- Headquarters (HQ) and installation PFMs will review the curriculum annually or when there have been consequential changes to content regarding laws, regulations or military programs that could have a significant impact on Marines and their families. HQ will then update the curriculum.
- Distribute session evaluations to participants at the end of each workshop. Results should be tabulated and retained to measure the effectiveness of information provided at the session, in the program content, and of the delivery of the presentation.

PERSONAL FINANCIAL MANAGEMENT PROGRAM

STANDARDIZED CURRICULUM

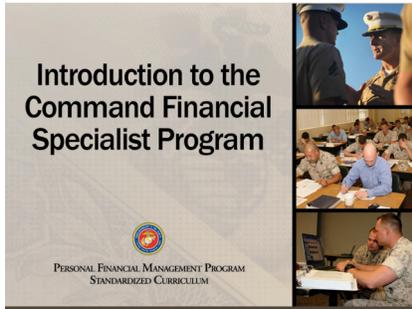
CONTENT OUTLINE (60 MINUTES TOTAL)

1. Welcome and Chapter Overview (5 minutes)
2. Origin of CFS Program (5 minutes)
3. Activity: What Have You Seen? (10 minutes)
4. Command Requirements (5 minutes)
5. CFS Qualifications (5 minutes)
6. CFS Training (5 minutes)
7. Functions of the CFS (10 minutes)
8. Relationship with PFM Staff (5 minutes)
9. Resources (5 minutes)
10. Summary (5 minutes)

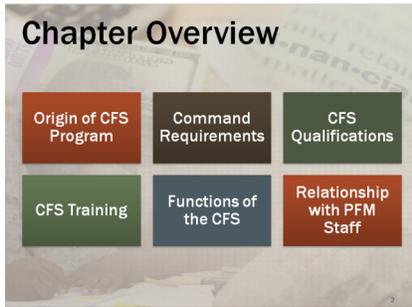
PERSONAL FINANCIAL MANAGEMENT PROGRAM

STANDARDIZED CURRICULUM

SLIDE 1: INTRODUCTION



SLIDE 2: OVERVIEW



INSTRUCTOR NOTES:

1. Introduce yourself and have the participants introduce themselves.
2. Introduce the topics to be covered in this session.

SECTION BACKGROUND INFORMATION

Financial challenges can arise, from unanticipated emergencies to financial mismanagement. These challenges, if not handled correctly, can lead to financial problems, which may affect a Marine's quality of life, as well as their operational readiness.

The Marine Corps emphasizes the importance of readiness for Marines and family members in many areas of life. One area is personal financial management (PFM). A key program that assists commands, Marines, and family members with readiness is the Command Financial Specialist Program (CFS).

This 60-minute session provides an introduction to the Marine Corps' Command Financial Specialist Program including information on the origin of the program, the requirements for the command, qualifications, functions, and duties of a CFS, an overview of the CFS training, and the relationship between a CFS and the Marine Corps Community Service PFM staff.

PERSONAL FINANCIAL MANAGEMENT PROGRAM

STANDARDIZED CURRICULUM

SLIDE 3: ORIGIN OF CFS PROGRAM

Origin of CFS Program

- ◆ 1990 – OPNAVINST 1740.5 established PFM education, training, and counseling program to address:
 - Financial needs of service members and their families
 - Negative impact financial difficulties have on operational readiness
- ◆ Goal is to promote personal financial responsibility through training and counseling
- ◆ Main purpose is prevention of financial difficulties and mismanagement
- ◆ Key component is each unit's CFS

INSTRUCTOR NOTES:

Discuss the points on the slide using the information in the column to the right.

SECTION BACKGROUND INFORMATION

In 1990, the Chief of Naval Operations (CNO) instituted OPNAVINST 1740.5, which established a comprehensive Personal Financial Management Education, Training, and Counseling Program to address the financial needs of service members and their families, and to prevent the negative impact financial difficulties have on operational readiness.

As outlined in the instruction, the goal of the PFM program is to promote personal financial responsibility and accountability by providing members with training on basic principles and practices of sound money management, consumer skills for good decision making, and information on available resources and support services.

Although the PFM program has a counseling objective, its primary purpose is on the prevention of financial difficulties and mismanagement through education.

A key component in providing this education is the Command Financial Specialist (CFS). Like other services, the Marine Corps requires that each unit have a specialist who can conduct personal financial training. It is recognized that Marines tend to seek help from their immediate supervisors first. Therefore, it is important that supervisors receive specialized instruction that will enable them to provide financial education and training, financial counseling, and information and referral to their Marines.

In its latest revision, OPNAVINST 1740.5B (dated May 2007), along with its governing instruction, SECNAVINST 1740.4, continues to identify PFM as a top concern for service members and their families.

PERSONAL FINANCIAL MANAGEMENT PROGRAM

STANDARDIZED CURRICULUM

SLIDE 4: ACTIVITY: WHAT HAVE YOU SEEN?

Financial concerns	Underlying reasons	Emotional fallout	Consequences
<ul style="list-style-type: none"> • Unable to pay bills • Unable to afford or maintain an automobile • Not enough money, savings, or emergency funds • Letter of indebtedness • Foreclosure notice • Unable to sell a home at a different duty location 	<ul style="list-style-type: none"> • Lack of education • Lack of maturity • Pay problems • No budgeting • Too many wants and not taking care of needs • Easy credit or too much credit • Poor economic conditions • Errors on credit report 	<ul style="list-style-type: none"> • Personal response • Financial problems can be symptoms of other problems • Recognize and make referral 	<ul style="list-style-type: none"> • Military implications • Loss of security clearance • Reduction in rank • Administrative discharge • Civilian implications • Negative credit report or rating • Foreclosure • Bankruptcy • Rejection from a civilian job opportunity

INSTRUCTOR NOTES:

1. Conduct the activity described below.
2. Use the additional information provided in the column to the right to guide you through the activity.

Learner Activity: What Have You Seen?

Purpose: To allow the participants an opportunity to review the overall issues of PFM and establish an understanding of the need for PFM and the CFS program.

Time: 10 minutes

Materials: Pens, pencils and the “What Have You Seen?” handout.

Procedure: This activity can be completed either individually, in pairs, or in small groups. Distribute the “What Have You Seen?” handout to all participants and break them into their working groups as desired. Have each

SECTION BACKGROUND INFORMATION

What Have You Seen?

When examining the need for PFM, it is important to take a look at the overall concerns, reasons, emotional fallout, and implications that a CFS will be dealing with when assisting Marines with their personal finances.

Financial Concerns: These are the types of issues that will motivate a person to seek assistance from a CFS. If a Marine were to knock on your door and say, “*CFS, I need to talk to you about (blank).*” What do you think the blank would be? Think about some of the financial problems you may have seen:

- Unable to pay bills.
- Unable to afford or maintain an automobile.
- Bounced checks.
- Spouse lost their job.
- Divorce or separation.
- Not enough money, savings, or emergency funds.
- Letter of indebtedness.
- Foreclosure notice.
- Unable to sell a home at a different duty location.
- Need to start saving or investing.

Real Reasons: These are the underlying issues why the Marine might be coming to see the CFS. This is the “meat” of the job of a CFS – listening to the financial concerns while trying to discern the real reasons for the problems. When trying to discern the real reason, it is often helpful to ask yourself if you are focusing on the problem or a symptom. For example, if the client tells you “*I can’t pay my credit card bills,*” what might the real reason be?

- Lack of education.
- Lack of maturity.

PERSONAL FINANCIAL MANAGEMENT PROGRAM

STANDARDIZED CURRICULUM

group select a spokesperson. Ask the groups to develop a list of responses for each of the four areas listed on the handout: Financial Concerns, Real Reasons, Emotional Fallout, and Implications. After several minutes, ask the group spokespersons to share their responses. Provide additional responses using the information provided in the column to the right.

- Pay problems.
- No budgeting.
- Too many wants and not taking care of needs.
- Easy credit or too much credit.
- Poor economic conditions.
- Errors on credit report.

Emotional Fallout: The personal response that can be linked directly to the client's financial problems.

Sometimes we do not know which is causing which, but we know both are there. Note that often the financial problems can be symptoms of other problems. The job of a CFS is to recognize that there is emotional fallout – and not ignore it – and make a referral to the proper resource.

Implications: The things that could occur if the financial problems persist, especially due to a lack of action on the Marine's part. These are the detrimental effects of personal financial problems on the Marine, the command, and the Marine Corps. Think about what might happen to a Marine when they have financial problems. What might happen in the military? What might happen in the civilian community?

- Military:
 - Negative evaluation
 - Loss of overseas transfer
 - Loss of security clearance
 - Reduction in rank
 - Nonjudicial punishment
 - Administrative discharge
- Civilian:
 - Non-sufficient funds (NSF) – bounced checks
 - Not granted credit
 - Negative credit report or rating
 - Repossession
 - Foreclosure
 - Bankruptcy
 - Jail
 - Rejection from a civilian job opportunity

PERSONAL FINANCIAL MANAGEMENT PROGRAM

STANDARDIZED CURRICULUM

SLIDE 5: COMMAND REQUIREMENTS

Command Requirements

- ◆ Screen all CFS candidates based on required qualifications
- ◆ Designate CFSs in writing
- ◆ Meet with lead CFS on regular basis regarding PFM
- ◆ Maintain ratio of one CFS to every 75 members
- ◆ Conduct annual PFM training and provide counseling
- ◆ Include the CFS in applicable command trainings
- ◆ Identify the CFS in command publications
- ◆ Require CFS consultation for check-in/check-out
- ◆ Provide appropriate resources to CFS to conduct counseling and maintain records per the Privacy Act

INSTRUCTOR NOTES:

Discuss the points on the slide using the information in the column to the right.

SECTION BACKGROUND INFORMATION

Each command has specific requirements that must be followed in administering the CFS program, as well as directly supporting the role of the CFS. It is the responsibility of command leadership to:

- Screen CFS candidates for appropriateness of designation based on the required qualifications (to be discussed in the next section). Commands may refer to the MCCS PFM staff for guidance and assistance with the screening. The screening must be completed prior to training.
- Designate CFSs in writing. When more than one CFS is designated for the command, appoint one as the Command Special Assistant for Personal Finance (CSAPF) or lead CFS. Commands with a medium and large number of personnel are strongly encouraged to have an officer serve as, and lead, their CFS program. Refer to SECNAVINST 1740.4 (Enclosures 7 and 8) and OPNAVINST 1740.5B (Enclosures 8 and 9), respectively, for more information.
- Meet with the lead CFS on a recurring, but not less than quarterly, basis to discuss PFM.
- Maintain a ratio of one CFS to every 75 members assigned, including those assigned temporary duty (TEMDU), temporary duty under instruction (TEMDUINS), and members from other services.
 - Commands, permanent detachments and departments having fewer than 25 personnel are encouraged to have a trained CFS. Alternatively, those with fewer than 25 personnel may arrange for another command to provide CFS services by written agreement.
- Conduct annual PFM training and provide counseling via a trained and qualified CFS.
- Include the CFS in command indoctrination programs and pre- and post-deployment programs, as applicable.

PERSONAL FINANCIAL MANAGEMENT PROGRAM

STANDARDIZED CURRICULUM

- Identify the CFS in various command publications.
- Include consultation with the CFS on the requirements of the command check-in and check-out sheets.
- Provide appropriate resources to the CFS to conduct counseling and maintain individual records in accordance with the Privacy Act as outlined in SECNAVINST 5211.5E.

SLIDE 6: CFS QUALIFICATIONS

CFS Qualifications

- ◆ Pay grade E6 and above for enlisted
- ◆ Pay grade WO to O1 for Officers
- ◆ Highly motivated, financially stable, and meets overseas screening requirements
- ◆ Be designated in writing by Commanding Officer
- ◆ Successfully complete the CFS training course
- ◆ Have at least one year remaining at current command
- ◆ Participate in continuing education
- ◆ Attend refresher training every three years

INSTRUCTOR NOTES:

Discuss the points on the slide using the information in the column to the right.

SECTION BACKGROUND INFORMATION

To be appointed as a CFS, a Marine must meet specific criteria, because he or she will function as the command's principal advisor on policies and matters related to PFM.

For appointment to a CFS, a Marine must:

- Be in pay grade E6 and above for enlisted; WO to O1 for officers.
- Be highly motivated and financially stable. (Must meet the financial overseas screening standards outlined in SECNAVINST 1740.4).
- Be designated in writing by the commanding officer as outlined in SECNAVINST 1740.4.
- Successfully complete the CFS training course provided by an authorized Marine Corps PFM specialist. If a Marine Corps PFM specialist is not available, training should be provided by an authorized Navy Fleet and Family Support Center (FFSC) PFM educator.
- Have at least one year remaining onboard their present command at the time of CFS course completion.
- Participate in continuing education, such as periodic CFS forums.
- Attend refresher training at least every three years.

PERSONAL FINANCIAL MANAGEMENT PROGRAM

STANDARDIZED CURRICULUM

SLIDE 7: CFS TRAINING

CFS Training

- ◆ Ensures all CFSs receive the same information, education, and tools, to successfully aide their commands and fellow Marines regarding PFM
- ◆ Week long training conducted by qualified PFM at MCCS or FFSC with three-pronged approach
 - Financial education and training
 - Financial information and referral
 - Financial counseling
- ◆ After screening, CFS candidate contacts the PFM staff to obtain a quota for the training course
- ◆ After initial training, CFS must complete refresher training every three years

INSTRUCTOR NOTES:

Discuss the points on the slide using the information in the column to the right.

SECTION BACKGROUND INFORMATION

The purpose of official CFS training is to ensure that all CFSs throughout the Marine Corps receive the same information, education, and tools to successfully aide their commands and fellow Marines with regard to the Personal Financial Management (PFM) Program.

The week-long CFS training is conducted under the direction of SECNAVINST 1740.4 and OPNAVINST 1740.5B by qualified PFM staff at MCCS or FFSC.

PFM training, in general, and CFS training, specifically, has a three-pronged approach:

1. Financial education and training
2. Financial information and referral
3. Financial counseling

After successful completion of screening, the CFS candidate will contact the MCCS PFM staff or FFSC PFM staff and obtain a quota for the approved Command Financial Specialist Training course. Prior to appointment, the CFS candidate must successfully complete the approved CFS training course at MCCS or FFSC. This training will include education on topics such as:

- The need for PFM.
- The financial planning worksheet.
- Military pay issues.
- Solution-focused financial counseling.
- Consumer awareness.
- Legal issues of PFM.
- Referral resources.
- Introduction to credit and debt.
- Credit reports and scores.
- Debt management.
- Letters of indebtedness.

PERSONAL FINANCIAL MANAGEMENT PROGRAM

STANDARDIZED CURRICULUM

- Life insurance and Survivor Benefit Plan (SBP).
- Wealth building.
 - Includes saving and investing, retirement planning, and Thrift Savings Plan (TSP).
- Car buying strategies.
- Developing your CFS program.

In addition to the tools used in CFS training, all CFSs shall receive up-to-date copies of the PFM curriculum, including presenter's guides, PowerPoint presentations, activities, handouts and resources.

After initial training, CFSs must participate in continuing education such as periodic CFS forums and must attend refresher training at least every three years.

PERSONAL FINANCIAL MANAGEMENT PROGRAM

STANDARDIZED CURRICULUM

SLIDE 8: FUNCTIONS OF THE CFS

Functions of the CFS

Includes, but not limited to:

- ◆ Serve as the principal advisor on all policies and matters related to PFM and financial readiness
- ◆ Assist the command to establish, organize, and administer the command PFM program
- ◆ Disseminate financial management information
- ◆ Maintain current PFM resources
- ◆ Maintain a close liaison with the MCCS PFM staff
- ◆ Provide financial education, training and counseling
- ◆ Maintain counseling records per the Privacy Act
- ◆ Refer members with serious financial problems to the appropriate resource or agency and follow up
- ◆ Assist with development of extended absence financial plans
- ◆ Perform financial screenings
- ◆ Submit a quarterly PFM report to the Commanding Officer

INSTRUCTOR NOTES:

Discuss the points on the slide using the information in the column to the right.

SECTION BACKGROUND INFORMATION

As discussed earlier, the CFS shall serve as the command's principal advisor on all policies and matters related to PFM. The functions of the CFS are designed to assist both the command and the individual Marine in maintaining their financial readiness.

CFS functions can include, but are not limited to, the following duties:

- Assist the command to establish, organize, and administer the command PFM program, including providing a thorough pass-down to the incoming CFS. Report directly to the command level as a special assistant.
- Disseminate financial management information within the command through various Marine Corps training and command publications.
- Maintain current PFM resource books, directories, references, and training materials for use in command training and counseling.
- Maintain a close liaison with the MCCS PFM staff, where possible.
- In collaboration with MCCS PFM staff, where possible, provide financial education, training and counseling throughout the career life cycle for Marines as part of the command's training program, and as otherwise required by direction. Ensure that this training is documented as required.
 - Provide basic PFM counseling to individual members of the command, upon request.
- Maintain individual records of counseling conducted and counseling referred. Per SECNAVINST 5211.5E, those records shall be maintained to ensure confidentiality and compliance with the Privacy Act.

PERSONAL FINANCIAL MANAGEMENT PROGRAM

STANDARDIZED CURRICULUM

- Refer members with serious financial problems to the appropriate resource or agency capable of providing necessary assistance/counseling. This may include MCCS PFM staff, FFSC PFM staff, Navy-Marine Corps Relief Society (NMCRS), Military OneSource, or a non-profit consumer credit counseling service (CCCS). Per DoD Instruction 1342.27, *Personal Financial Management for Service Members*; DoD Instruction 1344.07, *Personal Commercial Solicitation on DOD Installations*; SECNAVINST 1740.2E, *Solicitation and the Conduct of Personal Commercial Affairs on Department of the Navy Installations*; and DoD 7000.14-R, *Department of Defense Financial Management Policy and Procedures* (Volume 5, Chapter 34), ensure the Marine is seen and counseled. Follow up on referred individuals by maintaining contact with the individual and the resource/counseling agency to monitor their progress.
- Assist members with the development of their extended absence financial plan per DoD Instruction 1342.27 and coordinate the necessary administrative responsibilities for the command.
- Perform financial screenings, as needed, for members of the command. In the absence of a CFS, or in a complicated case, the MCCS PFM staff can perform the screenings. The requirements of financial overseas screenings are detailed in SECNAVINST 1740.4 (Enclosure 2).
- Submit a quarterly report to the commanding officer of all PFM activities and command financial issues and trends.
- Upon transfer, notify the receiving command that you are a trained CFS.

PERSONAL FINANCIAL MANAGEMENT PROGRAM

STANDARDIZED CURRICULUM

SLIDE 9: RELATIONSHIP WITH PFM STAFF

Relationship with PFM Staff

- ◆ One of cooperation and collaboration
- ◆ Seek guidance, referrals and assistance from MCCS PFM staff for difficult or complicated cases or if a conflict of interest exists
- ◆ If available, PFM staff can provide education and training if CFS is not comfortable doing so

INSTRUCTOR NOTES:

Discuss the points on the slide using the information in the column to the right.

SECTION BACKGROUND INFORMATION

The relationship between the CFS and the MCCS PFM staff should be one of cooperation and collaboration to provide commands, Marines, and family members with the most appropriate PFM training, counseling, resources, and referral. MCCS PFM staff support local commands and area CFSs by serving as the primary resource and subject matter expert in tailoring PFM information, materials, and education programs to the local area.

CFSs should seek guidance, referrals and assistance from MCCS PFM staff for members with difficult or complicated cases. Also, if another CFS from the command is not available, CFSs shall seek assistance from MCCS PFM staff in cases where there could be a conflict of interest between the CFS and the client, or where the relationship between the CFS and the client could hinder the PFM assistance process.

If available, MCCS PFM staffs can, either solely or in collaboration, provide education and training at command-sponsored training events, and provide other training requirements if the CFS is not comfortable doing so.

SLIDE 10: RESOURCES

Resources

- ◆ MCCS - PFM
- ◆ DOD Instruction 1342.27: *Personal Financial Management for Service Members*
- ◆ SECNAVINST 1740.4: *Department of the Navy Personal Financial Management (PFM) Education, Training, and Counseling Program*
- ◆ OPNAVINST 1740.5B: *Personal Financial Management (PFM) Education, Training, and Counseling Program*

INSTRUCTOR NOTES:

1. Discuss the points on the slide using the information in the column to the right.
2. Have extra copies of the listed instructions available to handout to participants if needed.

SECTION BACKGROUND INFORMATION

Your installation MCCS PFM is a good resource in finding out more information on becoming a CFS.

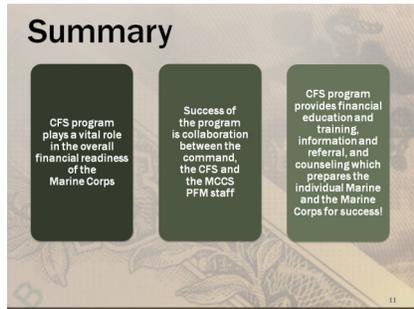
The following instructions help to ensure all requirements are met for administering and maintaining a successful PFM and CFS program:

- DoD Instruction 1342.27, *Personal Financial Management for Service Members*
- SECNAVINST 1740.4, *Department of the Navy Personal Financial Management (PFM) Education, Training, and Counseling Program*
- OPNAVINST 1740.5B, *Personal Financial Management (PFM) Education, Training, and Counseling Program*

PERSONAL FINANCIAL MANAGEMENT PROGRAM

STANDARDIZED CURRICULUM

SLIDE 11: SUMMARY



INSTRUCTOR NOTES:

1. Distribute the “Session Evaluation” handout to participants. Ask that they complete it and return it to you before they leave.
2. Recap the discussion you have had during the session.
3. Answer any remaining questions the participants may have.

SECTION BACKGROUND INFORMATION

The Command Financial Specialist program plays a vital role in the overall financial readiness of the Marine Corps. The success of the program is collaboration between the command, the CFS and the MCCS PFM staff.

Today, we discussed various aspects of the CFS program including its origins, command requirements, CFS qualifications, the role and responsibilities of a CFS, the training required, and the relationship between the CFS and the MCCS PFM staff.

The CFS program provides readily available and obtainable financial education and training, information and referral, and counseling. This prepares both the individual Marine and the Marine Corps for success and financial readiness!