

CFS

COMMAND FINANCIAL
SPECIALIST

CFS Instructor Guide

Second Edition

Recognition for Contributors

Welcome to the updated version of the Command Financial Specialist (CFS) course — a joint effort by the U.S. Navy, Marine Corps, and Coast Guard Financial Readiness Programs, led by the U.S. Navy.

Significant updates have been made to Department of Defense (DoD) policies, financial readiness initiatives, and the roles and responsibilities of Command Financial Specialists across the services since the course launched in 2021. We initiated a collaborative, cross-service review and modernization of the curriculum in response.

We worked closely with subject matter experts and front-line leaders within the USN, USMC, and USCG Financial Readiness Programs to incorporate these changes and ensure that our CFSs are prepared from day one.

We extend our heartfelt appreciation to the many Personal Financial Managers (PFMs) from across the services whose input, field-tested insight, and commitment to excellence helped reshape this course.

This isn't just a revision — it's a transformation grounded in real-world application and designed to empower CFSs to support the total force's financial wellness and mission readiness.

Special Recognition – Contributors These individuals went above and beyond to ensure this course update is both operationally relevant and instructionally sound — refined through collaboration and field experience.

United States Navy

John Baker – Washington, D.C.

Fran Jackson – Washington, D.C.

United States Marine Corps

Steve Harris – Quantico, Va

Laur Siegel – Quantico, Va

United States Coast Guard

Lisa Johnson – Washington, D.C.

Ashley Kampfe – Norfolk, Va

Mark Sowers – Norfolk, Va

Joi Tann – Washington, D.C.

Navy and Coast Guard PFMs – Curriculum Input

We extend our sincere thanks. Your feedback during the DoD Financial Readiness Training was instrumental in shaping this curriculum to reflect current needs, operational demands, and the role of CFSs.

Video Development Support – CNR Northwest PFMs

Thank you for your focused input on video scripting. Your ideas brought clarity and relevance to the counseling demonstration featured in the training.

Corpus Christi, Mayport, and MIDLANT PFMs – Contributions

You deserve special recognition for your targeted insights during field visits. Your solution-driven feedback directly improved curriculum alignment with real-world applications.

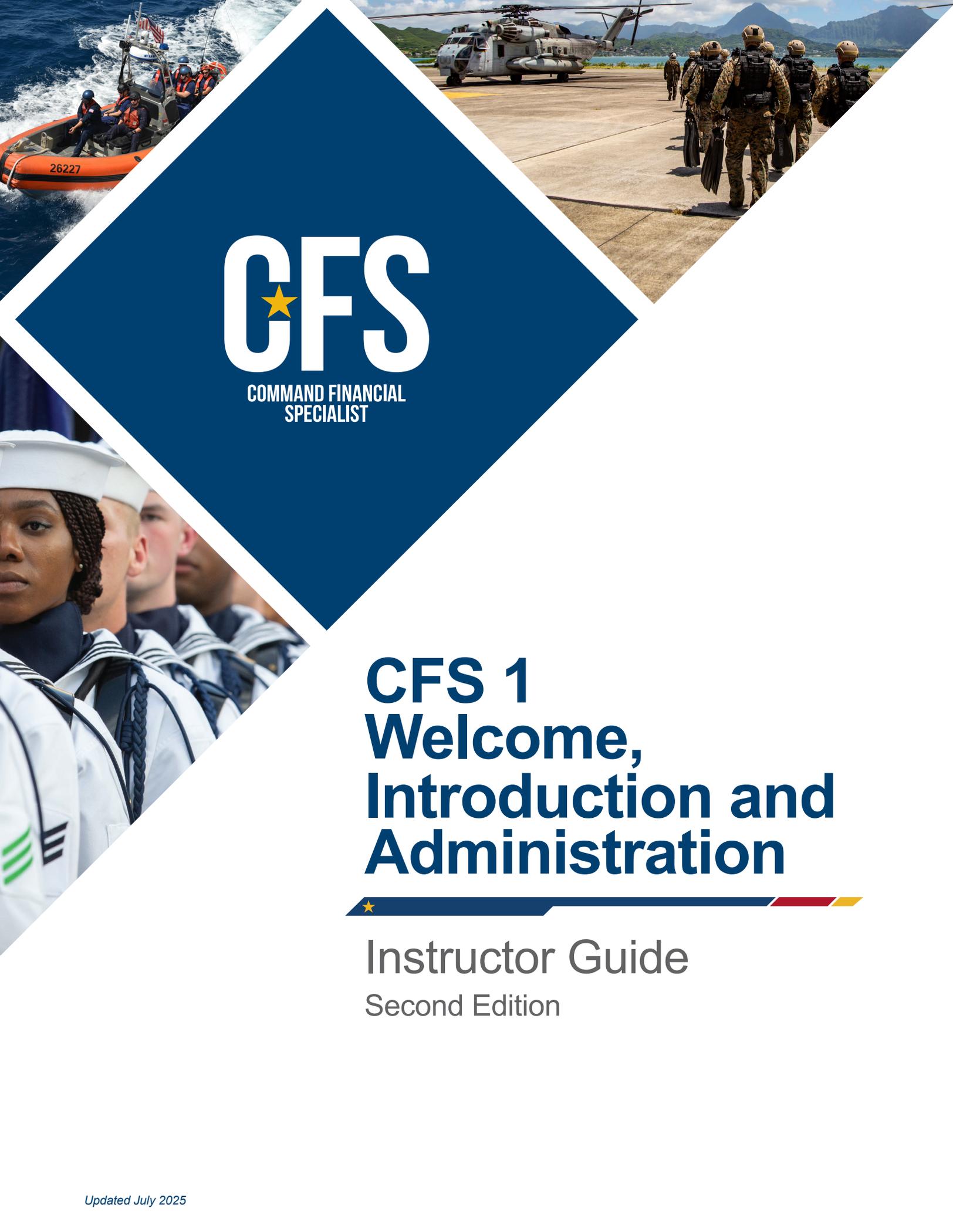
Coast Guard PFMs – Contributions

Accept our deep appreciation for your consistent, high-impact contributions. Your cross-service perspective helped strengthen the content, delivery, and accessibility of this program.

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CFS

COMMAND FINANCIAL
SPECIALIST

CFS 1 Welcome, Introduction and Administration

Instructor Guide
Second Edition

I. INTRODUCTION

Instructor Guide Introduction

Welcome to the Command Financial Specialist Training (CFST) Course and the CFST Instructor Guide (IG). The purpose of this IG is to provide CFS instructors with complete directions on how to prepare, conduct, and complete administration for the 24-hour CFST Course. This IG includes appendices that contain required course material and service-specific items used throughout training. Review and utilize material for your CFS students as appropriate for their branch of service.

This is the second edition of a modernized CFST course which includes Congressionally mandated financial literacy training called Touchpoints. In accordance with Department of Defense Instruction (DoDI) 1342.22 *Military Family Readiness* and Department of Defense Instruction (DoDI) 1322.34 *Financial Readiness of Service Members*, the Services shall offer proactive financial literacy training that provides Service members and their families with tools and information they need to meet the common financial considerations that occur in their personal and professional lives, make prudent consumer decisions to include credit, debt, and major purchases, as well as to develop personal financial strategies and goals. This CFST course supersedes the previous CFST course, published in 2020.

The CFS Student Manual includes CFS core curriculum that provides information on how to be a CFS. These chapters are numbered as CFS 1, CFS 2, etc. Instructors can rearrange course modules to meet the site's demands, student demographics, and guest speaker availability as long as ALL topics and course objectives are met at the end of Day 3 and students fully understand how to perform essential CFS functions upon course graduation.

Each CFS Instructor Guide chapter is structured as follows:

- I. Introduction
- II. Learning Objectives
- III. Outline
- IV. Chapter Preparation
- V. References
- VI. Content
- VII. Forms

Each CFS Student Manual chapter is structured as follows:

- I. Introduction
- II. Learning Objectives
- III. References
- IV. Content

To facilitate the use of these instructional materials, the following terms and acronyms will be used:

Command Financial Specialist Training	CFST
Command Financial Specialist	CFS
Command Financial Specialist Instructor Guide	IG
Command Financial Specialist Training Instructor	Instructor
Command Financial Specialist Training Participants	Learners
Command Financial Specialist Training Student Manual	SM
Financial Education Action Points	FEAP
Financial Planning Worksheet.....	FPW
Personal Financial Management Standardized Curriculum	PFMSC
Personal Financial Management Program	PFMP
Personal Financial Manager	PFM
Touchpoint/FEAP Curriculum	TC

The IG is designed as a complete package that can take a new CFST instructor from the planning stages of training to the final administration required for a successful course. It is written in detail for the new instructor but also in outline form for the experienced instructor. This format should meet the needs of all CFST instructors and provide for top-quality, standardized training throughout the service branches. The IG has been written for use by all training sites; therefore, the information is generic in nature.

Content Icons

The following icons will be used in each CFS chapter:

	<p>Student Manual Icon This icon in the PowerPoint slides indicates the corresponding pages(s) in the Student Manual.</p>
<hr/> <p>INSTRUCTOR NOTE:</p> <hr/>	<p>Instructor Note This box indicates additional instructor information. Experienced instructors may want to integrate this information into the classroom instruction.</p>

Chapter 1 Introduction

This is the first chapter of Day One of the CFST presented to the learners. It welcomes students to the course, allows for introduction of learners and trainers, and covers course administration. This chapter moves quickly. You will need to allot about 20 minutes for the introduction exercise. The introduction exercise provides learners with the first opportunity to interact with each other and to set the tone for future learner-centered training activities. If students in the class did not complete the course pretest as a prerequisite, allow an additional 15 minutes at the end of the session for learners to complete it.

Chapter Correlation to Common CFS Task Areas:

- 1. Education and Training:** Introduces learners to major topic areas via agenda review. Training techniques include active participation, chapter review, lecture, and student introductions.
- 2. Information and Referral:** Introduces learners to major topic areas via agenda review and the pretest. Introduces students to each other as possible referral resources.
- 3. Counseling:** Introduces learners to major topic areas via agenda review. Counseling technique practice begins with introductions.



II. LEARNING OBJECTIVES

N/A (this is an administrative chapter)

III. OUTLINE

1. **Welcome and Introduction**
 - a. Welcome
 - b. Facilitator(s) Introduction(s)
 - c. Site Contact Information
 - d. Course Learning Objectives
 - e. Financial Training Topics
2. **Learner-centered Activity Options**
 - a. Meet Your Classmates
 - b. Financial Bingo Game
3. **Student Manual**
 - a. Chapter Organization
 - b. Terms and Acronyms
 - c. Common CFS Task Areas
4. **Other Course Materials**
 - a. DoD and Service Websites
 - b. Learner-Centered Activities
 - c. Dot-com Disclaimer
 - d. Course Evaluations (print or digital)
 - e. Daily Homework
 - f. Pretest and Post-test (print or digital)
5. **Course Expectations**
 - a. Adult Learners
 - b. Participation
 - c. Confidentiality
6. **Course Agenda Review**
 - a. Course Hours
7. **Facility and Classroom Policies**
 - a. Refreshments/Lunch
 - b. Room Cleanup
 - c. Cellphone Usage
 - d. Facility Information
8. **Administration**
 - a. Data Card
 - b. Privacy Act
 - c. Orders
 - d. Provide Contact Information
9. **Conclusion**
 - a. Questions
10. **Course Pretest -**

Applies to sites that do not have students complete the Pretest as a CFS course prerequisite

IV. CHAPTER PREPARATION

Presentation Time: 60 minutes

Presentation Materials

- PowerPoint slides, “Welcome, Introduction and Administration”
- Student Manual CFS 1
 - ▶ Course Learning Objectives
 - ▶ Financial Training Topics
 - ▶ Meet Your Classmates
 - ▶ Financial Bingo Game
 - ▶ CFS Course Materials
 - ▶ Daily Homework
 - ▶ Course Agenda
- CFS Course Evaluations - direct learners to digital version or print enough copies each day for learners
- CFS Student Data Card - print enough copies for all learners
- Pretest and Pretest Key (Appendix) - Applies to sites that do not have students complete as a CFS course prerequisite
- Blank Name Card
- Site Phone Number
- Markers on All Tables

Preparation

Before chapter presentation, the instructor should determine the following:

- Refreshments/Lunch Details (including list of local options)
- After-class Cleanup Responsibilities
- Restroom Locations
- Hallway Noise Restrictions
- Lunchroom and Refrigerator Access for Learners
- Smoking Area Location for Learners
- Designated Parking for Learners
- Cellphone Usage Guidelines and Emergency Procedures

Learner-centered Activity Options

The instructor may choose one of the following activities.

- **Meet Your Classmates:** Learners pair up, interview their partner, and introduce their partner to the class. This allows for brief, low-risk participation for the learners and provides important information to the training, such as current positions, what attendees hope to learn and how they intend to use the training.
- **Financial Bingo Game:** This game is a fun and engaging activity, which can be modified for different class sizes.

For sites with **10 or fewer students**, the objective is to get five signed blocks in a row. Each student will interact with fellow students who meet the requirements for each square. Only **one** student may sign a block during the activity. Once a student has five signatures in a row, they will yell BINGO!

For sites with **10 or more students**, the objective is to fill in all the squares with signatures. Students will interact with fellow students who meet the requirements for each square. A student may initial up to **two** blocks at a time. Once a student fills ALL the blocks on the card, they will yell BINGO!

V. REFERENCES

Title 10 U.S. Code, section 992 — Financial Literacy Training

DoDI 1322.34, Financial Readiness of Service Members

Navy OPNAVINST 1740.5 (series)

Marine Corps MCO 1700.37 (series)

Coast Guard COMDTINST 1740.8 (series)

VI. CONTENT



SLIDE 1



SLIDE 2



SLIDE 3

Welcome and Introduction

WELCOME learners to Command Financial Specialist Training.

- **INTRODUCE** yourself and other speakers present.
- **WRITE** the **SITE PHONE NUMBER** on the board and explain the procedure for contacting the site in case of absence due to illness or emergency.

Course Learning Objectives

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

- Construct, organize and/or manage a comprehensive, proactive PFM program at the command level.
- Conduct effective PFM education and training using the relevant service specific and DoD financial educational material.
- Provide appropriate information and referral resources for clients evidenced by participation in class role-play and case studies.
- Conduct effective one-on-one counseling for clients using Solution-Focused Financial Counseling tools and techniques.

Detailed learning objectives are contained within each chapter of the IG.

Financial Training Topics

DIRECT learners to page 1-2 of their SM and briefly point out the financial topics that will be discussed during the course.

EXPLAIN that training to become a CFS consists of two stages: Million Dollar Service Member (MDSM) and the CFS course.

MDSM is a two-day course that covers basic financial concepts that learners will build upon during the CFS course.

The three-day CFS course prepares learners to be the point of contact and subject matter expert for their command's PFMP.

Upon completing the MDSM and CFS courses, you will have received over 40 hours of specialized Financial Literacy training, ensuring you are fully prepared to execute your service-specific CFS program.



SLIDE 4

Learner-centered Activity Options

Time: 20 minutes

Process: Choose one of the following optional activities.

Option 1 — Meet Your Classmates

ASK learners to pair up and introduce themselves to their partner. Then each person should interview the other and get short answers to the following questions:

1. Name
 2. Command
 3. Job or position at command
 4. What do you hope to learn in CFS training?
 5. How will you use what you learn during the course?
 6. What non-military financial experience do you bring to the classroom?
- Note that there is space on page 1-3 in the SM for responses. Allow six to eight minutes for the interview. When all have finished, have each person stand up and introduce their partner to the group.
 - While the introductions continue, keep track of the different jobs/positions, what participants hope to learn, and prior experience. This will give you insight into the knowledge and skills the learners bring into the classroom. Write what they hope to learn on a large sheet of Post-It paper and post it in the room to help all instructors ensure that these points are met throughout the course.
 - For virtual sessions: Pair learners using separate chat pods for each group or have learners contact each other through direct messaging on the virtual platform to ask these questions. Allow six to eight minutes for their discussions. When all have finished, identify which group should introduce each other to the class. During the introductions, learners should type in a chat pod what they hope to learn and what prior experience they have for the entire class to see.
 - Thank and welcome all to the training. Learners bring their own experience managing their own money into this class and will build on that to help others manage their money.

Option 2 — Financial Bingo Game

Bingo cards are found at the end of this IG. Print out enough copies for the class.

For sites with **10 or fewer students**, the objective is to get five blocks in a row signed. Each student will interact with fellow students who meet the requirements for each square. Only **one** student may sign a block during the activity. Once a student has five signatures in a row, they will yell BINGO!

For sites with **10 or more students**, the objective is to fill in all the squares with signatures. Students will interact with fellow students who meet the requirements for each square. A student may initial up to **two** blocks at a time. Once a student fills ALL the blocks on the card, they will yell BINGO!



SLIDE 5

Student Manual Overview

DIRECT learners to page 1-5 of their SM. **EXPLAIN** that the SM includes the chapters that provide information on how to be a CFS. These chapters are numbered CFS 1, CFS 2, etc.

DIRECT the attention of the learners to the blue icon in the bottom right corner of the PowerPoint slide and **ALERT** learners that this icon is used throughout the CFS chapters to indicate the corresponding page(s) in the SM.

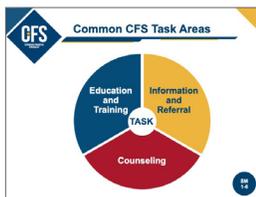
EXPLAIN that the SM will function as a course workbook and should be used for both in-class activities and after-class homework. Learners can take notes on pages of the manual in order to refer to them later.

REFER to the terms and acronyms that will be used throughout the course:

Command Financial Specialist Training	CFST
Command Financial Specialist	CFS
Command Financial Specialist Instructor Guide.....	IG
Command Financial Specialist Training Instructor	Instructor
Command Financial Specialist Training Participants.....	Learners
Command Financial Specialist Training Student Manual	SM
Financial Planning Worksheet	FPW
Personal Financial Management Standardized Curriculum	PFMSC
Personal Financial Management Program	PFMP
Personal Financial Management.....	PFM
Touchpoint/FEAP Curriculum	TC

INFORM learners that CFSs may only use their branch of service's approved PFM Standardized Curriculum and Touchpoint/FEAP Curriculum. Direct CFSs to reach out to their nearest PFM or installation military and family support center or HSWL Regional Practice if they have questions regarding the materials they are authorized to use.

EXPLAIN Students are encouraged to keep the manual after the course as a reference for their duties as a CFS, providing guidance on financial counseling and other tasks they will encounter in the field.



SLIDE 6

Common CFS Task Areas

REFER learners to page 1-6 of their SM. **EXPLAIN** that there are three Common CFS Tasks among the branches of military. These three Common CFS Task areas are integrated throughout the course to prepare the learners to carry out his or her responsibilities in accordance with their governing Service-Specific PFM Program Policy. Their policy may require them to perform additional responsibilities. CFS 2 will cover the Service-Specific PFM Program Policies for each branch of service and additional responsibilities. This training is designed to help learners meet these three tasks at the very least, but each CFS is expected to perform all tasks required by policy. The Common CFS Task areas that span all of the branches of military are to provide:

- Education and Training
- Information and Referral
- Counseling/Coaching

INFORM learners that the introduction for each CFS chapter includes a "Chapter Correlation to Common CFS Task Areas" section. To locate this section, look for the pie chart symbol at the beginning of each chapter (see the CFS 1 *Welcome, Introduction and Administration* example on page 1-1).



SLIDE 7

Other Course Materials

DoD Learning Resource Library & Service Specific CFS Portal
ASK learners to access their service-specific financial program website and the DoD FINRED Learning Resource Library portal. Explain that the information provided is integrated into this course and will function as reference material for financial topics and Touchpoint/FEAP materials.

Learner-centered Activities

EXPLAIN to learners that this training is conducted using many different learner-centered activities and techniques to engage them as adult learners and give them both theoretical and hands-on learning opportunities. You can also include optional activities marked throughout the instructor guide for each module.

Dot-com Disclaimer

INFORM the learners that they will be referred to a variety of websites throughout the training for educational purposes only. **EXPLAIN** that no warranty is made regarding their accuracy or quality, nor does using the information on these sites constitute an endorsement of the site, its products or its services. Other sites with similar information may be available and may prove equally useful.

Course Evaluations

This course has specific evaluations that students will complete daily. Completed course evaluations will be routed to your service PFM program headquarters. These evaluations do not replace local presenter evaluations. **ENCOURAGE** learners to complete the printed or virtual evaluations daily as directed by the instructor. The print version of the course evaluation is included in this IG. **EXPLAIN** that all the evaluations are used to maintain the integrity of the program and that their feedback is critical to continued improvement of the training.

Daily Homework

REFER learners to page 1-8 in the SM. **EXPLAIN** that there will be after-class work. **TELL** learners that each day's practical applications will be assigned during the daily debrief session.

Pretest and Post-Test

INFORM learners that a pretest and post-test will be conducted in this training. The purpose of this is to evaluate whether learning took place in the classroom.

Course Expectations for Learners

EXPLAIN that CFS is a two-part process that involves the two-day Million Dollar Service Member course that provides basic financial education foundation with the three-day CFS course that provides attendees the knowledge to properly manage their command's personal financial management program. In this adult learning environment, students will be responsible for their own learning, being on time, and attending all sessions.



SLIDE 8

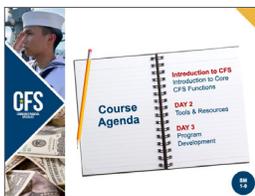
ENCOURAGE learners to speak openly but also to respect each other's opinion.

EMPHASIZE that there will be no demeaning remarks, sexual or racial slurs, or inappropriate comments. Make it clear that anyone disrupting the class with such remarks will be asked to leave and their command will be notified of the behavior.

INSIST that a culture of respect be maintained in the classroom.

REINFORCE that as adult learners, they are encouraged to participate in all aspects of the training. Learners will be expected to contribute to class discussions, work in small groups, and complete assignments at home.

ASK learners to maintain the confidentiality of any client and learner personal disclosures they may discuss.



SLIDE 9

Course Agenda Review

ASK learners to look at their CFS Agenda on page 1-9 of the Student Manual and briefly explain the course layout day by day.

EXPLAIN the class hours. **REINFORCE** that learners are expected to be in their seats or online and ready for training at the start of each day, and that the class will extend into the afternoon of each day. Additional time might be needed for group activities. Lunch will be daily for one hour (typically 1100-1200).

INSTRUCTOR NOTE: Agenda swaps are acceptable to accommodate local needs. When making agenda swaps, ensure that all topics are still presented and do not reduce the length of the course.



SLIDE 10

Facility and Classroom Policies (for in-person courses)

This slide is for in-person learners only.

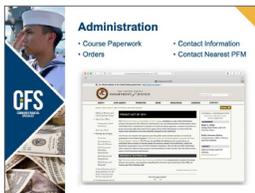
EXPLAIN how refreshments, if available, will work at your site.

ASSIGN responsibility for end-of-day room cleanup. This can be left up to the senior member to determine, or you can assign a different table or group for each day. Explain what specific tasks encompass room cleanup.

REQUEST that all cellphones be shut off during class or placed on silent mode. If someone requires to have their phone on due to job or family issues, they must inform the instructor.

TELL learners the location of restrooms. **EXPLAIN** site policy on hallway noise, and discuss emergency procedures to include fire and active shooter protocol.

PROVIDE learners with the location of the break room and refrigerator (if available to learners). You also may wish to provide learners with the location of nearby eateries or the galley for lunch. **GIVE THE LOCATION** of the smoking area and available learner parking. **DISCUSS** whether course materials can be left in the room overnight.



SLIDE 11

Administration

Each service is required to verify required data for participants to receive credit for course completion.

DISTRIBUTE print copies of the CFS Student Data Card to the class.

ASK learners to complete the data card, including signing the Privacy Act Statement on the bottom half, and turn it in when completed. The name as it appears on the data card is the name that will appear on the certificate of completion at the conclusion of the training.

EXPLAIN that the Privacy Act is required because the information provided on the student data card is entered into a database that tracks Service members trained as CFSs in an effort to evaluate and maintain the integrity of the program. This database also is used to provide CFSs with additional training and support.

CONFIRM correct spelling of names for certificates of completion at the conclusion of the training.

ENCOURAGE learners to contact the nearest PFM or installation military and family support center or HSWL Regional Practice if their contact information changes.

FURTHER ENCOURAGE learners to reach out to the nearest PFM at their new installation military and family support center or HSWL Regional Practice when they PCS to a new unit.

REMIND learners that staying in touch with their PFM is crucial for ongoing support, access to updated resources, and continuous

professional development as they fulfill their duties as a CFS.

PROVIDE your office phone and email contact information so that learners can inform you of changes in contact information or reach out for additional educational support.

COLLECT ORDERS if they have been required for this course.
HOLD in class folder for stamping and signature.

INSTRUCTOR NOTE: Student data cards are completed and forwarded to the appropriate service PFM program headquarters to ensure students receive credit for completing coursework. Due to service privacy policies, secure completed forms in accordance with service and local policies. Refer to the hosting site's service guidelines for retention and destruction of completed forms.



SLIDE 12

Conclusion

ASK for any questions or comments on course administration, introductions, course purpose, and agenda. **REASSURE** learners that you are happy they are in the course and that everyone will learn a lot in the classroom.

VERIFY with learners whether they have already completed the pretest, and direct those who haven't to the appropriate service-specific virtual testing portal or provide them with a print copy of the pretest.

REASSURE learners that the pretest is designed to assess their initial knowledge and identify areas for improvement. **ENCOURAGE** them to ask questions if they are unsure about any aspect of the test or the course.

REITERATE to learners that the pretest results will be used to tailor the course content to their needs, ensuring that any areas of difficulty are addressed during the training. This personalized approach is designed to help them succeed.

COURSE PRETEST

ADMINISTER the pretest by directing students to the service-specific virtual testing portal or by passing out a copy of the pretest to each learner.

NOTE that administration of the course pretest is required only for students who did not complete it prior to attending the CFS course. Sites must account for additional time for pretest administration and remediation.

VII. FORMS

- Financial Bingo Game
- CFS Course Evaluations
- CFS Student Data Card
- See CFS Student Manual for the following forms:
 - ▶ Course Learning Objectives
 - ▶ Financial Training Topics
 - ▶ Meet Your Classmates
 - ▶ Course Materials
 - ▶ Daily Homework

Financial Bingo Game

DIRECTIONS:

This game is a fun and engaging activity, which can be modified for different class sizes. For a class with **10 or fewer students**, the objective is to get five blocks in a row signed. Each learner will interact with classmates who meet the requirements for each square. Only **one** learner may sign a block during the activity. Once a learner has five signatures in a row, they will yell BINGO!

For a class with **10 or more students**, the objective is to fill in all the squares with signatures. Learners will interact with classmates who meet the requirements for each square. A student may initial up to **two** blocks at a time. Once ALL the blocks on the card are filled, they will yell BINGO!

**The digital version of the game is available from PFMP service leadership.*

Banking	Investing	Net Worth	General	Other
Has a Savings Account	Is investing 5% or more in TSP	Owens a home	Packs their lunch	Checks their credit report yearly
Has a Money Market Account	Has an IRA or Roth IRA	Debt free!	Plans for irregular expenses	Has a Will
Has a Certificate of Deposit	Owens an individual stock	FREE SPACE	Regularly uses coupons	Reads their LES or Payslip every month
Has deposited a check via Mobile Banking	Has a 529 or ESA	Has an Emergency Fund	Does not have cable	Has their financial records organized
Is a member of a credit union	Has an online brokerage account	Has collectibles	Tracks their expenses	Has read a financial book in the last year

CFS Course Evaluation

CFS Training — Day 1

(Dates: _____)

	<i>Strongly Agree</i>	<i>Agree</i>	<i>Neutral</i>	<i>Disagree</i>	<i>Strongly Disagree</i>
Welcome, Introduction and Administration (CFS 1) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The Need for Personal Financial Management (CFS 2) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Introduction to the Financial Planning Worksheet (CFS 3) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FPW Application and Case Studies (CFS 4) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial Counseling (CFS 5) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial Counseling Application (CFS 6) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Command Action and Security Clearances (CFS 7) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial Referral Resources (CFS 8) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Instructional Techniques (CFS 9) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Developing Your Program (CFS 10) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

What was most impactful from today's modules?

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

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

CFS Course Evaluation

CFS Training — Day 2

(Dates: _____)

	<i>Strongly Agree</i>	<i>Agree</i>	<i>Neutral</i>	<i>Disagree</i>	<i>Strongly Disagree</i>
Welcome, Introduction and Administration (CFS 1) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The Need for Personal Financial Management (CFS 2) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Introduction to the Financial Planning Worksheet (CFS 3) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FPW Application and Case Studies (CFS 4) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial Counseling (CFS 5) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial Counseling Application (CFS 6) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Command Action and Security Clearances (CFS 7) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial Referral Resources (CFS 8) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Instructional Techniques (CFS 9) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Developing Your Program (CFS 10) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

What was most impactful from today's modules?

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

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

CFS Course Evaluation

CFS Training — Day 3

(Dates: _____)

	<i>Strongly Agree</i>	<i>Agree</i>	<i>Neutral</i>	<i>Disagree</i>	<i>Strongly Disagree</i>
Welcome, Introduction and Administration (CFS 1) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The Need for Personal Financial Management (CFS 2) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Introduction to the Financial Planning Worksheet (CFS 3) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FPW Application and Case Studies (CFS 4) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial Counseling (CFS 5) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial Counseling Application (CFS 6) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Command Action and Security Clearances (CFS 7) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial Referral Resources (CFS 8) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Instructional Techniques (CFS 9) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Developing Your Program (CFS 10) Content was clear and understandable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

What was most impactful from today's modules?

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

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

CFS Student Data Card

Name: _____ Rate/Rank: _____

DoD#/EMPLID: _____ Branch of Service: _____

Command (do not abbreviate): _____

Installation or Duty Station: _____

Work Email: _____

Work Phone: _____ Rotation Date (PRD): _____

Present Position: _____

Date Attended Training: _____ Location: _____

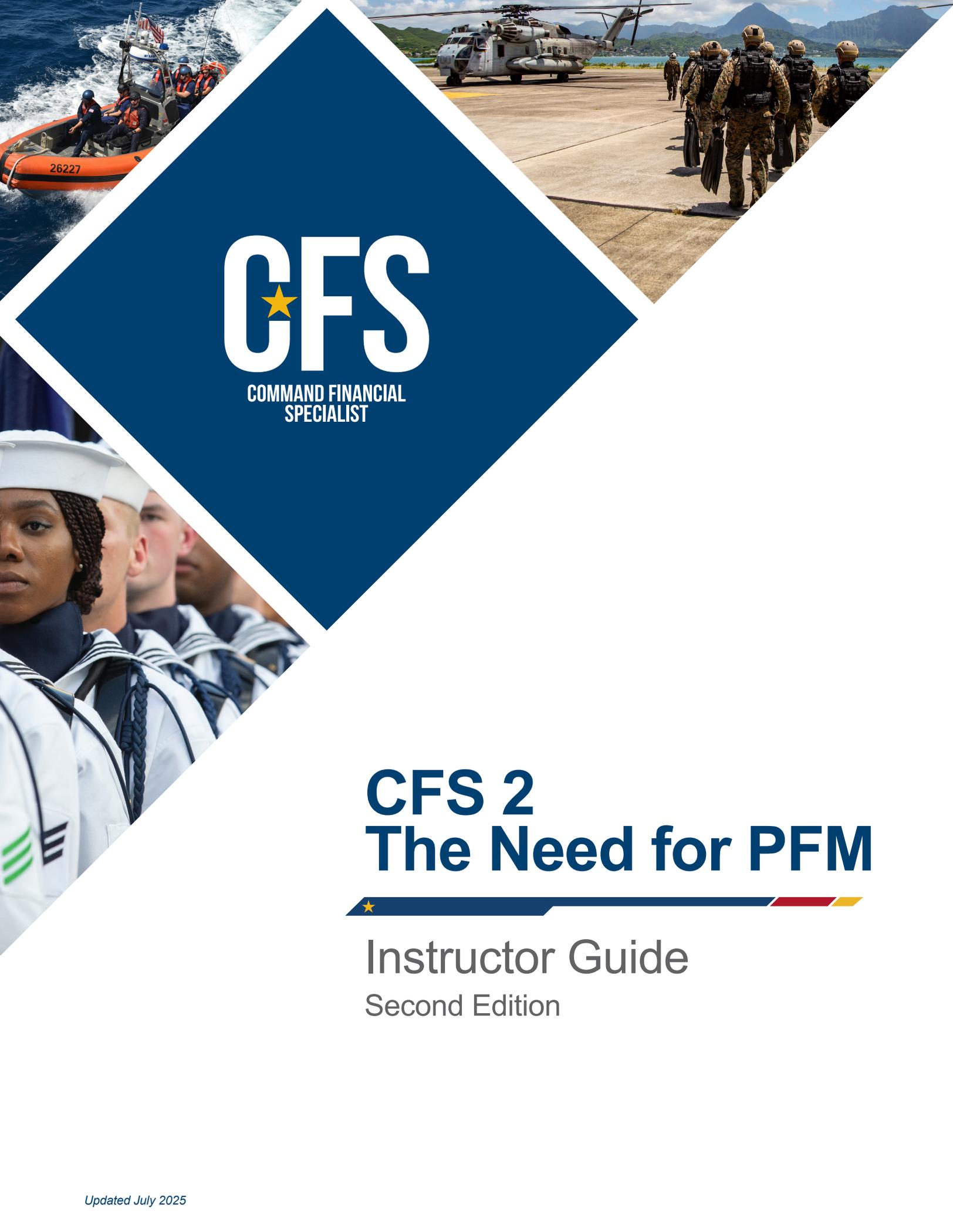
DATA REQUIRED BY THE PRIVACY ACT OF 1974

AUTHORITY: 5 U.S.C. Sec 301, which allows the head of a military department to prescribe regulations for government of the department. 5 U.S.C. Sec 552a, safeguards individual privacy from the misuse of federal records.

PRINCIPAL PURPOSE: To enable the service-specific education and training leadership to record and track graduates of the Command Financial Specialist Training Course. DoD#/EMPLID Number will be used to provide positive identification.

ROUTINE USES: This form is intended for routine use only. Once data is collected and entered in the service-specific database, this form will be destroyed and information will not be retained.

Signature: _____ Date: _____



CFS

COMMAND FINANCIAL
SPECIALIST

CFS 2 The Need for PFM

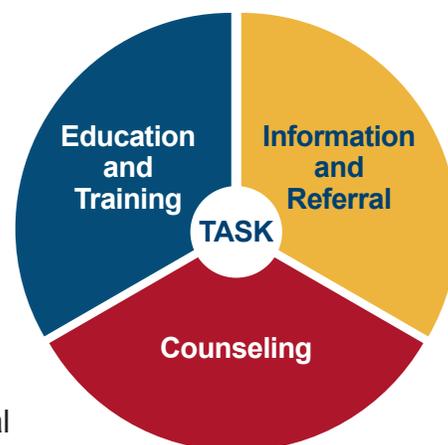
Instructor Guide
Second Edition

I. INTRODUCTION

The goal of this training topic is to provide an introduction to the importance of financial management for all Americans, with a focus on the typical financial challenges faced by Service members. We'll explore common financial concerns that may lead Service members to seek your assistance, as well as the underlying causes, emotional impact, and broader implications of these issues. This chapter will also introduce the military's Personal Financial Management (PFM) Program and provide an overview of each branch's PFM Program Policy, highlighting the roles and responsibilities of a Command Financial Specialist (CFS).

Chapter Correlation to Common CFS Task Areas:

1. **Education and Training:** Models lecture, class participation, and training techniques, and introduces learners to service-specific PFM policy
2. **Information and Referral:** No direct correlation
3. **Counseling:** Introduces learners to the types of financial problems they will encounter while working with clients, the real reasons financial problems occur, and typical emotional fallout from financial problems



II. LEARNING OBJECTIVES

Learners will use a group activity to distinguish among and list at least four presenting problems, real reasons, emotional fallout, implications of financial problems, and key components of service-specific PFM program policies.

III. OUTLINE

1. **The Need for PFM**
 - a. Topics
2. **Financial Problems and Concerns**
 - a. Activity: "What Financial Problems and Concerns Have You Seen?"
3. **Financial Risk Factors for Military Members**
 - a. Why the Military? (Age, Lifestyle, Easy Credit)
4. **Policies**
 - a. Service-specific PFM Program Policies
 - b. Activity: Policy Review

IV. CHAPTER PREPARATION

Presentation Time: 30 minutes

Presentation Materials

- PowerPoint slides, “The Need for PFM”
- Student Manual CFS 2
 - Financial Problems and Concerns
 - Financial Risk Factors for Military Members
 - Service-specific PFM Program Policy Review Form

Preparation

The instructor should provide learners with their Service-specific PFM Program Policy before the course and ensure that it is enforced throughout the course.

Summary of Learner-centered Activities

- **“What Financial Problems and Concerns Have You Seen?” Activity:** Learners create a list of presenting problems, real reasons, emotional fallout, and implications of financial problems based on what they have seen throughout their military career.
- **“Policy Review” Activity:** Learners refer to their Service-specific PFM Program Policy in the appendix to locate the answers to the questions for their branch of service.

V. REFERENCES

DoD Instruction (DoDI) 1342.22, Military Family Readiness

OPNAV 1740.5 (series). (n.d.). United States Navy Personal Financial Management (PFM)

MCO 1700.37 United States Marine Corps Personal Financial Management Program (PFMP)

COMDTINST 1740.8 (series) United States Coast Guard Personal Financial Management Program (PFMP)

VI. CONTENT



SLIDE 1



SLIDE 2



SLIDE 3

The Need for PFM

INFORM learners that in *The Need for Personal Financial Management (PFM)* you will review presenting financial concerns and the real reasons behind the financial concerns. The benefits of sound financial management and the consequences of poor financial management will also be addressed as they specifically pertain to Service members and their families. **TELL** learners this chapter will also address briefly their service-specific PFM program, with emphasis on being a Command Financial Specialist.

Topics

REVIEW the topics to be covered in this chapter.

- **Financial Problems and Concerns:** Learners will perform an activity to review presenting financial concerns and real reasons for seeking the help of a CFS and the emotional fallout and implications of financial problems.
- **Military Risk Factors:** We will discuss some of the risk factors making some Service members more vulnerable or susceptible to various financial problems.
- **Policies:** Learners will be introduced to their PFM program using their Service-specific PFM Program Policy.

Benefits of a Financial Plan

- **TELL** learners that the CFS program is based on practical financial management skills that, when implemented over a Service member's career, can help Service members and their families navigate through the many transitions of military life. It can help Service members and families to have choices and ultimately freedom from financial stress and worry!
- **REINFORCE** that throughout it all, learners must remember what we are trying to accomplish for our clients — help them build wealth so they can have choices in their lives. Everything we do as Command Financial Specialists — whether we are showing them how to do their budget, assisting them in a wise car purchase, or explaining their options in participating in the Thrift Savings Plan — must help our clients move in the direction of building wealth.

All of these items will be outlined on the financial planning worksheet you will use when crafting a spending plan with a client.



SLIDE 4

Financial Problems and Concerns

Activity: What Financial Problems and Concerns Have You Seen?

Time: 10 Minutes

Materials: Student Manual worksheet

Procedures:

REFER learners to the Student Manual, pages 2-2 and 2-3, where they will see four headings. Direct the learners to work in pairs to create a list of responses for each of the four Financial Problems and Concerns on their worksheet. For large classes, you can break the class into groups and assign one of the four headings to each group. Explain what each heading means:

Presenting Financial Concerns (“Why would someone seek the help of a CFS?”) are the types of issues that will motivate a person to come in and see the Command Financial Specialist. Here, learners are going to show how much they already know just walking into this class.

A great way to put this list together is simply to ask: What have you seen out there in your jobs in the way of financial problems? You’ve probably seen or heard of Service members getting into a negative financial situation. If a client were to knock on your door and say, “CFS, I need to talk to you about _____” what do you think the blank will be? What problems are out there?

Real Reasons are the underlying issue why the client might be coming to see you. This is some of the meat of your job as a CFS — listening to the Presenting Financial Concerns while trying to discern the Real Reason for the problems. It may help to ask yourself, “Is this the problem, or a symptom?” For example, if your client tells you, “I can’t pay my credit card bills,” what might the real reason be? One method to help your client discern this is to ask “Why?” and request additional details as they describe their financial challenges.

Emotional Fallout is the personal response that can be linked directly to the client’s financial problems. It is sometimes unclear which issue is causing the other, but we recognize both are present. Note that financial problems can be a symptom of other problems. Our job as a CFS is to recognize that there is emotional fallout — do not ignore it — and make a referral to the proper resource. What types of things are we talking about here? Acknowledge and validate your client’s

feelings. Then, try to separate the emotions from the discussion by focusing on the facts while you seek to develop an actionable plan.

Implications are the things that could occur if the financial problems persist, especially due to inaction on the person's part. These are the detrimental effects of personal financial problems on the Service members, the command, and the military. Another option is to help the client consider how their life would be different if they improved this part of their financial life. **ASK:** What can happen to you when you have financial problems? What will the military do, and what can the civilian world do? How can addressing this problem improve your financial life?

For small classes, ask each pair to provide a response to each of the four areas and record those responses in the Student Manual. For large classes, ask each group to provide four responses to their topic and record those responses in the Student Manual. Encourage learners to write down all the responses from other pairs/groups in their manual to complete their lists. Comment as appropriate and commend participation. Responses may include:

Presenting Financial Concerns

- Unable to pay bills
- Unable to afford car
- Need a new car
- Non-sufficient funds (NSF) fees
- Spouse lost job
- Divorce and separation
- Not enough money
- No savings
- Emergency
- Letter of indebtedness
- Foreclosure notice
- Ripped off, etc.
- Couldn't sell home at a different duty location
- Security clearance flagged
- Need to start saving and investing

Real Reasons

- Lack of education
- Lack of maturity
- Pay problems
- No budgeting
- Too many wants
- Not taking care of needs
- Easy credit
- Too much credit, etc.
- Bad economic conditions
- Errors on credit report

Emotional Fallout

- Sullen or crying spells
- Lack of concentration
- Lack of energy
- Sleep issues
- Low self-esteem
- Mood swings
- Anger
- Embarrassment or shame
- Arguments
- Depression
- Anxiety
- Suicidal Ideations

Implications

Civilian Implications:

- Overdrawn accounts
- Not granted credit
- Bad credit report or rating
- Repossession
- Foreclosure
- Bankruptcy
- Jail, etc.

Military Implications:

- Negative evaluation
- Loss of promotion
- Loss of overseas transfer
- Loss of security clearance
- Reduction in rank (busted)
- NJP
- Administrative discharge, etc.



SLIDE 5

Financial Risk Factors for Military Members

FURTHER DISCUSS some of the risk factors associated with the military.

INSTRUCTOR NOTE: These slides have animated graphics that will appear on clicks of the mouse. Refer learners to page 2-4 in the Student Manual.

Age

We have discussed some of the trends about military life and financial management, but let us now look at some of the factors that contribute to those statistics. While Service members tend to be more educated than their civilian counterparts, they frequently are away from home and any support system at a relatively young age. They tend to take on family responsibilities earlier than civilians, often getting married and having children at a young age.

Lifestyle

In addition to gaining independence at a young age, the nature of military work and living puts Service members at a greater risk for financial problems. Deployments, frequent moves, and the high cost of living at many military base locations are other military-specific risk factors. These factors also make it difficult for spouses to locate and maintain employment, further affecting finances for military families.

Easy Credit

Finally, it must be noted that all of these risk factors exist in an environment of easy credit availability. Many businesses market directly to the military, enticing Service members with the promise of obtaining easy credit.



SLIDE 6

Service-specific PFM Program Policies

TELL learners they will perform research about the PFM program using their Service-specific PFM Program Policy (which they should have read as part of their course pre-work). Introduce the policies for each military branch and then have the students work on answering the questions in their Student Manual.

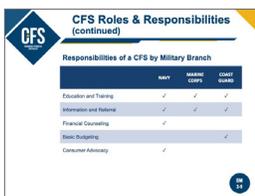
Each service-specific policy mandates the qualifications, function, and training of Command Financial Specialists (CFS) to function as a command principal advisor on all policies and matters related to the PFM program. The service-specific policies are included in the service appendices.



SLIDE 7

CFS Roles & Responsibilities

Refer learners to page 2-5 in the Student Manual. The PFM program shall support commanders in maintaining unit financial readiness to sustain mission readiness and promote personnel readiness and retention in the military.



SLIDE 8

CFS Roles & Responsibilities (continued)

CFS Program Roles — Explore the responsibilities of the PFM program (as administered by the Installation Family Support Center) and the roles and responsibilities of the CFS. Discuss the services that the Installation Family Support Center can offer to assist a CFS with the performance of their duties. Also discuss referrals that CFSs should be making to the Installation Family Support Center.



SLIDE 9

Activity: Policy Review

DIRECT learners to pages 2-6 through 2-8 of the Student Manual and have them locate their service-specific CFS roles and responsibilities. Have students explain the answers and discuss their interpretation of these responsibilities in their own words. For virtual classes, have learners respond in the general chat. For multi-service classes, create separate chat pods for each of the services attending the course.

NAVY

What are the four major elements of the Navy’s PFM Program?
Paragraph 6d(1) through 6d(4) – page 3

What is the responsibility of the Wardroom and Chief Petty Officers Mess? Paragraph 7j – page 11

What are the responsibilities of individual Sailors? Paragraph 7l – page 11

What are the minimum requirements to be reviewed in an ISIC's inspection? Paragraph 8 – pages 11 through 12

MARINE CORPS

Which preventative and intervention services are included in the Marine Corps' PFM Program?

Paragraphs 3a(2)(c) and 3a(2)(d) – page 3

List two of the responsibilities of the Commanding Officers (CO), Officer(s)-in-Charge (OICs), Inspectors-Instructors (I&Is), and Detachment Commanders? Paragraph 3a(11) – pages 9 through 11

What is the Extended Absence Financial Plan that a CFS assists Marines in developing?

Enclosure (1) Extended Absence Financial Plan Definition – page 14

What are the responsibilities of the Inspector General of the Marine Corps? Paragraph 3a(7) – page 6

COAST GUARD

What are the seven elements of the Coast Guard's PFM Program? Paragraph 11b – pages 3 through 6

How often must the CFS Provide updates to the Health, Safety and Work-Life (HSWL) Regional Practice PFM?

Paragraph 12j(7) – page 11

What are the responsibilities of individual Coast Guard Service members and Civilians?

Paragraph 12k – pages 11 through 12

How often should the CFS report to the CO/XO the CFS activity (referrals and training) conducted at their command/unit?

Enclosure (1) Paragraph 2g – Enclosure page 2



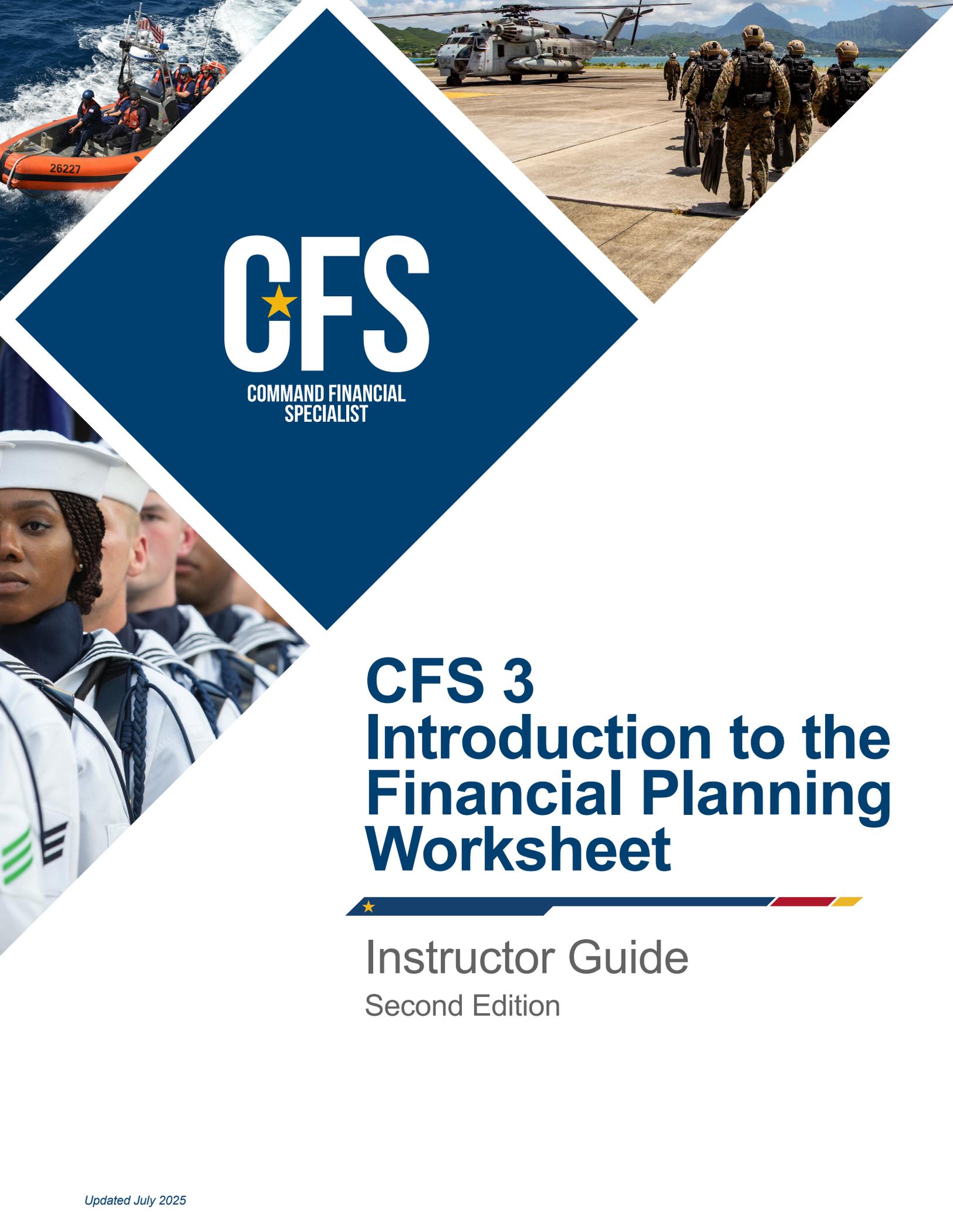
SLIDE 10

Questions?

ASK for any questions regarding their responsibilities. **INFORM** learners they will have a Developing Your Program lesson on the final day of class. This lesson will allow them to dive deeply into their responsibilities as a CFS. **REMIND** learners they will need to review their service-specific policy during class and each night in preparation for the next day of course instruction.

VII. FORMS

- See CFS Student Manual for the following forms:
 - ▶ Financial Problems and Concerns
 - ▶ Financial Risk Factors for Military Members
 - ▶ CFS Roles and Responsibilities
 - ▶ Policy Review Forms



CFS

COMMAND FINANCIAL
SPECIALIST

CFS 3 **Introduction to the** **Financial Planning** **Worksheet**

Instructor Guide
Second Edition

I. INTRODUCTION

This chapter introduces the learner to the *Financial Planning Worksheet* (FPW), the main tool used by Command Financial Specialists in counseling. Students will get hands-on, intensive instruction on the FPW throughout the course.

This chapter is an overview of the components of the FPW. The next chapter will explain how to complete each component. The learners will also get hands-on practical application of the FPW through the case study applications. This chapter also includes a demonstration of how to complete the electronic FPW.

After completing chapters CFS 3 and CFS 4, learners should be able to complete their own FPW.

The importance of learners understanding all aspects of the FPW cannot be overstated. Because so many basic and advanced topics of instruction are addressed while training on the FPW, instructors must be fully competent working with this form.

Chapter Correlation to Common CFS Task Areas:

- 1. Education and Training:** The Developing Your Spending Plan module of the PFMSC is incorporated into this chapter of CFST. Although the PFMSC module is not strictly modeled, learners have adequate exposure to the topic to allow them to present this segment.
- 2. Information and Referral:** Through learning about and using the Action Plan (within the Financial Health Assessment) in the FPW, learners become familiar with an important tool and are exposed to information and referral aspects of increasing income and savings, decreasing living expenses, and decreasing indebtedness.
- 3. Counseling:** Learners are introduced to the major tool used in financial counseling in the PFM program, the *Financial Planning Worksheet*, and thus the planning and budgeting process, which are major counseling tasks. Training on using the Projected column puts learners in a future orientation, a key element of Solution-focused Financial Counseling.



II. LEARNING OBJECTIVES

Using the criteria in the *Financial Planning Worksheet Checklist*, the learner will accurately complete a personal *Financial Planning Worksheet*.

III. OUTLINE

- 1. Introduction**
 - a. Agenda
- 2. Net Worth**
 - a. Assets
 - b. Liabilities
- 3. The Budget or Spending Plan**
 - a. Monthly Income
 - b. Monthly Savings and Living Expenses
 - c. Indebtedness
- 4. Breakdown of Net Income**
 - a. 10% Savings and Investments
 - b. 70% Living Expenses
 - c. 20% Indebtedness
- 5. Monthly Income**
 - a. Gross Income
 - b. Net Income
 - c. Take Home Pay
- 6. Calculating Net Income**
- 7. Savings and Living Expenses**
- 8. Tracking Expenses**
- 9. Indebtedness**
- 10. Cash Flow Summary**
 - a. Surplus
 - b. Deficit
- 11. Debt-to-Income Ratio**
 - a. Calculating a Safe Level of Debt
- 12. Financial Health Assessment**
 - a. Action Plan
- 13. Debt Destroyer®**
 - a. Debt Snowball
 - b. Debt Avalanche
- 14. Financial Links**
- 15. Chapter Resources**
 - a. How-to Guide
 - b. Budget Tip Sheet
 - c. FPW Checklist

IV. CHAPTER PREPARATION

Presentation Time: 60 minutes

Presentation Materials

- PowerPoint slides, “Introduction to the *Financial Planning Worksheet*”
- Student Manual CFS 3
 - FPW Instructions from the How-to Guide found in the DoD FINRED Learning Resource Library
 - Budgeting Tip Sheet
 - *The Financial Planning Worksheet* Checklists
- Additional printed copies of the FPW
- Pencils and paper
- The FPW and the PDF version can be downloaded from the DoD FINRED Learning Resource Library.

Preparation

Encourage learners to bring a laptop that has Excel or the ability to view a PDF to the training so they can follow along with the FPW during this presentation. Provide a printed copy of the FPW to learners who do not have a laptop available.

Summary of Learner-centered Activities:

Application of the FPW: Learners will have the opportunity to apply knowledge by completing their personal *Financial Planning Worksheet*.

V. REFERENCES

DoD Instruction (DoDI) 1342.34 Financial Readiness of Service Members

OPNAV 1740.5 (series). (n.d.). United States Navy Personal Financial Management (PFM)

MCO 1700.37 United States Marine Corps Personal Financial Management Program (PFMP)

COMDTINST 1740.8 (series) United States Coast Guard Financial Management Program (PFMP)

VI. CONTENT



SLIDE 1



SLIDE 2



SLIDE 3

Introduction to the Financial Planning Worksheet

Introduction: As a Command Financial Specialist, your role is to help clients create, review, and implement strategies to achieve their financial goals. This module will focus on the effective use of the *Financial Planning Worksheet* (FPW).

The importance of you understanding all aspects of the FPW cannot be overstated. As a CFS, you must be fully competent working with this form.

Agenda

REFER learners to the electronic or printed FPW.

The *Financial Planning Worksheet* provides more detailed information compared to the spending plan worksheet you received during the Million Dollar Service Member course. It includes broad insights spanning several personal financial areas beyond a simple spending plan. There are five major components to the worksheet:

1. Net Worth Statement
2. Budget or Spending Plan
3. Financial Health Assessment with Action Plan
4. Debt Destroyer®
5. Financial Links

We will review each of the five components in detail and discuss resources to help you complete the FPW. One of your assignments is to complete your own FPW and hand it in for homework.

Net Worth Tab

Overview of the Net Worth Page Tab

ASK learners to look at the Net Worth tab of the FPW. The top of the form provides a place to note details about your client's age, choice of retirement plan, and the percentage that is contributed to TSP. The bottom part of the form is the Statement of Net Worth. On the Financial Planning Pyramid, this is one of the key financial statements used in financial planning.

Why? Understanding your net worth is key to measuring financial health, as it provides a snapshot of your financial situation by showing the difference between what you own and what you owe. For instance, if your net worth is steadily increasing each year, it indicates you're building wealth, while a decreasing net worth may signal financial trouble that needs to be addressed.

Total Assets

In this section, you will account for Total Assets (what you own). This will include all cash and cash equivalent accounts, including current balances of your investment/retirement accounts. If you have a permanent life insurance policy, only include the cash value of the policy.

Then, you will document the current market value of your personal property. Think in terms of fair market value, or what you could reasonably get if you listed your possessions for sale today. Be conservative in your estimates, unless you have a current appraisal.

Total Liabilities

Next, you need to list your **Total Liabilities** (what you owe). This would include signature, automobile (including lease payment if applicable), consolidation, and student loans; credit cards; money owed to family and friends; and any money owed to the government, such as advanced pay or overpayments. Also, list the balances of any mortgages (your home, your rental property).

Net Worth

Finally, **Net Worth** will be calculated as Assets minus Liabilities, or what you own minus what you owe.

For example, if you could sell your car for \$5,000 and you owe \$3,000 on your car loan, the net worth of your car is \$2,000.

EXPLAIN that the net worth calculation is a snapshot in time, and often done yearly to show positive or negative changes. For example, a net worth of \$500,000 might be impressive if your net worth was \$250,000 last year but less impressive if, it was \$800,000 last year. Net worth is a figure to measure your wealth and ensure you are moving in the direction of financial freedom. It is common for someone to have low or even negative net worth when starting out. It is not something to feel ashamed about. Use the information to make informed financial decisions moving forward.

INSTRUCTOR NOTE: Point out that debt can be the enemy, as the larger your liability column, the smaller your net worth. Debt moves you away from building wealth and increasing your net worth.



SLIDE 4

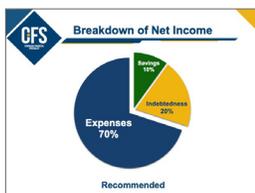
Spending Plan Tabs Overview

Overview of the Budget Tab

The Budget or Spending Plan: Next, we'll look at the Income, Expenses, and Indebtedness tabs of the FPW commonly known as a budget or spending plan. When these tabs are completed, you will have a snapshot of one month's worth of cash flow, and you will know if you are "making ends meet" on a month-to-month basis. In its most basic form, a budget is simply a listing of what comes in and what goes out.

The budgeting tabs of the FPW are crucial for understanding your monthly cash flow, which helps you assess whether you're living within your means and where adjustments might be needed.

INSTRUCTOR NOTE: Solution-focused Financial Counseling (SFFC) encourages the CFS to accept and work with the client's current reality. This involves adapting to the client's verbal and body language and utilizing the documents they bring. If a client provides their version of a budget, it's important to recognize and build on what's already working for them. Using their forms can reinforce positive financial habits. Therefore, a CFS should understand the basic structure of any budget, enabling them to be flexible when working with a budget other than the FPW. SFFC will be discussed in CFS 5.



SLIDE 5

Breakdown of Net Income

General Budgeting Guidelines: The breakdown of net income is not set in stone. A good recommendation is for Living Expenses to be 70% or less of net monthly income, Indebtedness to be 20% or less of net monthly income, and Saving & Investing to be 10% or more of net monthly income.

The 70-20-10 guideline is not an industry standard for evaluating someone's qualification for a loan, line of credit, or creditworthiness. This model helps the CFS to communicate how much of a person's net income is allocated to everyday expenses, savings, and debt.

Percentages may vary in different households based on different lifestyles. For example, a single Service member living in the barracks may have a breakout of 50-50-0, with 50% going to living expenses and 50% going to debt (probably a car payment) and nothing going to savings. The Service member may be doing just fine day to day but is not building any wealth. As the Service member has pay increases the ratios will change, and if some money isn't dedicated to savings, the budget will not be healthy for long. There is a risk that the Service member could take on too much debt without a savings buffer. Also, due to the military lifestyle, what works at one duty station or assignment may not work at another, especially if the Service member gets married and/or adds other family members.

ASK if anyone is debt free. Ask them if they could share with the class how they became debt free and if they plan to take on debt in the future?



SLIDE 6

Monthly Income

REFER learners to the Income tab of the FPW.

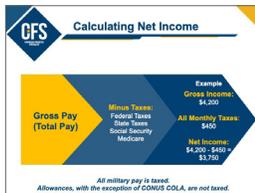
The Income tab has multiple sections: calculating Gross Pay, Total Taxes, Net Military Income, Total Other Income, Total Net Income, Total Deductions, and Total Take Home Pay.

Let's **review** a few income definitions:

1. **Gross Income** — Your total pay and allowances; everything you earn.
2. **Net Income** — Your total pay (gross income) less taxes.
3. **Take Home Pay** — Net income less any other deductions or automatic allotments. This is what ends up in your account each payday.

Point out that there is an actual and a Projected column. Start with what the client is receiving today. If there are changes in pay coming up, you can complete the Projected column as well. Generally, you would not want to project more than three months out, and depending on the client's situation, you may project for only a month or two and may need to do several different projections.

INSTRUCTOR NOTE: You may get questions about what to do in the case of dual military couples or a spouse's income. Demonstrate the 2nd Active tab of the FPW is a 2nd Active Income. As a CFS, the client might not have their spouse's LES or Payslip (for dual military) or civilian pay stub. The client might only know their spouse's take home pay that shows in their bank accounts. For these instances, a CFS may enter the monthly total of the client's spouse's take home pay on the Income tab under "Other Income" in the "Spouse's Income" cell.



SLIDE 7

Calculating Net Income

Individuals must know their family's Total Net Monthly Income. With all the automatic deductions that most Service members have, it is difficult to keep track of the actual money one controls. Often, bills are paid right out of the paycheck (such as car payments) and never make it to the proper category in the budget. When this happens, people don't see the complete picture of where their money goes.

The Total Net Monthly Income figure also is important to know because we will use it to calculate the client's budget ratios: expense ratio, savings ratio, and debt-to-income ratio. These figures are critical in determining their financial health. We will talk more about this important aspect of budget analysis after we cover the next few tabs of the budget form.

Where do you find the net income number if you are not working from the electronic *Financial Planning Worksheet* where it is auto-calculated? Let's cover that here.

Using an LES or Payslip, simply find the Gross Pay (your total before they take anything out) and subtract the four taxes. These are federal taxes, state taxes, Social Security FICA taxes, and Medicare FICA taxes. This results in your net income.

Overview of the Savings and Living Expenses Tabs

Savings	Expenses
• Emergency	• Household and Utilities
• Reserve	• Food
• Goal Getter	• Clothing
• TSP	• Transportation
• IRA	• Insurance
• Investment	• Leisure

SLIDE 8

Overview of the Savings and Living Expense Tabs

REFER learners to the Expenses tab of the FPW. To create a level of familiarity with the worksheet, point out the various columns: 1st, 15th, Monthly, and Projected. The 1st and 15th can be used by those who prefer to designate which pay period expenses are paid to provide a visual breakdown for tracking expenses. The monthly column will auto-calculate the totals for amounts placed into the 1st and 15th columns. This column cannot be overwritten by the user. The Projected column is the **TOTAL MONTHLY FUTURE EXPENSE**.

While we account for the client's income on one tab, we account for their outgoing expenses on two tabs: one tab comprises their savings and living expenses and the other their indebtedness. Note again that there is an actual and Projected column. Begin by filling in the "actual" column (can designate which paycheck, 1st or 15th) — what the client is spending this month. If this is the first time the client has done a budget, the figures in the actual column may be closer to estimates. You can note this in the Remarks. The client may need to track expenses for a month to get more accurate figures. We will cover tracking expenses shortly, but first, let's talk about this part of the form.

Savings Categories

Emergency Fund	• The unexpected
Reserve Fund	• Items paid for regularly, but not monthly
Goal Getter Fund	• Short-term financial goals
TSP	• Retirement
Investments/IRAs/etc.	• Medium-term and long-term financial goals

SLIDE 9

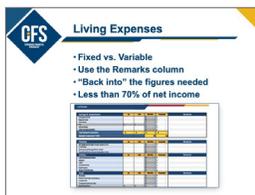
Savings Categories

- **Emergency Fund:** This is money set aside for the unexpected — car breakdowns, sickness, repairs, emergency leave, disasters, etc. A general guideline for emergency savings for military personnel is three to six months of non-discretionary or living expenses.
- **Reserve Fund:** This is money set aside for those items that occur regularly but not monthly, such as birthdays, vacations, holidays, insurance payments, vehicle registration, etc. The recommended balance for the reserve fund will depend on the client's typical periodic expenditures.
- **Goal Getter Fund:** This is the place to hold money that you need to use sometime in the next five years or less, for whatever short-term financial goals you have. Account balance depends on the client's particular short-term financial goals.
- **TSP:** Monthly Thrift Savings Plan retirement contribution amount is listed here.
- **Investments/IRAs/etc.:** This is the money a client puts into investments every month (not the balance of investments).

Account balances will depend on the client's particular medium-term and long-term financial goals. This is money needed beyond five years. Monthly investments listed here may include IRA contributions or monthly mutual fund purchases.

Although the emergency, reserve and goal-getter funds are listed as three separate funds, they don't necessarily need to be three separate accounts, just three separate categories. (The investment dollars are going into other investment accounts.)

It is recommended that clients save 10% of their net income each month. On the eFPW, the Total Monthly Savings/Investing and the percentage of net income being used towards Savings/Investing will automatically calculate for you and populate the amount into the appropriate boxes.



SLIDE 10

Living Expenses

Below savings on the Expenses tab of the FPW, you will find Monthly Living Expenses. The line items are grouped into major areas of expenses: Housing, Utilities, Food etc. When working with a client, go over each of these line items and ask for the amount spent on the item in a month. What would you do if your client did not have or present this information during your session?

REINFORCE: As a CFS, you are limited in your time for this “collateral” duty. How can you maximize your interaction with a client? Ensure you respect the client's concerns. Remember, it's a two-way street—the client also respects your time devoted to assisting with their financial concerns. This mutual respect fosters a sense of partnership and collaboration.

You may want to point out to clients that there are two types of expenses: fixed and variable. Fixed expenses are the same amount every month, such as rent or mortgage. Variable expenses can change from month to month, such as utility bills. It is relatively easy to enter amounts for fixed expenses in a budget since clients usually know those amounts. In fact, you may want to start filling in the Living Expense tab by listing fixed expenses to encourage the client in completing the form. With variable expenses, deciding which amount to enter can pose more of a challenge. You can ask the client what the last three- or four-months' worth of the expense has been and take the average, or you can use a higher amount to establish a conservative estimate.

As you work through the Living Expense tab with the client, USE the Remarks columns!

INSTRUCTOR NOTE: The *Financial Planning Worksheet* (FPW) plays a crucial role in capturing the client's current and future financial situation. It's important to use the Remarks column to document the details of the discussion during the session. This not only helps the client to recall the conversation but also enables them to discuss it with their spouse later. Any changes or comments made by the client should be recorded in the appropriate Remarks column. This includes any missing financial documents, confirmation of account balances, interest rates on debts, spouse's income, expenses, and debts. It's important to note that the accuracy of the FPW depends on the information provided during the session, and it is the client's responsibility to ensure the data is correct. Documenting these items not only helps the client recall the session but also allows them to see the efforts made to improve their financial situation.

Remember that you are constructing a monthly budget WITH the client, but they may not be able to think of their bills in monthly terms. If they are having difficulty coming up with a figure, that may be because they pay a particular bill weekly, or perhaps every two months. Clothing is a good example of this — people normally do not buy clothes every month but rather when they need them, seasonally, or for special occasions. You may find it easier to ask them what they spend annually, and then divide that figure by 12 for a monthly amount. You also can vary the way you ask about the expenditures. For example, rather than asking, "How much do you spend on food?" you could ask lifestyle questions, such as, "Tell me where you shop. How often do you go? What do you usually buy?" and from that information you will be able to "back into" the figures needed.

You also may need to check with the client as to HOW they pay these expenses. For example, some clients may charge a lot of their expenses, perhaps to take advantage of the recordkeeping benefits of a credit card or rebates and incentives. If that is the case, ask if they pay off the credit card bill every month. If so, the expense belongs on the Living Expense tab.

Note: If they carry a balance on the credit card, then the bill belongs on the Indebtedness tab. For living expenses paid with a credit card where a balance is carried from month-to-month, note in the Remarks that the expense will be listed on the Indebtedness tab. Explain to the client that a good goal is not to use credit (which carries a month-to-month balance and accumulates interest) for regular living expenses.

Note: A mortgage (for a primary residence) is included in the Housing section. Even though a mortgage is a **debt**, for our purposes we include it on the Expenses tab. However, if the client has a mortgage on rental property (not their primary residence), that mortgage would go on the Indebtedness tab. Include the cost for Public Private Venture (PPV)/ Housing on the Expenses tab.

It is recommended that clients spend less than 70% of their net income each month on living expenses. On the FPW, the Total Monthly Living Expenses and the percentage of net income being used toward Living Expenses will automatically calculate for you and populate the amount into the appropriate boxes.



SLIDE 11

Tracking Expenses

The best way to find out what the client is spending is to ask them to track expenses for a month. Most people cannot account for almost 10% of their income. They simply do not know where it went. There are lots of ways to track expenses. A few options for tracking may include:

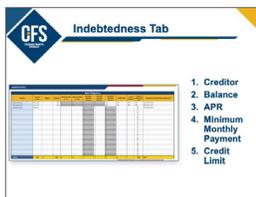
- Banking mobile application
- External mobile application
- Budgeting software
- Simple spreadsheet
- Keeping and reviewing receipts
- Written ledger (rare)

After everything is recorded for a month, organize expenditures into categories similar to those listed on the Expenses tab of the FPW.

ASK: Is anyone currently tracking or has tracked expenses in the past? If so, what method did you find helpful, and what did you learn about your spending patterns?

The tracking exercise will give the client a more accurate picture of spending than trying to guess how much is spent in each category. Family members also need to be involved. It can be a family project. Then you will have the information needed to calculate an accurate budget and account for every cent the client has worked so hard to earn.

Should you wait until your main meeting to inquire about their ability to account for their expenses? Preparing for the session is a crucial step, as it's our responsibility as counselors to assist the client in constructing a path to better their financial situation in the limited time for the session. We will discuss counseling techniques in CFS 5.



SLIDE 12

Indebtedness Tab

REFER learners to the Indebtedness tab of the FPW. This is where you list all current creditors, type of credit owed, the total balance owed, and the annual percentage rate (APR) charged.

This can be entered by 1st and/or 15th payments if applicable, or monthly minimum payment required. If you make more than the minimum monthly payment, then enter that payment into Projected Monthly Payment. Estimated Monthly Payment is intended to be used as a guide, it is best to use the payment on the statement. Entering the credit limit and balance owed will support in the calculation of credit utilization. Credit Utilization helps demonstrate the impact of debt on the member's credit score.

Types of credit/loans entered on this tab include:

- Auto loans
- Signature loans
- Consolidation loans
- Student loans
- Credit cards (AAFES, department store, other, government, etc.)
- Advance pays, including those listed on LES or Payslip
- Overpayments, indebtedness to TSP, military relief society, military exchange, family, and/or friends

For installment accounts (car loans, HELOCs, mortgages) mark these items within the Installment Debt column. By marking these items, they will be excluded on a member's Credit Utilization.

DO NOT include your primary residence mortgage. For our purposes, your mortgage is a living expense.

DO include any rental property you have that is not your primary residence. If using the Debt Destroyer function, you will need to exclude this debt line item from the application.

Many clients pay more than the minimum monthly payment. If so, list the amount they usually pay in the Projected Monthly Payment column. However, to figure out how much of their net income goes to paying debt (their debt-to-income ratio), we need to know just the **minimum monthly payment**.

This is crucial in calculating the debt-to-income ratio for military screenings. Documenting actual versus minimum payments can disqualify a member from these types of screenings.

If they do not know, you can estimate a minimum payment at 3% of the outstanding balance until they have a chance to look at their monthly statement, credit report, or contract. The FPW can help too, it will calculate an estimated payment as 3% of the loan balance in the monthly payment column.

ASK: Recall from the Million Dollar Service Member (MDSM) course: Where could a client find the majority of information needed for the Indebtedness tab? What's one metric required that can't be found in this report? What are ways a client can see their interest in these accounts? Would you wait until your primary session to discover if a client has the necessary information? What would you do if a client did not produce this information? Would you stop the session? Hint: Remarks are your friend in this instance.

The image shows a screenshot of a 'Cash Flow Summary' report. It is divided into two main sections: 'Surplus' and 'Deficit'. Each section contains a table with columns for 'Net Income', 'Savings', 'Investing', 'Living Expenses', and 'Debt Payments'. The 'Surplus' section shows a positive net income, while the 'Deficit' section shows a negative net income. The report is titled 'Cash Flow Summary' and has a 'CFS' logo in the top left corner.

SLIDE 13

Cash Flow Summary

REFER learners to the Indebtedness tab of the FPW and direct them to the Cash Flow Summary section.

The Cash Flow Summary is a snapshot of the Service member's monthly household finances. This summary captures the total amount coming into the budget and the total amount going out monthly. Calculate the Monthly Surplus or Deficit by adding up all net income (after taxes) and subtracting all amounts going toward savings, investing, monthly living expenses, and debt payments. After completing this calculation, you are left with a positive number (a surplus), a negative number (a deficit), or zero (breakeven).

If the Cash Flow Summary shows a surplus, ask the Service member if they have that amount of extra money left over at the end of each month. This is a good question to determine if they have properly accounted for all their monthly expenses and payments. Also check to see if the client's savings balance reflects the surplus. They may show a surplus on paper, but it may not show in their other assets.

If there is extra money, this can lead to a discussion with the client as to how to use the **surplus**. If there is a **deficit** (shortage), the discussion should be how to reduce the shortage by looking at expenses first, and debts next.

If the Service member has accounted for all income and given every dollar a job (assigned for saving, investing, expenses, and debt) and reached a "zero" balance in the Cash Flow Summary, then the Service member has a breakeven budget.

INSTRUCTOR NOTE: Make sure to note that deficits are shown in parentheses in this example and most financial documents.

Surplus example:

Net Income: \$6,289
Savings: \$200
Investing: \$500
Expenses: \$3,860
Debt: \$1,109

Cash Flow Summary: \$620 (surplus)

Question: Do you have an extra \$1,400 left over in your checking account at the end of each month?

If the answer is “no,” then you need to review the numbers entered into the FPW. You may have missed something.

Deficit example:

Net Income: \$6,289
Savings: \$200
Investing: \$500
Expenses: \$5,060
Debt: \$1,109

Cash Flow Summary: -\$580 (deficit)

Question: Do you transfer money back out of savings each month to cover your expenses, or is your credit card balance getting higher?

If the answer is “yes,” then you are spending more than you have budgeted to spend. You need to adjust your budget or see where you can cut back on spending in support of reaching your savings goals.

ASK: If your client reviews the cash flow summary and finds that it is incorrect, for example, if the summary shows a large surplus or deficit that does not match the client’s actual situation, what could be wrong with the cash flow summary? Is it something that I missed or didn’t input correctly as a CFS? Is it something the client underestimated, overestimated, or didn’t disclose? How should I, as a CFS, discuss with the client if the inconsistencies are due to the client? How do I proceed?



SLIDE 14

Debt-to-Income Ratio

To ensure you can meet all of your financial obligations, it's a good idea to maintain a debt-to-income ratio (DTI) of 20% or less. Remember, it's all about balance though. If you have a living expense ratio that's higher than our guideline, you'll have less income available for debt repayments. That means you may not be able to afford to maintain a debt-to-income ratio near 20%. Then you'll need to consider all your obligations and determine your priorities.

The following guidelines are used to determine a "safe" level of debt.

- **Less than 15%:** Proceed with caution; use caution when taking on more debt to avoid going over 20%.
- **15% to 20%:** Fully extended; refrain from taking on more debt, work with CFS or the Installation Family Support Center Personal Financial Manager to keep debt within recommended limits.
- **21% to 30%:** Overextended; do not take on more debt; pay down existing debt, strongly encouraged to work with a CFS or the Installation Family Support Center Personal Financial Manager.
- **More than 30%:** Seriously overextended; seek help from the Installation Family Support Center Personal Financial Manager or local relief society.

The DTI portion of the FPW is a guideline, not an industry standard, for evaluating someone's qualification for a loan, line of credit, or creditworthiness. This model helps the CFS to communicate how much of a person's net income is allocated to everyday expenses, savings, and debt.



SLIDE 15

Financial Health Assessment Tab

REFER learners to the Financial Health Assessment tab of the FPW. The Financial Health Assessment is important, just like your physical health. Financial health is a term used to describe the state of one's personal monetary affairs. There are many dimensions/categories to financial health, including the client's net worth, net income, amount of saving, investing, retirement (Roth/Traditional TSP, IRAs, mutual funds, etc.), living expenses, debt, surplus or a deficit, and the debt-to-income ratio.

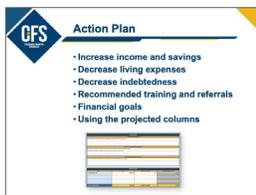
Finances can make or break us in many cases, so having an awareness of where we stand financially is critical. By doing a financial wellness check, you and your client will be able to determine what adjustments will need to be made — from saving to spending to earning.

Measure of Financial Health

The Financial Summary will automatically populate from the earlier sections of the FPW. The purpose of this section is to provide your client with a better grasp of their overall financial health. At this time it might help to ask a few key questions — so that they can do a self-assessment of their financial health findings:

- How prepared are you for unexpected events? Do you have an emergency fund?
- What is your net worth? Is it positive or negative? Do you have everything listed?
- Do you have the things you need in life? How about the things you want? What are your financial goals?
- How do you want to pay down your debt?
- Are you actively saving for retirement? Do you feel you're on track to meet your long-term goal?

Financial health is not a static figure. It changes based on an individual's liabilities and assets. Typical signs of strong financial health include a steady flow of income, little to no changes in expenses, strong returns on investments, and a cash balance that is growing and is on track to continue to grow.



SLIDE 16

Action Plan

Remember that a financial plan is both future- and goal-oriented, so next we turn to the Action Plan and start constructing solutions by looking for ways to improve the client's cash flow and net worth. Documenting a client's goals is as important as using the Remarks columns throughout the FPW. Depending on a client's evolving goals, you might update the Action Plan several times during a session. Recall using the SMART goal process from MDSM to assist the client with their Action Plan.

The Action Plan has three parts:

- Increasing income and savings
- Decreasing living expenses and indebtedness
- Determining the appropriate referrals and recommended training

The proposed options include ways that the client's budget can be improved: increase income and savings, decrease living expenses and indebtedness, and improve their overall knowledge and financial toolbox by attending training and accessing available resources. As you work with your client, focus on key actions that can assist them in achieving positive outcomes. It is usually a combination of these actions that leads to real change. A large part of your role as the CFS is helping the client work through these options to come up with an Action Plan. Work with the client to write down all possibilities in each category. Accept all possibilities the first time around. Once the client has options in each section, they will decide on which items they can act on and in what order. You then can go back and help the client complete the "Projected" column of the budget based on the changes they have chosen to make.

INSTRUCTOR NOTE: Be cautious not to spend too much time reviewing each option or you will be unable to complete the topic in the time available.

Increase Income

This is the first area you will look at with a Service member. Change here may not happen immediately but can add significantly to cash flow. For example, the Service member may need to get a second job, and that can take some time, but a second income could amount to several hundred dollars each month. You will want to discuss the pros and cons with the client.

1. **Get a second part-time job.**
2. **Spouse work.**
3. **Change federal income tax withholding.** Help the client check their LES/Payslip and verify how much income tax is being withheld from their paycheck. Many Service members overpay taxes when they could use the money monthly. If they are over-withholding, suggest they change their W-4 FITW in their service's automated pay system.

INSTRUCTOR NOTE: Service members can use the Income Tax Withholding Calculator on the IRS website to determine if they are over-withholding and what impact a change will have on their cash flow. See <https://www.irs.gov>.

4. **Change state income tax withholding.** This does not change automatically along with change in FITW; it must be done separately.
5. **SNAP/Basic Needs Allowance Benefits.** Based on the Service member's income and family size, they may qualify for SNAP benefits, which would tie in with the military's Basic Needs Allowance.
6. **Other options to increase income could include:**
 - Selling assets, such as stocks, bonds, or property (There could be additional fees/taxes exploring this option)
 - Selling unused or seldom-used personal items
 - Earned Income Tax Credit (EITC)
 - Earning money from a hobby or skillIs the member being paid properly? Common pay errors that can be located on a member's LES:
 - Not showing with or without dependents
 - Incorrect BAH ZIP code
 - Incorrect or missing allowances
 - Missing bonus or incentives

Decrease Living Expenses

We all can think of many ways to reduce living expenses, especially when it is someone else who must make the cuts! As a CFS, your challenge will be getting the client to make the necessary changes. Changes in this area affect their everyday life, so you can expect to meet with some resistance. It may help to point out that some of the changes in this area may need to be only temporary. That may make the idea of reducing expenses more palatable.

Expenses Tab

Once the Living Expenses tab has been completed, ask the client which expenses they think they can reduce. Let them choose the cuts, with your expert guidance. **ASK** learners: How important is it to have every family member participate in this discussion? **REMIND** learners that if they are working with only half of a married couple, any cuts decided in the CFS office still need to be accepted by the other spouse.

Decrease Indebtedness

When you have explored all options for decreasing living expenses and increasing income, you will need to explore options for dealing with indebtedness. You already may know that many changes need to take place here based on the DTI ratio calculation, and in fact, the options discussed under Decreasing Living Expenses and Increasing Income all may be needed to pay down debt. This is a great time to move to the Debt Destroyer tab and explore how using the Debt Snowball or Debt Avalanche debt reduction plans can help!

Recommended Training and Referrals

The final section of the Action Plan provides space to list any training and referral suggestions for the client. Included here would be any other government or civilian agencies and resources that could assist the client with their finances. Examples would be online and in-person training options, the installation Personal Financial Manager, the Women, Infants and Children (WIC) Program, and the MDSM course. Encourage your client to make a follow-up appointment. You will get ample training on typical referral resources later in this course.

Financial Goals

The bottom section of the form provides a place to list the client's short- and long-term financial goals. Once they have completed the Net Worth Statement and the Budget and have looked at various options, goals should begin to take shape in their minds. The importance of helping your clients set some short- and long-term goals cannot be understated — these goals will be their road map to financial success. Remember your training from MDSM on developing SMART goals. Help your client identify goals that are Specific, Measurable, Achievable, Realistic, and Time-bound. Be sure the goals are stated positively (what they want, NOT what they don't want), and that they are written in the client's own words.

Using the Projected Columns

Once clients have completed the Action Plan and defined their Financial Goals they can decide which options they will act on today. At this point, it is time to go back and complete the Projected column of the budget to reflect these changes and commitments. This is their new way of doing business – this is progress! The Projected column now becomes the way they will run their regular cash flow to meet their goals. Encourage the clients to stick with it. Remember document, document, document!



SLIDE 17

Debt Destroyer® Tab

If your action plan includes decreasing debt, you have made the decision that debt is not the boss of your money, you are the boss of your money.

The FPW contains a debt elimination section to assist in creating a debt payoff plan. The Debt Destroyer offers two simple strategies that are common in the financial world: the debt snowball option and the debt avalanche option.

Both the debt snowball and debt avalanche options have a similar goal: to help the Service member become debt free. Choosing between the two is a personal choice and showing both methods through the FPW will empower your member to select the best method for them.

NOTE: These debt-reducing functions can only be utilized on the electronic version of the *FPW*.

If the client is paying off multiple credit cards, please advise them not to close the account after it is paid off. This could negatively impact their credit score. The client should create a plan to close these paid off accounts that will least impact their score over a set timeframe.

 For Debt Snowball
slide with animation:



SLIDE 18

Debt Snowball

First, the Debt Snowball applies a simple principle to paying off your debt that does not require any “new” or additional money, although adding extra money is optional to pay off debts faster.

This system works because the amount you are paying toward the lowest balance debt keeps building and building until the amount you are paying gets large enough to pay down the debts faster than you would otherwise.

1. List all of your debts from smallest to largest according to the balance.
2. Pay the minimum required on all debts starting with the smallest balance.
3. Put any extra money toward the smallest debt with the smallest balance (OPTIONAL).
4. Celebrate paying off your smallest debt!
5. When a balance is paid off, add its monthly payment plus any additional money toward the payment on the next smallest balance.
6. Continue to repeat step five until all debts are paid.

Tip for success: The extra payment is always put toward the smallest balance debt. Do not create any new debt or increase your balances.

 For Debt Avalanche
slide with animation:



SLIDE 19

Debt Avalanche

The next approach is the Debt Avalanche. It follows a similar strategy but starts with the highest interest rate debt first.

This system works because the amount you are paying is toward the highest interest rate. Paying the highest interest rate debt first, will save you more in interest payments and help you pay off your debts faster.

1. List all of your debts from highest to lowest according to the interest rate.
2. Pay the minimum required on all debts starting with the highest interest rate debt.
3. Put any extra money toward the debt with the highest interest rate (OPTIONAL).

4. Celebrate paying off each one!
5. When a balance is paid off, add its monthly payment to the debt payment with the next highest interest rate. Please note: Since you are not paying off the lowest balance debt first, you may pay off a smaller debt before the debt with the highest rate. Just take those funds and add them to the highest-rate debt you are currently working on.
6. Continue to repeat step five until all debts are paid.

Tip for success: The extra payment goes toward the debt with the highest interest payment.



SLIDE 20

Financial Links

REFER learners to the Financial Links tab of the FPW. The Financial Links tab provides websites you may use to complete information if a client cannot provide their LES or Payslip. The web addresses are not hyperlinked to avoid firewalls adding extra characters to the address.

Should you be deploying or going to an area where you do not have reliable internet connectivity, we recommend that you download the pay tables or information you will use regularly at least annually to have the most up-to-date information readily available.



SLIDE 21

Chapter Resources

The Instructions from the How-to Guide will be a beneficial resource for you as you navigate how to use the FPW and complete your own FPW as well as assisting clients with their own FPW.

REFER learners to information about the How-to Guide on page 3-3.

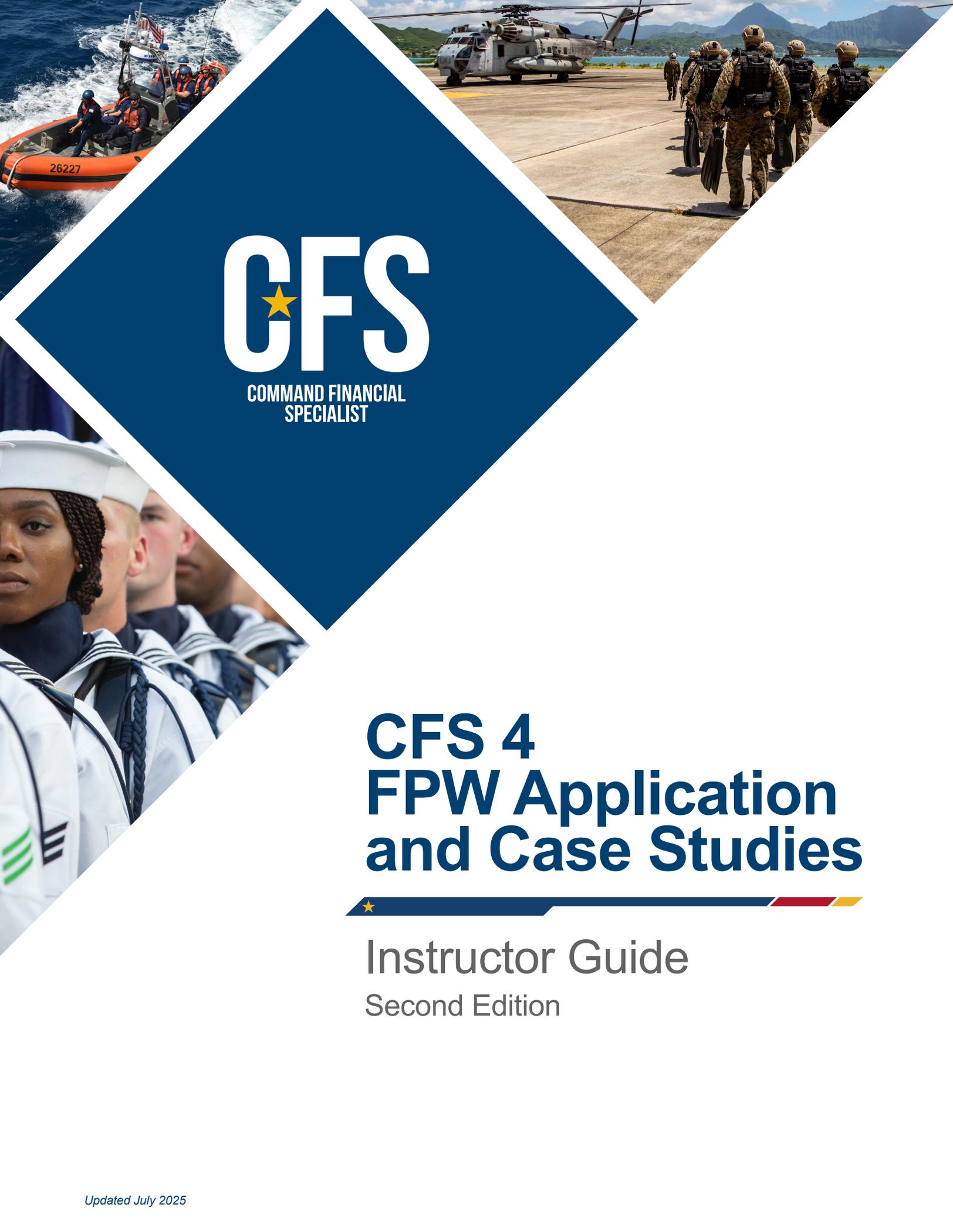
REFER learners to the Budgeting Tip Sheet on pages 3-4 and 3-5 of the Student Manual. This resource provides basic tips for working with clients.

REFER learners to the *Financial Planning Worksheet Checklist* on pages 3-6 and 3-7 of their Student Manual. This resource will help confirm the accurate completion of FPW.

If necessary, hand out a copy of the FPW for learners to complete with their own information. The completed form is to be turned in for homework. Explain that the checklist includes most of the items the instructor will check, and they may find it provides a helpful guide in properly completing the form for homework.

VII. FORMS

- See CFS Student Manual for the following forms:
 - ▶ Financial Service Provider How-to Guide
 - ▶ Budgeting Tip Sheet
 - ▶ *Financial Planning Worksheet Checklist*



CFS

COMMAND FINANCIAL
SPECIALIST

CFS 4 FPW Application and Case Studies

Instructor Guide
Second Edition

I. INTRODUCTION

This chapter will allow the class to practice core CFS functions either individually or in teams through various case studies. Each module of instruction builds from the learner's basic financial education foundation with ways to approach and resolve each case study. The application scenarios provide the capstone for using the *Financial Planning Worksheet* (FPW).

Chapter Correlation to Common CFS Task Areas:

1. **Education and Training:** Learners are able to incorporate and execute all appropriate theory and concepts presented up to this point in training.
2. **Information and Referral:** Learners assign proper financial information and referrals based on needs.
3. **Counseling:** Learners utilize practical application to formulate appropriate counseling.



II. LEARNING OBJECTIVES

1. Learners will practice core Command Financial Specialist (CFS) functions through individual and group case studies.
2. Learners will complete a comprehensive *Financial Planning Worksheet* (FPW) by working through multiple case studies.

III. OUTLINE

1. Introduction
2. Overview
3. Instructor Case Study Demonstration
4. Case Study Exercise Overview
5. Case Study Group Work
6. Case Study Group Presentation

IV. CHAPTER PREPARATION

Presentation Time: 120 minutes

Presentation Materials

- PowerPoint slides, “FPW Application and Case Studies”
- Student Manual CFS 4 – including Morgan Wayne Case Studies
 - BAH Screening Case Study
 - CAPSTONE Budget Case Study
 - Child Care Case Study
 - COLA Case Study
 - Food Insecurity Case Study
 - Non-judicial Punishment Case Study
 - Overseas Screening Case Study
 - Special Needs Case Study
- FPW Instructions from the How-to Guide (FINRED Learning Resources Library)
- Extra hard copies of FPW
- Application Materials (Service Appendices)

Preparation

Prior to chapter presentation, the instructor should complete the following:

- Obtain a visible clock or smartphone stopwatch application.
- Annually review listed expenses in budget and make updates as needed based on locality.
- Blank *Financial Planning Worksheets*. See the Instructor Guide for *CFS 3: Introduction to Financial Planning Worksheet*, for a blank copy of the FPW.
- The most updated versions of the printed and PDF FPW can be found in the FINRED Learning Resource Library.
- (Optional) Computers to assist with FPW completion.
- Become familiar with all the scenarios and outcomes.
- Become familiar with the LES/Payslip for each branch of service located in the appropriate service appendices.
- Have a local resource listing. Encourage learners out of the area to research their own location.
- Learners should be divided into groups for the application exercise, ideally into equal-sized groups based on their branch of service. If the class is small, some individuals may need to work independently. For larger classes, placing learners into assigned groups prior to beginning coursework will assist with overall time management.

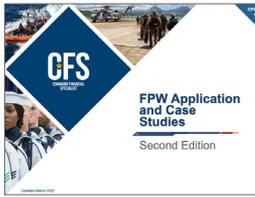
Summary of Learner-centered Activities

- **Case Study:** Learners are assigned, individually or in small teams, one of the case study scenarios. The goal is to complete the FPW and to begin working through the various problems and considerations of the assigned scenarios. Working in teams will show learners that there are multiple correct ways to resolve an issue. The first hour of training is devoted to group case work. The second hour will allow each group to discuss their case study with the class.

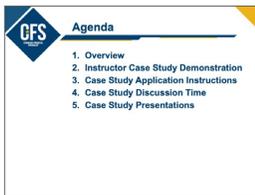
V. REFERENCES

Not applicable

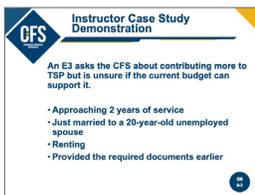
VI. CONTENT



SLIDE 1



SLIDE 2



SLIDE 3

Introduction

REFER the learners to the CFS 4 *FPW Application and Case Studies* chapter in their Student Manual.

INFORM learners that they will be using the FPW and resources to work through the application scenarios for this module.

Agenda

The instructor will provide a walk-through of the activity to include expectations and required discussion points.

INSTRUCTOR NOTE: Each application has a different area of emphasis. Summaries of these areas of focus are found later in this chapter. These are included for instructor information only to aid you in understanding the major issues and learning points of each application and to help you facilitate the application process.

Although the case studies cover various topics, this module focuses on using and completing the FPW.

Instructor Case Study Demonstration

REFER learners to pages 4-3 and 4-4 in their Student Manual.

INSTRUCTOR NOTE: You will complete an FPW with assistance from the class. Have a blank FPW on the display screen or monitor. Ask for class participation and complete the FPW together.

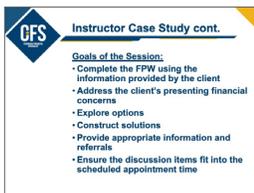
SAY: To demonstrate how to utilize the *Financial Planning Worksheet* (FPW), we will read the case study as a team and complete the FPW, ensuring we meet each goal for the session.

ASK for volunteers to read aloud the case study, the session's goals, and the client's information.

EXPLAIN Morgan Wayne, an E3 with just under two years of service, is new to your command and approached you to discuss increasing her contribution to the TSP after your recent Command Indoctrination brief. While interested in her financial future, she worries that increasing TSP contributions might not work with her family's budget. In setting up the appointment, you discovered that she has recently married. They

have moved into an apartment right off base, and her spouse is looking for a job. She mentions that she always ensures enough money in her bank account to cover her car payment, rent, utilities, and insurance. Though money seems tight, she acknowledges that they do not track everything they spend.

Looking at both of your schedules, you both have a 30-minute window to meet before she assumes duty later this week. Leading up to your appointment, you requested all the financial items listed on the Financial Counseling Checklist and sent an email using the template from the Command Financial Course you recently completed. You are now importing all the information into the FPW to ensure the limited time you have for the appointment is not devoted to working on the FPW but to discussing options and addressing your client's concerns.



SLIDE 4

Instructor Case Study cont.

REFER learners to pages 4-3 and 4-4 of their Student Manual.

INSTRUCTOR NOTE: This exercise will include class interaction and discussion.

Goals of the Session:

- Complete the FPW using the information provided by the client
- Address the client's presenting financial concerns
- Explore options
- Construct solutions
- Provide appropriate information and referrals
- Ensure the discussion items fit into the scheduled appointment time



SLIDE 5

FPW Walkthrough

INSTRUCTOR NOTE: Switch the screen or monitor to display a blank electronic *Financial Planning Worksheet*. Having learners provide necessary FPW information while the instructor incorporates the data in the appropriate portion of the FPW will accelerate the activity.

SHOW learners how to complete the FPW using the budget below. Once completed, advance to Slide 6 to provide an overview of the exercise.

Current LES/Payslip

- YOS 1 year (will hit 2 YOS next month)
- 2% - Traditional TSP
- w/Dependent-BAH (correct ZIP code)
- Married-Federal & State (TX)
- Full Insurance Coverages Life/Dental/Medical

Balances

- Savings: \$250
- Checking: \$400
- TSP: \$3,800

Personal Property

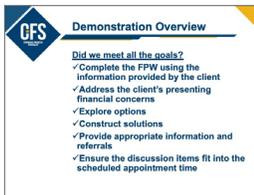
- Vehicle: \$9,800
- Furniture/electronics: \$1,200
- Jewelry: \$400

Debt (owed) - Did not have a credit report

- Morgan Wayne Auto Loan: \$14,300 at 7.9% APR (\$525 monthly payment)
- Relief Society Loan: \$350 (\$75 monthly payment)
- Credit Union Credit Card: \$3,200 at 15.99% (\$350 monthly payment)

Monthly Living Expenses:

Rent	\$1,100
Cellphone	\$350
Internet	\$75
Water	Included in rent
Power	\$150
Groceries	\$250 per pay period
Coffee/G-Dunk	\$110
Eating Out	\$300 per pay period
Pet	\$25
Alcohol	\$55
Food Delivery	\$75
Car Gas	\$150
Maintenance	Covered by auto plan
Auto Insurance	\$310
Clothing	\$150
Personal Care	\$175
Streaming Services	\$80
Weekend Activities	\$350
Gifts	\$50
Lottery Scratchers	\$125



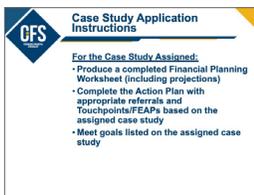
SLIDE 6

Demonstration Overview

ASK the class, “After the walk-through, did we meet all the previous goals for the session?” As you advance the slides, each of the session goals will appear. You will discuss with the class where you met each goal within the FPW. Once the class provides the correct feedback, advance the slide. A check will appear for each goal.

Did we meet all the goals?

- ✓ Complete the FPW using the information provided by the client
- ✓ Address the client's presenting financial concerns
- ✓ Explore options
- ✓ Construct solutions
- ✓ Provide appropriate information and referrals
- ✓ Ensure the discussion items fit into the scheduled appointment time



SLIDE 7

Case Study Application Instructions

DIVIDE the class into equal-sized groups based on branch of service (if possible). Smaller classes may require individuals to work independently.

INSTRUCTOR NOTE: Case scenarios will be discussed in detail on slide 9.

INFORM learners that they will be provided with a scenario and needed material located in the appropriate service appendices.

Groups/individuals will review the case study materials and:

- Produce a completed *Financial Planning Worksheet* (including projections). Groups can use an electronic or paper copy of the *Financial Planning Worksheet*.
- Complete the Action Plan with appropriate referrals and Touchpoints/FEAPs based on the assigned case study.
- Meet the goals listed in each assigned case study.
- Review the group-assigned case study.

CFS Case Study Application Instructions cont.

Case Study Presentations

- Limit presentations to 10 minutes and have each group member deliver a section of the presentation

During the presentation:

- Provide a brief scenario overview
- Discuss key items and concerns
- Items adjusted, changed, and recommended
- Action plan and referrals
- Case study goals

SLIDE 8

Case Study Application Instructions cont.

INFORM: On day two, we will introduce you to resources you might not be aware of that would be a good fit for these case studies. Take a mental note of these resources and how you can apply them as a CFS. Remember, as a CFS, it is an ongoing learning process.

Once all the requirements for the activity are satisfied, a class debrief will be held after each case study. The group will present the case study to the rest of the class.

Presentations should take at most 10 minutes. The case study does not need to be read verbatim to the class during the presentation. Only provide an overview, key items within the FPW, suggested action plan items, what referrals were made, and how each goal was met. Depending on each group size, each member should present a portion of the presentation.

Remember, the FPW should reflect the client's presenting financial concerns and solutions. Use the Remarks section and Action Plan with document options, solutions, referrals, challenges, and resources.

CFS Case Study Discussion Time



SLIDE 9

Case Study Discussion Time

REFER learners to pages 4-5 through 4-20 in the Student Manual for the case study scenarios that will be used in the activity.

INSTRUCTOR NOTE: The scenarios in the IG match the order of the case studies in the Student Manual. Please note that the order will not follow the order or case studies an instructor assigns to the class. Take into account the time allotted for case study presentations. Depending on the class size, time might need to be extended to allow each group to present their findings to the class.

OPTIONAL ACTIVITY: Write each case study on a single index card and place all the cards into a bag for groups to draw from. Each group selects a case study to work on. If there are extra case studies or some groups finish early, you can assign additional case studies to keep them engaged.

INSTRUCTOR NOTE: The case study scenarios are included on the following pages. Each case study has an instructor note at the end to help guide your discussion with learners.



SLIDE 10

Case Study Presentations

INSTRUCTOR NOTE: Instructors should refer to the instructor notes at the end of each case study. These notes provide key items learners should include during their case study discussions.

Instructors should use these notes to guide their observations and feedback during presentations and discussions. This will ensure that each scenario is comprehensively covered and that learners are prepared to handle similar real-world situations effectively.

Evaluation Criteria:

- Did the learners address the stated goals of the case study?
- Did the learners explore appropriate options and construct viable solutions?
- Did the learners provide any relevant referrals to assist the client?

REMINDE the class, to debrief. One learner or one group will present their case study to the class. Debriefs should take 5 – 10 minutes and focus on the suggested action plan items, referrals made, and an evaluation of the group’s task to meet the required goals of the case study.



SLIDE 11

Questions

SAY: This activity has introduced real-world scenarios that you, as a CFS, will likely encounter. However, it is essential to note that these case studies do not encompass all possibilities. As a CFS, you may face situations that appear improbable for individuals to navigate. Furthermore, as technology continues to evolve, so too do the financial decisions made by our Service members. During this course, we will discuss resources that a CFS can use when you encounter these instances.

BAH Screening Case Study

Client Profile:

Morgan Wayne, a newly promoted E4 at your command, has been asked to come see you for a BAH screening to determine if she's financially ready to move out of the barracks. Wayne is excited about the prospect of getting her own place and has been looking at apartments near the installation. Wayne knows her promotion means a boost in pay and that she'll start receiving Basic Allowance for Housing (BAH).

During your conversation, Wayne shared that she is feeling somewhat anxious and concerned that she may struggle to manage rent in the area, even with the pay increase from her promotion. Wayne hasn't budgeted for household costs like utilities or unexpected expenses before and isn't sure if she's financially prepared for this step. Her goal is to make sure she can afford living off-base while still being able to enjoy the occasional night out or a trip home to see her family.

Wayne makes sure to have enough money in her account to cover essential expenses, like the car payment, but she doesn't track all her spending. She wants help to clarify her financial situation and ensure that off-base living will not cause a financial strain. Your role is to help create a budget that will set her up for success.

Looking at both of your schedules, you identify a 30-minute meeting window before Wayne assumes duty later this week. Before the appointment, you request all the financial items on the Financial Counseling Checklist. You import the information into the *Financial Planning Worksheet* (FPW) to ensure that your limited time is spent discussing options and addressing the client's concerns.

Goals of the Session:

- Complete the FPW using the information provided by the client
- Address the client's presenting financial concerns
- Explore options
- Construct solutions
- Provide appropriate information and referrals
- Ensure the discussion items fit into the scheduled appointment time

Items Presented by Client:

Current LES/Payslip (refer to service-specific appendices for case study LES/Payslip)

Balances:

- Savings: \$250
- Checking: \$400

Personal Property:

- Vehicle: \$9,800 (value)
- Furniture & Electronics: \$1,200 (value)
- Jewelry: \$400 (value)

Debt (owed) – Did not have a credit report:

- Auto Loan: \$14,300 at 7.9% APR (\$525 monthly payment)
- Relief Society Loan: \$350 (\$75 monthly payment)
- Credit Union Credit Card: \$3,200 at 15.99% APR (\$350 monthly payment)

Actual Budget (On Base)

Rent	\$0
Cellphone	\$175
Internet	\$80
Haircut	\$30
Groceries	\$150
Dining Out	\$750
Entertainment	\$350
Gas for Car	\$230
Car Insurance	\$275
Renters Insurance	\$15

Projected Budget (Off Base)

Rent	\$1,250
Cellphone	\$175
Internet	\$80
Electricity	\$75
Streaming Services	\$110
Water/Sewer/Trash	\$75
Groceries	\$425
Dining Out	\$525
Entertainment	\$250
Gas for Car	\$240
Car Insurance	\$275
Renters Insurance	\$15
Personal Care	\$120

INSTRUCTOR NOTE: Did they discuss the potential impact of moving out of the barracks?
Did the learners address the member's financial concerns?

CAPSTONE Budget Case Study

Client Profile:

Morgan Wayne, an E9 with 20 years of active-duty service recently came to you for help with her CAPSTONE budget as part of the Transition Assistance Program (TAP). Wayne is getting ready to retire and move into civilian life and needs to complete this budget to make sure she's financially prepared for the big changes ahead.

During your meeting, Wayne shared that she's excited about the future but a little nervous. She's used to the stability and predictability of military life, and now she's facing new uncertainties like finding a civilian job and managing her finances without the regular military paycheck and benefits. She's been planning for this transition for a while, but she wants to ensure everything is in order so she can enjoy her retirement and focus on her family without worrying about money.

Wayne's spouse works full time and earns a net monthly income of \$4,800. The couple has three high school-aged children and owns their home, which they financed with a VA loan. Although they have diligently budgeted and saved for retirement, they are still managing credit card debt and loans for home repairs.

Wayne contributes 15% of base pay to the Roth TSP and is committed to maintaining retirement savings. They each contribute \$500 monthly to their Roth IRAs and invest \$500 into a combined brokerage account. In addition, they have a fully funded emergency fund of \$35,000 set aside for unexpected expenses.

As retirement approaches, Wayne is focused on maintaining their current lifestyle, reducing debt, and meeting their long-term savings goals, including saving for their children's college education.

Your goal is to help Wayne create a CAPSTONE budget that reflects expected changes to their family's income and expenses, accounting for potential adjustments to health insurance costs, family lifestyle, and other post-retirement changes.

Goals of the Session:

- Complete the FPW using the information provided by the client
- Address the client's presenting financial concerns
- Explore options
- Construct solutions
- Provide appropriate information and referrals
- Ensure the discussion items fit into the scheduled appointment time

Items Presented by the Client:

Current LES/Payslip: (refer to service-specific appendices for case study LES/Payslip)

Spouse Income: \$4,800 monthly net income

Balances:

- Cash: \$300
- Savings: \$65,000 (high-yield savings account)
 - Checking: \$6,500
 - CDs: \$24,000
 - TSP: \$173,000
 - IRAs (both): \$64,000

Debts:

- Car Loan: \$22,000 at 1.74% APR (\$438 monthly payment)
- Credit Card 1: \$2,900 at 18% APR (\$65 minimum payment) (airline miles)
- Credit Card 2: \$4,830 at 19% APR (\$85 minimum payment) (cash-back program)
- Handy Hardware House Loan: \$14,500 balance at 12% APR (\$420 monthly payment) (40 months remaining)
- Wonderful Windows Loan: \$9,000 at 0% interest for 6 months, then 35.99% (\$250 monthly payment)

Monthly Living Expenses:

Mortgage	\$2,062
Cellphone	\$114
Internet	\$94
Electricity	\$132
Water/Sewer/Garbage	\$100
Groceries	\$1,096
Dining Out	\$355
Coffee/Snacks	\$45
Gas for Cars	\$273
Car Insurance	\$159
Auto Maintenance/Repairs	\$83
Home Maintenance/Repairs	\$150
Health Insurance	\$0
Clothing	\$156
Personal Care	\$64
Pet Expenses	\$126
Miscellaneous	\$100
Family Entertainment	\$243
Streaming Services	\$55
Subscriptions/Memberships	\$50
Emergency Fund Savings	\$100
Charitable Contributions	\$80

INSTRUCTOR NOTE: Observe if learners covered the key elements of the CAPSTONE budget. Did they address: changes to income, taxes, health care? Were there suggestions for using available resources?

Child Care Case Study

Client Profile:

Morgan Wayne, an E5 at your command, approached you to discuss increasing her contribution to the TSP. While interested in her financial future, she worries that increasing TSP contributions might not work with her family's budget. In setting up the appointment, you discovered that she has recently married and is eight months pregnant. They moved into an apartment off base, and her spouse is looking for a job. She monitors her bank account to ensure that there is enough money to cover her car payment, rent, utilities, and insurance. Though money seems tight, she shared that they do not track everything they spend.

Reviewing your schedules, you find a 30-minute window to meet before she assumes duty later in the week. You request information on the items listed on the Financial Counseling Checklist via email before the appointment, using the template from the Command Financial Specialist Course you recently completed. You are now importing all the information into the FPW to ensure the limited time you have for the appointment is not devoted to working on the FPW but to discussing options and addressing your client's concerns.

Goals of the Session:

- Complete the FPW using the information provided by the client
- Address the client's presenting financial concerns
- Explore options
- Construct solutions
- Provide appropriate information and referrals
- Ensure the discussion items fit into the scheduled appointment time

Items Presented by Client:

Current LES/Payslip (refer to service-specific appendices for case study LES/Payslip)

Balances

- Savings: \$250
- Checking: \$800
- TSP: \$10,000

Personal Property

- Vehicle: \$9,800
- Furniture/Electronics: \$1,200
- Jewelry: \$400

Average cost of child care for an infant: \$770/month

Spouses average job prospects: \$21/hr. after taxes

Debt (owed) - Did not have a credit report

- Auto Loan: \$14,300, 7.9% APR (\$525 monthly payment)
- Relief Society Loan: \$350 (\$75 monthly payment)
- Credit Union Credit Card: \$3,200 at 15.99% APR (\$350 monthly payment)

Monthly Living Expenses:

Rent	\$1,350
Cellphone	\$350
Internet	\$75
Water	Included in Rent
Power	\$150
Groceries	\$250 per pay period
Dining Out	\$300 per pay period
Food Delivery	\$75
Car Gas	\$150
Maintenance	Covered by Auto Plan
Auto Insurance	\$310
Clothing	\$150
Personal Care	\$200
Streaming Services	\$80
Weekend Activities	\$350
Gifts	\$50
Money sent to support parents	\$250

INSTRUCTOR NOTE: Ensure learners discussed the financial impact of child care expenses. Did they explore options for child care assistance programs or budgeting strategies to manage costs? Were there any suggestions for maximizing available resources to support family needs, such as Dependent Care Flexible Spending Account (DCFSA)? Refer to Dependent Care FSA for Military Families and Spouses Fact Sheet (<https://usalearning.gov>).

COLA Case Study

Client Profile:

An E5 Service member, Morgan Wayne, scheduled an appointment to discuss her financial situation. She received orders for a Permanent Change of Station (PCS) from Honolulu, Hawaii, to Millington, Tennessee. While stationed in Honolulu, Wayne has been living on a sailboat she bought three years ago, which allowed her to save a significant portion of her higher Basic Allowance for Housing (BAH) and Cost of Living Allowance (COLA).

Wayne is concerned about her finances because the BAH in Millington is much lower than what she receives in Honolulu, and she will no longer receive COLA in Millington. Considering the lower BAH in Millington, she is worried that her current debt payments might become unmanageable and could impact her goal of saving for a new BMW. Additionally, since she won't be able to take the sailboat with her to Tennessee and there is no available on-base housing in either Honolulu or Millington, she needs to sell the sailboat quickly before her move.

Her financial situation will change drastically due to this PCS, and she's looking for counsel on how to manage her budget and debt in light of these changes.

Looking at both of your schedules, you find a 30-minute window to meet before she assumes duty later this week. Leading up to your appointment, you request all the financial items listed on the Financial Counseling Checklist and send an email using the template from the Command Financial Specialist Course you recently completed. You are now importing all the information into the FPW to ensure the limited time you have for the appointment is not devoted to completing the FPW but to discussing options and addressing your client's concerns.

Goals of the Session:

- Complete the FPW using the information provided by the client
- Address the client's presenting financial concerns
- Explore options
- Construct solutions
- Provide appropriate information and referrals
- Review the items to discuss considering the short 30-minute appointment

Items Presented by Client:

Current LES/Payslip (refer to service-specific appendices for case study LES/Payslip)

Balances

- Savings: \$5,550
- Checking: \$400
- TSP: \$12,000

Personal Property

- Vehicle: \$16,000
- Sailboat: \$15,000
- Furniture/electronics: \$1,200
- Jewelry: \$400

Debt (owed) - Did not have a credit report

- Auto Loan: \$18,300 at 7.9% APR (\$625 monthly payment)
- Sailboat Credit LLC Loan: \$12,000 at 8.99% (\$1,100 monthly payment)
- Little Joe's Pawn: \$550 at 18% APR (\$75 monthly payment)
- Credit Union Credit: \$6,400 at 18.99% (\$250 monthly payment)
- 2-bed Apartment in Millington (\$1,400 monthly payment)

Monthly Living Expenses:

Sailboat Payment	\$1,100
Cellphone	\$200
Internet	\$75
Slip Fee (Water, Electricity, Sewer)	\$350
Groceries	\$350 per pay period
Coffee	\$110
Dining Out	\$450 per pay period
Sailboat Maintenance	\$250
Pickle Ball Fees	\$150
Food Delivery	\$100
Car Gas	\$300
Maintenance	Covered by Auto Plan
Auto Insurance	\$310
Clothing	\$250
Personal Care	\$200
Streaming Services	\$49
Weekend Activities	\$400
Gifts	\$50
Running Club and Race Entry Fees	\$125

INSTRUCTOR NOTE: Ensure learners discussed the implications of a COLA adjustment on budget. Did they consider how changes in COLA affect income and expenses? Were there recommendations for adapting budgets based on these adjustments?

Food Insecurity Case Study

Client Profile:

Morgan Wayne, an E3 at your command, approached you to discuss her family situation. She is married with three children, one is her stepchild. Her spouse lost his job last month and is currently unemployed. He is looking for a job but has not found anything yet. She is concerned about being able to feed her family.

She mentions that they have enough money in her bank account to cover her car payment, rent, utilities, and insurance. Though money is tight, she shared that they did not track everything they spent before her spouse lost his job.

Reviewing your schedules, you find a 30-minute window to meet before she assumes duty later this week. Leading up to your appointment, you request all the financial items listed on the Financial Counseling Checklist and send an email using the template from the Command Financial Specialist Course you recently completed. You are importing all the information into the FPW to ensure the limited appointment time is used to discuss options and address Wayne's concerns, and not filling out the FPW.

Goals of the Session:

- Complete the FPW using the information provided by the client
- Address the client's presenting financial concerns
- Explore options
- Construct solutions
- Provide appropriate information and referrals
- Ensure the discussion items fit into the scheduled appointment time

Items Presented by Client:

Current LES/Payslip (refer to service-specific appendices for case study LES/Payslip)

Balances

- Savings: \$250
- Checking: \$400
- TSP: \$3,800

Personal Property

- Vehicle: \$9,800
- Furniture/electronics: \$1,200
- Jewelry: \$400

Debt (owed) - Did not have a credit report

- Morgan Wayne Auto Loan: \$14,300 at 7.9% APR (\$525 monthly payment)
- Credit Union Credit Card: \$3,200 at 15.99% APR (\$350 monthly payment)

Monthly Living Expenses:

Rent	\$1,100
Cellphone	\$350
Internet	\$75
Water	Included in rent
Power	\$150
Groceries	\$250 per pay period
Coffee/G-Dunk	\$110
Dining Out	\$150 per pay period
Pet	\$25
Alcohol	\$55
Food Delivery	\$75
Car Gas	\$150
Maintenance	Covered by auto plan
Auto Insurance	\$310
Clothing	\$150
Personal Care	\$175
Streaming Services	\$80
Weekend Activities	\$100
Gifts	\$50
Lottery Scratchers	\$150

INSTRUCTOR NOTE: Ensure that learners address the challenges related to food insecurity. Did they discuss potential resources such as food assistance programs, budgeting strategies, or referrals to support services? Did they provide relevant information about local food banks or military support services, SNAP, WIC? Did they inform member about Basic Needs Allowance (BNA)?

Check out the BNA resources available to help CFS assist members with completing the application and to provide valuable information to share with them.

Non-judicial Punishment (NJP) Case Study

Client Profile:

Morgan Wayne, an E6 at your command, is subject to pending disciplinary measures and is going through a non-judicial punishment (NJP) procedure (Captain's Mast). Your command's leadership team directed you to sit down with Wayne and explore options if the NJP results in loss of rank. Once complete, you will present the FPW to leadership, who will consider it when deciding their final ruling. During your meeting, Wayne expressed that the family is experiencing significant financial stress and she is concerned about how they would manage their ongoing expenses amid a potential reduction in income due to loss of rank.

Her spouse works full time at a local credit union and earns \$3,400 monthly. The couple has two children, ages 11 and 9, and the family lives in base housing. Although they have been diligent in managing their budget, the potential pay reduction has forced them to reassess their finances to ensure they can continue saving for retirement while also paying off debt.

She has been contributing 15% of base pay to the Roth TSP L2065 fund and is committed to continuing these retirement contributions, if possible. Her spouse also contributes to their own Roth IRA. Wayne and her spouse both want to maintain their long-term savings goals despite the current financial strain. However, if leadership decides to proceed with the reduction in rank, they need help adjusting their budget to reflect the loss in income while covering essential expenses.

Goals of the Session:

- Complete the FPW using the information provided by the client
- Address the client's presenting financial concerns
- Explore options
- Construct solutions
- Provide appropriate information and referrals
- Ensure the discussion items fit into the scheduled appointment time

Items Presented by the Client:

Current LES/Payslip: (refer to service-specific appendices for case study LES/Payslip)

Spouse Income: \$3,400 monthly net income

Balances:

- Cash: \$200
- Savings: \$16,400
- Checking: \$4,500
- CDs: \$11,000
- TSP: \$76,000
- IRAs (combined value): \$42,000

Personal Property:

- Two vehicles:
 - Vehicle 1: \$12,000
 - Vehicle 2: \$7,500
- Furniture and personal possessions valued at \$12,000

Debts:

- Car Loan (Buckeye Credit Union): \$9,800 at 2.4% APR (\$525 monthly payment)
- Credit Card 1: \$1,670 at 17% APR (\$45 monthly payment)
 - The client tries to pay off the balance monthly. This card earns airline miles that they use to fund family vacations.
- Credit Card 2: \$900 at 19% APR (\$49 monthly payment)
 - The client also tries to pay off this card monthly.

Monthly Living Expenses:

Rent	(The current BAH rate on the LES/Payslip)
Cellphone	\$120 (family plan)
Internet	\$70
Groceries	\$1,000
Dining Out	\$400
Coffee/snacks	\$150
Gas for Cars	\$300
Car Washes	\$40
Car and Renters Insurance (Bundled)	\$250
Clothing Purchases	\$200
Personal Care Products	\$150
Transportation (Car Payment, Maintenance)	\$400
Child Care/Education Costs	\$500
Savings	\$300

INSTRUCTOR NOTE: Observe whether learners have considered the implications of the NJP on the Service member's financial situation and career. Did they discuss possible outcomes, such as fines or loss of pay, and recommend financial counseling or other support services? Look for insights into maintaining financial stability during disciplinary actions.

Overseas Screening Case Study

Client Profile:

Morgan Wayne, an E5 at your command, reached out to you for help with an overseas screening in preparation for a Permanent Change of Station (PCS) to Rota, Spain. While excited, she's also feeling a bit anxious about the financial side of things. Her spouse will need to quit his job for the move, which means they'll be going from two incomes to one. She is determined to ensure they can handle the increased cost of living and stay financially secure even with the loss of income.

During your conversation, she shared her concerns about the impact of living on a single income, finding housing off base, and adjusting to a new cost of living. Wayne is focused on making sure they're well-prepared for this transition and that they can manage their finances without sacrificing their quality of life.

Wayne's spouse earns \$3,150.14 per month but will stop working once they relocate to Spain. The couple proactively manages their finances by tracking spending and minimizing debt. They currently live in base housing. Wayne contributes 7% of her base pay to the Roth TSP L2065 fund under the Blended Retirement System (BRS), and she and her spouse are considering opening Roth IRAs for additional retirement savings.

Your job is to help Wayne and her spouse create a solid budget that plans for the financial aspects of relocating overseas.

Goals of the Session

- Complete the FPW using the information provided by the client
- Address the client's presenting financial concerns
- Explore options
- Construct solutions
- Provide appropriate information and referrals
- Ensure the discussion items fit into the scheduled appointment time

Items Presented by the Client

Current LES/Payslip (refer to service-specific appendices for case study LES/Payslip)

Spouse Income: \$3,150.14 monthly net income

Balances:

- Savings: \$5,200
- Checking: \$3,400
- TSP: \$15,000

Personal Property:

- Vehicle: \$9,800
- Furniture/electronics: \$1,200
- Jewelry: \$400

Debt (owed):

- Car Loan (Buckeye Credit Union): \$4,200 at 7.9% APR (\$325 monthly payment)
- No remaining credit card or student loan debts

Monthly Living Expenses:

Rent	Full BAH (base housing)
Cellphone	\$150
Internet	\$110
Electricity	Included
Groceries	\$650
Dining Out	\$300
Coffee/Snacks	\$75
Gas for Car	\$180
Car and Renters Insurance	\$175
Clothing Purchases	\$100
Personal Care	\$175
Streaming Services	\$80

INSTRUCTOR NOTE: Did the learners address the key factors in overseas screening, including financial planning for overseas assignment? Did they consider adjustments in cost of living, access to resources, and potential impacts on family members? Were there suggestions for financial preparation before moving overseas?

Special Needs Case Study

Client Profile:

Morgan Wayne, an E6 you serve with, was ordered to see you after the command received notice that Wayne failed to pay her utility bill for two months and services will be disconnected if another payment is missed. In setting up the appointment, you discovered that Wayne is struggling to make ends meet due to having a child with special needs. Her spouse works when he can but can only find part-time work paying an hourly wage. While TRICARE covers most of their medical bills, their child requires recurring monthly services and treatments not typically covered by insurance. Wayne does not want the command involved and does not see a way to dig out of the financial mess they are in.

Wayne disclosed they recently received a relief society loan to assist with paying their medical bills, but these bills seem to nullify any savings they might have after each paycheck. Also, she shared that they have one maxed out credit card and a second card that is close to the credit limit and will be inaccessible if they charge much more on it. While she knows the severity of her family's financial situation, she understands the command is supporting her through this process.

Looking at both of your schedules, you agree to meet for 45 minutes after you get off duty. Leading up to your appointment, you request all the financial items listed on the Financial Counseling Checklist and send an email using the template from the Command Financial Specialist course you recently completed. While on watch, you are importing all the information into the FPW to ensure the limited time you have for the appointment is not devoted to working on the FPW but to discussing options and addressing the concerns of your command and the client.

Goals of the Session:

- Complete the FPW using the information provided by the client
- Address the client's presenting financial concerns
- Explore options
- Construct solutions
- Provide appropriate information and referrals
- Ensure the discussion items fit into the scheduled appointment time

Items Presented by Client:

Current LES/Payslip (refer to service-specific appendices for case study LES/Payslip)

Spouse Income: \$1,450 - Spouse take-home pay every two weeks

Balances

- Savings: \$0
- Checking: \$2,000
- TSP: \$10,500

Personal Property

- Vehicle: \$15,350
- Furniture/electronics: \$1,000
- Jewelry: \$500

Debt (owed) - Did not have a credit report

- Morgan Wayne Auto Loan: \$45,250 at 9.9% APR (\$725 monthly payment)
- Relief Society Loan (to cover medical bills): \$500 (\$50 monthly payment)
- Credit Union Credit Card (maxed out): \$10,000 at 15.99% (\$450 monthly payment)
- Department Store Credit Card (nearly maxed out): \$12,500 at 24.99% APR (\$425 monthly payment)
- Local Power Company (past due): \$650

Monthly Living Expenses:

Rent	\$1,250
Cellphone	\$210
Internet	\$75
Water	\$40
Power	\$250
Groceries	\$455 per pay period
Coffee/G-Dunk	\$45
Dining Out	\$225 per pay period
Pet	\$25
Alcohol	\$30
Vitamins & Herbal	\$200
Food Delivery	\$100
Car Gas	\$150
Maintenance	\$20
Auto Insurance	\$215
Clothing	\$125
Personal Care	\$75
Streaming Services	\$110
Weekend Activities	\$150
Gifts	\$50
Medical Bills	\$450
Child Care	\$425 after-school care

INSTRUCTOR NOTE: Look for whether learners identified resources and support for families with special needs. Did they provide information on the Exceptional Family Member Program (EFMP) / Special Needs Program (SNP) or discuss financial planning considerations for special needs care? Did they discuss the appropriate touchpoint mandatory training? Were appropriate referrals made to support these families? Was information concerning Dependant Care Flexible Spending Accounts (DCFSA) and Healthcare Flexible Spending Accounts (HCFSA) mentioned?

VII. FORMS

- See CFS Student Manual for the following forms:
 - ▶ BAH Screening Case Study
 - ▶ CAPSTONE Budget Case Study
 - ▶ Child Care Case Study
 - ▶ COLA Case Study
 - ▶ Food Insecurity Case Study
 - ▶ Non-judicial Punishment Case Study
 - ▶ Overseas Screening Case Study
 - ▶ Special Needs Case Study
 - ▶ Appropriate Service Appendices material for each case study



CFS

COMMAND FINANCIAL
SPECIALIST

CFS 5 Financial Counseling

Instructor Guide

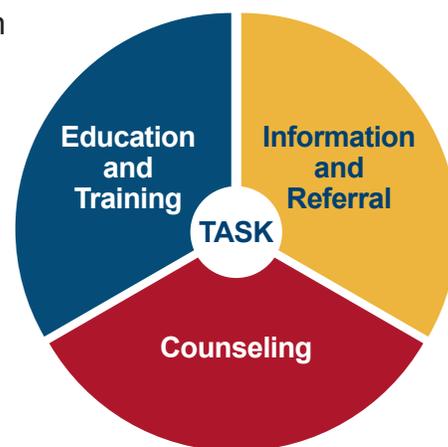
I. INTRODUCTION

This chapter provides the learner an introduction to Solution-focused Financial Counseling and the 8-Step Counseling Cycle. This is an introductory segment that will be explored in detail throughout this course and put into practice through practical application during the counseling role-play.

Introducing some of these concepts early in the course allows for additional application as other topics are explored during the next few days. This chapter also introduces several counseling tools for use in the CFS program.

Chapter Correlation to Common CFS Task Areas:

- 1. Education and Training:** This chapter has no direct correlation to Education and Training. Some of the forms **and** tools introduced are applicable for educational purposes.
- 2. Information and Referral:** The process of making referrals is presented in the context of the counseling cycle. Learners are exposed to information and referral aspects of reducing living expenses, increasing income and reducing indebtedness.
- 3. Counseling:** Solution-focused Financial Counseling is introduced. A practical 8-Step Counseling Cycle is introduced. Counseling tools are introduced. Counseling session structure and procedures are discussed.



II. LEARNING OBJECTIVES

Learners will identify the appropriate application of Solution-focused Financial Counseling principles using a multiple-choice exercise.

Learners will demonstrate appropriate counseling communication skills while working in pairs.

Learners will demonstrate knowledge and appropriate uses of key counseling tools through practical application.

III. OUTLINE

1. **Introduction**
2. **Overview of Solution-focused Financial Counseling**
 - a. Counseling Session Structure
 - b. Counseling Session Procedures
3. **The 8-Step Counseling Cycle**
 - a. Step 1: Prepare for the Counseling Session
 - b. Step 2: Build the Relationship
 - c. Step 3: Gather Data
 - d. Step 4: Prioritize Concerns
 - e. Step 5: Explore Options
 - f. Step 6: Construct Solutions
 - g. Step 7: Implement the Plan
 - h. Step 8: Monitor and Follow Up
4. **Financial Counseling Tools**
 - a. Sample Financial Counseling Checklist
 - b. Sample Appointment Email
 - c. Your Financial Counseling Book
 - d. Sample Privacy Act Statement
 - e. Hierarchy of Concerns
 - f. Guide to Writing a Case Narrative
 - g. Homework: *How Do You Rate as a Money Manager?* and *Financial Values Clarification*

IV. CHAPTER PREPARATION

Presentation Time: 90 minutes

Presentation Materials

- PowerPoint slides, “Financial Counseling”
- Student Manual CFS 5
 - Solution-focused Financial Counseling Facts to Remember
 - Applying SFFC: The Best Response
 - The 8-Step Counseling Cycle
 - Sample Financial Counseling Checklist
 - Sample Appointment Email
 - Your Financial Counseling Book
 - Sample Privacy Act Statement
 - Hierarchy of Concerns
 - Guide to Writing a Case Narrative
 - *How Do You Rate as a Money Manager?*
 - *Financial Values Clarification*
- Dry erase board or flipchart paper and markers

Summary of Learner-centered Activities

- **Applying SFFC:** The Best Response: A short, multiple-choice exercise applying general principles of Solution-focused Financial Counseling. Can be done individually, in pairs or in small groups.
- **The “I” Exercise:** Working in pairs, learners will be given a topic and will communicate with their partner without using “I,” “me” or “my”: This is a communication activity designed to teach learners how to listen to others and avoid being self-centered during a conversation.
- ***How Do You Rate as a Money Manager?***: Learners are provided with a general assessment of their money-management habits and practices, allowing them to assess their individual attitudes toward money and how that may affect their role as a counselor.
- ***Financial Values Clarification:*** This is a communication exercise that will provide the learner with an understanding of how money dynamics affect couples.

V. REFERENCES

Waddell, Fred. *Solution Focused Financial Counseling in the New Millennium*. Auburn, Ala.: Genesis Press, 2001

DoD Instruction (DoDI) 1342.22, Military Family Readiness

OPNAV 1740.5 (series). (n.d.). United States Navy Personal Financial Management (PFM)

MCO 1700.37 United States Marine Corps Personal Financial Management Program (PFMP)

COMDTINST 1740.8 (series) United States Coast Guard Financial Management Program (PFMP)

VI. CONTENT



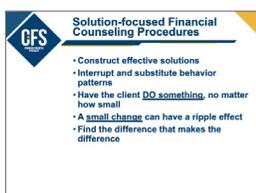
SLIDE 1



SLIDE 2



SLIDE 3



SLIDE 4

Financial Counseling

Introduction: At this time, we would like to turn our attention to counseling and introduce you to Solution-focused Financial Counseling (SFFC) and the 8-Step Counseling Cycle used in financial counseling.

Agenda

In the CFS program, we use solution-focused counseling techniques specifically tailored for financial counseling. SFFC, developed by Dr. Fred Waddell, is a mindset that guides conversations with clients and helps construct solutions collaboratively. This section of the course will provide an overview of SFFC, the eight-step counseling cycle, and financial counseling tools.

Structures of Solution-focused Financial Counseling

Refer learners to page 5-3 in the Student Manual.

In solution-focused counseling, the session structure is:

- **Short-term:** As few meetings as possible
- **Goal-oriented:** Focus on the goals the client wants to accomplish
- **Task-centered:** Provide the client with immediate actions they can take
- **Positive:** Emphasis is on what the client can do and is doing
- **Encouraging:** Find a trend toward positive change and encourage it
- **Client-generated solutions:** Help guide the client as they strive to develop solutions for their financial challenges

Solution-focused Counseling Procedures

SFFC focuses on solutions, NOT explanations. It is present and future-oriented. It does not dwell on the past. The goal is to create solutions that work toward a positive future for the client. In SFFC, our task is to construct practical solutions to the problem.

SFFC recognizes that resolving the problem necessitates interrupting and substituting a behavior pattern. What hasn't been working must be stopped, and new behavior must be initiated. Therefore, SFFC requires the counselor to actively assist the clients in doing something different. This may involve helping the client change their interpretation of the problem or situation, their behavior, or their responses to the problem. Even a small change can trigger a “ripple effect” in their financial attitudes and behavior, and even in the client's life. The CFS must identify “the difference” that makes the difference. Locate the “key” processes that unlock the problem-causing behavior, and encourage the client to DO SOMETHING, no matter how small.

This seems like a big task, but you will see that as we move through the course, we constantly try to find “things” the client can do for himself or herself. We will always look for ways to expand the client's options. We constantly will be considering how we can help clients construct solutions from these options. This collaborative approach ensures that the client is fully engaged and involved in the process, making them feel a sense of ownership and responsibility for their financial situation.

So, consider SFFC: It is a positive, short-term, goal-oriented, task-centered, future-looking, solution-constructing way of working with a client. This positive outlook instills a sense of optimism and hope in both the client and the counselor. Done correctly, clients respond to it, and counselors find it easy and effective.



SLIDE 5

Applying SFFC: The Best Response

Activity: Applying SFFC: The Best Response

Time: 5 to 10 minutes

Materials: Student Manual

Procedures:

Refer learners to page 5-4 in their Student Manual, where they will find five multiple-choice questions. These questions apply the SFFC principles just reviewed. Learners can work individually, in pairs or in groups to select the best response to the client statements. When all have made their selections, review the correct (that is, the best) responses, and ask the learners why the response is the best.

Client Statement	The Best Response
<p>1. <i>I can't seem to save any money, no matter what I do.</i></p>	<p>a. You need to try harder. b. Maybe managing money just isn't your strength. c. Everyone has trouble saving these days. <u>d. What small steps could you take today to start building a savings habit, even if it is just a few dollars?</u></p> <p><i>*Best response looks for something positive on which to build.</i></p>
<p>2. <i>I have no idea how much I spend on things each paycheck.</i></p>	<p><u>a. What would happen if you started tracking your spending?</u> b. Why don't you know how much you spend? c. Most people find that hard to do. d. It's okay as long as your bills are paid.</p> <p><i>*Best response has a future orientation.</i></p>
<p>3. <i>I've never had a budget and I don't know how to get started.</i></p>	<p>a. Is that a common problem with people you know? b. Have you ever thought of asking for help? c. Maybe you don't get paid enough. Have you worked on getting a promotion or thought about finding a different job? <u>d. What do you think you need to create a budget that you would use?</u></p> <p><i>*Best response looks for something positive on which to build.</i></p>
<p>4. <i>Why do I need to save money? I want to live for today.</i></p>	<p>a. I can relate. You only live once. <u>b. Can you tell me how it felt when you saved for a big purchase in the past?</u> c. What do you typically spend your money on? d. It can be hard to start a savings habit.</p> <p><i>*Best response helps client find exception.</i></p>
<p>5. <i>It's not fair that everyone I know gets to have a nice car, eat out, and go have fun.</i></p>	<p>a. I can relate. I wish I could enjoy these things as well. b. What do you do when you see your friends enjoying new things? <u>c. If you see people enjoying things you can't afford, what financial habit would you change to possibly enjoy them as well?</u> d. Most people feel the way you do.</p> <p><i>*Best response looks for something positive on which to build.</i></p>



SLIDE 6

The 8-Step Counseling Cycle

REFER learners to Student Manual page 5-5. Give learners a few minutes to go through the chart and share that the class will cover the 8-Step Counseling Cycle for the remainder of this session.

1. Prepare for the Counseling Session
2. Build the Relationship
3. Gather Data
4. Prioritize Concerns
5. Explore Options
6. Construct Solutions
7. Implement the Plan
8. Monitor and Follow Up



SLIDE 7

Step 1: Prepare for the Counseling Session

REFER the learners to pages 5-6 through 5-8 in their Student Manual for the Sample Financial Counseling Checklist, Sample Appointment Email, and Your Financial Counseling Book.

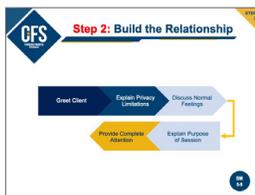
1. Schedule appointment
2. Obtain data on the client (name, telephone number, division, person referring the client, problem and/or concern)
3. Determine the type of counseling: Determine if the client's financial situation is causing other stressors or requires referral to mental health or clinical counseling resources first before discussing financial issues.
 - a. **Remedial:** The client has an immediate problem needing help. Schedule an appointment as soon as possible, preferably within one or two business days. Determine any crisis needs and make crisis referrals as necessary.
 - b. **Preventive:** The client has a problem, but it is not a crisis or an immediate need. It is appropriate to schedule the appointment for a week or two weeks later. This will give the client time to start developing a better awareness of his/her spending pattern and start thinking about solutions before the first interview. Recommend that the client begin to track expenses.
 - c. **Productive:** The client doesn't necessarily have a financial "problem," but they want to improve their situation. Schedule the appointment at a mutually convenient time. Ask about the nature of the information the client is seeking and prepare as necessary to speak knowledgeably with the client.



SLIDE 8

Prepare for the Counseling Session (continued)

4. Explain the counseling program and the function of the CFS, if the client doesn't know either of these things.
5. If possible, provide the client with the Financial Counseling Checklist on page 5-6 of the Student Manual and any other forms, including the *Financial Planning Worksheet (FPW)*, they may need to fill out ahead of time. If you provided the FPW, do you want to have them fill out the whole thing? **ASK** why or why not.
6. Ask for any questions about the program or what the client needs to bring. Restate the exact location, time and date of the appointment, and write it down on the Financial Counseling Checklist or send the Sample Appointment Email.
7. Collect the materials you will need. Refer to the form "Your Financial Counseling Book" on page 5-8 for guidance.
8. Just before the appointment, get mentally prepared to see the client.



SLIDE 9

Step 2: Build the Relationship

ASK learners what questions they would ask for this step in the cycle and write the questions for the class to see. In this step, the CFS works to build an atmosphere of confidence and trust. Review the tasks in this step:

1. Greet the client and introduce yourself if this is the first time you have met. Make the client feel comfortable. **ASK** learners how they will do this.
2. **REFER** learners to the sample Privacy Act Statement on page 5-9 in the Student Manual. **EXPLAIN** what the sample Privacy Act says and reinforce each student to refer to their service-specific Privacy Act policy. **RECOMMEND** that as soon as the CFS returns to their command they discuss with the command's privacy act officer or coordinator the command's policy on privacy and confidentiality, so they can make a realistic explanation of privacy to the client. The client may have valid reasons for being concerned about the confidentiality of all the information he or she is providing. They may ask how the information will be used; who will have access to the information; if the information will affect evaluations, promotions, security clearances, re-enlistments, etc.; and if the commanding officer sees it.

As a Service member, they are a mandatory reporter. Ensure the client understands the mandatory topics that will have to be disclosed to the CFS chain of command. If information provided by the client will be disclosed, inform the member of what will require disclosure before the end of the session.

INSTRUCTOR NOTE: Coast Guard CFSs shall not maintain files, records, notes, or recordings that contain personal financial information of individuals they assist and should send all documents with the client at the conclusion of the appointment.

3. The CFS should understand that client fears are normal and rational. They also may account for any reluctance the client has about disclosing information. However, if the client develops a degree of trust and confidence in the CFS, this potentially threatening area can be used as a means of building a relationship with the client, and it then becomes therapeutic.
4. The CFS should explain briefly that the purpose of the session is first to determine the nature of the financial problem, and then, by properly analyzing it, help the client construct some workable solutions.
5. The CFS should be friendly and genuinely interested in what is happening in the client's life. The CFS should give the client their complete attention. Be empathetic with the client's concerns and the emotions he or she may be experiencing at the time. Always remain objective, calm and honest with the client.



SLIDE 10

LEAPS Method

Refer to the **LEAPS** method as you engage with your client.

- L:** LISTEN carefully to the client as they discuss their financial situation.
- E:** EMPATHIZE with them and focus on finding positive solutions.
- A:** ASK questions to gather more information.
- P:** PARAPHRASE back the information the client is sharing.
- S:** SUMMARIZE the information the client shared.

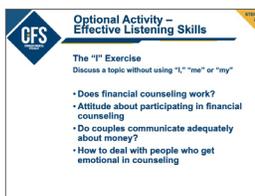


SLIDE 11

SOFTEN Approach

Remember to be aware of your language, both verbal and physical. Be sure to “enter the client’s reality” by using language they can understand. Be aware of your own body language — relax and remember to “**SOFTEN**.”

- S:** SQUARELY face your client.
- O:** Maintain an OPEN posture.
- F:** Lean FORWARD toward your client.
- T:** Give your client your TOTAL attention.
- E:** Remember the importance of EYE contact.
- N:** NOD affirmatively from time to time.



SLIDE 12

Optional Activity — Effective Listening Skills

Activity: The “I” Exercise

Purpose: To encourage learners to use effective listening skills

Time: 5 to 10 minutes

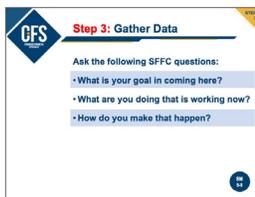
Procedures:

ASK all learners to pair up and stand. Provide them with a topic to discuss with their partner for two minutes. **INSTRUCT** them that throughout the conversation they cannot use the words, “I,” “me” or “my.” If they use one of those words, they must sit down. All or nearly all learners will be seated before the two minutes pass.

EXPLAIN that the exercise shows how difficult it is to keep a conversation focused on the other person. The only way to be successful in the exercise — and as a listener/counselor — is to focus on the other person by asking open-ended questions to encourage the other person to speak about their situation.

Sample topics:

- Does financial counseling work?
- Attitude about participating in financial counseling
- Do couples communicate adequately about money?
- How to deal with people who get emotional in counseling

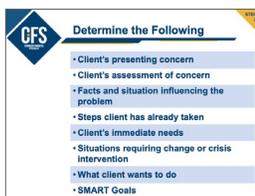


SLIDE 13

Step 3: Gather Data

ASK learners what questions they developed for this step in the cycle, and write the questions on the whiteboard or flipchart. Refer learners to page 5-5 in the Student Manual. For this step, use SFFC techniques to ask the following questions:

1. What is your goal in coming here? You also can ask: Has something happened recently that has you seeking help? This helps to identify quickly any emergency or crisis situation.
2. What are you doing that is working now?
3. How do you make that happen? You can also ask: How do you manage to do that?



SLIDE 14

Determine the Following

Through additional questioning, determine the following:

- Client's presenting problem or concern
- Client's assessment of the problem
- Facts and situations influencing the problem
- Steps the client already has taken to solve the problem
- Client's immediate and pressing needs
- Situations that require change or crisis intervention
- What the client wants to do about the problem or concern
- This would be a good place to have the client review their goals – introduce SMART Goals to the client. This could be for immediate goals to resolve a pressing problem or a longer-term issue.

Recall the Financial Problems and Concerns activity from CFS 2; get the client's assessment of the situation in their own words. Guide them through the process of discussing the Presenting Problem in such a way that you can begin to determine the Real Reason for the problem or concern if there is a difference between the two. It may help to question whether an issue is the "problem" or a "symptom" of the problem.



SLIDE 15

Construct the FPW

Construct the *Financial Planning Worksheet*. At this point in the process, it is appropriate to begin working on the FPW. Not only will this help you and your client determine the “Bottom Line” of their cash flow, but it will assist in determining the “Real Reason” for the problem or concern.

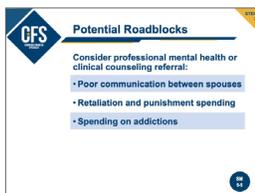
INSTRUCTOR NOTE: Not all clients need to complete the FPW. Some clients may already have a budget system in place that you can review with them.

- Complete the Net Worth Statement
- Complete the Actual “Monthly” columns for Monthly Income, Monthly Savings and Investing, Living Expenses, and Indebtedness.
- Review the Cash Flow Summary and the Financial Health Assessment to evaluate the bottom line — “Monthly Surplus, Zero or Deficit”
- Review for accuracy

When working with a client, be on the lookout for:

- Seasonal or periodic expenses
- Kinds and severity of financial problems
- Values and financial priorities
- Lack of financial goals and planning

INSTRUCTOR NOTE: It is not time to complete the projected column yet. This will occur during step 6.



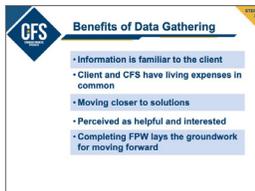
SLIDE 16

Potential Roadblocks

Clients may need a professional mental health or clinical counseling referral if you notice the following:

- Poor communication between spouses
- Spending as punishment or retaliation against a spouse
- Spending on addictions

INFORM: If your client discloses, displays, or you uncover during your data-gathering process that they require professional mental health or clinical counseling assistance, discuss with the client that they should seek advice to address these conditions before resolving their financial needs. Provide the client with resources and assist with contacting these resources. It's crucial to follow up with your client to ensure continuity and resolve their initial financial needs.



SLIDE 17

Benefits of Data Gathering

EXPLAIN FURTHER: The data-gathering process that takes place while completing the FPW shifts the emphasis away from the client's presenting problem and focuses on the less-threatening area of gathering facts and figures. This is a benefit to the counseling process.

- The act of providing familiar information can have a calming effect on a client, providing a sense of reassurance.
- When discussing basic living expenses, the client may feel that this is something he or she may have in common with you, because both of you have firsthand experience in this area.
- Fact gathering also gives the client a sense of getting down to business and moving closer to solutions for his financial problems.
- Through this process, the client will perceive that you are helpful and interested in their situation, which will serve to strengthen and build your relationship.
- Armed with the information the *Financial Planning Worksheet* reveals, whether outright or through your experienced interpretation, you will be well equipped to work with the client to construct solutions to their financial problem.



SLIDE 18

Step 4: Prioritize Concerns

ASK learners to share their questions for this step in the cycle and write the questions on the board or flipchart. **REFER** learners to the Hierarchy of Concerns on page 5-10 in their Student Manual. In this step of the process, you will determine the priority of issues that need to be addressed.

Immediate critical financial concern: These are emergency issues that must be addressed right away before the client can move on to deal with other rehabilitative issues. Referrals may be appropriate. Until the emergency needs and concerns are met, the client will not be able to continue constructing solutions. These issues include:

- Housing: immediate eviction or no housing
- Food insecurity including little or no food
- No transportation
- Clothing: inappropriate for current weather
- Immediate medical attention
- Utility disconnection or shut-offs
- Lack of child care
- Gambling or addictive behaviors

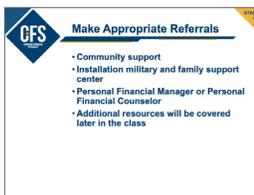
Be aware of any emotional fallout and be prepared to make the proper referrals.

Pressing financial concerns: These are concerns that are imminent but not of an “emergency” nature and can be addressed within 10 days. These include:

- Involuntary allotments
- Threat of legal actions, repossession, bankruptcy
- Loans placed for collection by creditors
- Creditor complaints received by the command
- Impending utility disconnection
- Security clearance reviews/appeals
- Repairs on an essential automobile
- Eviction notices
- Intermittent food scarcity
- No fuel for transportation
- No diapers for infants
- Pay problems resulting in a reduced paycheck
- Emergency leave
- Credit/debit card denials
- Using overdraft protection every month

Long-term concerns: These are issues that are not immediate, critical or pressing, but require the assistance of a CFS or a referral to another financial professional. These include:

- Developing a savings plan
- Investment options
- College savings
- Tax issues
- Debt-management plans
- TSP options
- Military retirement
- Buying a home



SLIDE 19

Make Appropriate Referrals

Make appropriate referrals, if needed, to deal with immediate financial concerns.

- **Community Support:**
Emphasize the importance of leveraging community resources to support financial well-being and address personal or family challenges.
- **Installation Military and Family Support Center:**
Discuss the role of these centers in providing comprehensive support services, including financial counseling and referrals to other community programs.
- **Personal Financial Manager (PFM) or Personal Financial Counselor (PFC):**
Highlight how PFMs and PFCs serve as primary points of contact for financial education, and training and financial counseling.
- **Additional Resources:**
Inform learners that other valuable resources will be explored further in the class to provide a more complete understanding of available support systems.

REMINDE students this course teaches basic CFS functions and processes. If a CFS encounters a client with excessive debt, fraud, credit, or security clearance financial issues, seek assistance from their nearest PFM, relief society, or PFC.

INSTRUCTOR NOTE: You may want to update this slide with the specific resource and agency names for your branch of service.



SLIDE 20

Step 5: Explore Options

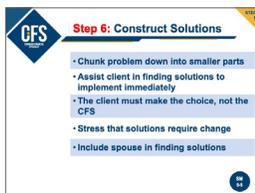
ASK learners to share their questions for this step in the cycle and write the questions on the board or flipchart.

At this point in the counseling cycle, you should have a good understanding of the client's situation, their concerns, and what they hope to accomplish. Now, you can turn to generating ideas for possible solutions and strategies. Encourage your client to consider a wide range of options and think creatively. Don't be afraid to offer options, strategies or tools that you think may help your client, but remember that ultimately, you are guiding them to options for which they can take ownership.

Important talking points during this step:

- Discuss the client's thoughts and feelings on each option.
- Discuss potential family member responses (if they are not present) to each option.
- Determine the benefits and risks involved in implementing each option.
- Determine the cost of inaction.
- Consider the potential legal implications of each option.

Discuss the implications: Consider what could happen if no action is taken. It is your responsibility to inform your client of the Service's policy on indebtedness and the possible ramifications of not "paying his/her just debts." Refer students to their service-specific instructions on Indebtedness and Financial Responsibility of Members.



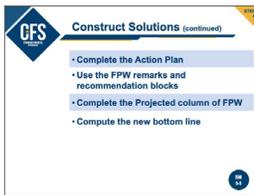
SLIDE 21

Step 6: Construct Solutions

ASK learners what questions for this step in the cycle and write the questions on the board or flipchart. Refer learners to page 5-5 in the Student Manual. In this step, you will help the client choose an option or combination of options, which will solve the financial problem or concern.

Remember that it is natural for a client to be resistant to change and that clients may try to justify their actions as a way of convincing them they did the right thing (even when it was wrong). Keep in mind that clients often do the wrong thing because at the time they thought it was the right solution. Remind clients that change is not only possible, but inevitable.

- Guide clients to choose the option or combination of options that will solve the financial problem or concern. If necessary, assist the client by breaking down the problem into smaller and smaller steps until the client finds the solutions (mini-tasks) they can work on TODAY.
- The client must make the choice, not the CFS.
- Stress that creating solutions requires change. The client must be committed and willing to make the necessary changes; otherwise, it is unlikely the plan will work.
- Solutions must consider spouse agreement. Clients in a committed relationship must account for and consider their spouse's thoughts. Remember, family finances are a team sport.



SLIDE 22

Construct Solutions (continued)

- List the tasks that need to be completed by the client, family members, you, and the command, if necessary, on the Action Plan of the FPW Financial Health Assessment page tab.
- Use the remarks and recommendations blocks throughout the FPW. The FPW must be able to outline all the necessary financial changes, goals, and actions discussed during the counseling session.
- Go back and complete the "Projected" column of the FPW.
- Compute the new "bottom line."



SLIDE 23

Step 7: Implement the Plan

ASK learners to share their questions for this step in the cycle, and write the questions on the board or flipchart.

- Help the client to evaluate their 1st and 15th spending habits to ensure they aren't spending too much in one portion of the month
- Ask the client which chosen options he or she will start TODAY.
- Explain to the client how to track their spending using various tools including mobile devices, apps, online, etc.
- Encourage the whole family to get involved. Reinforce that finances are a team sport.
- Summarize everything that occurred in the session and what specific steps the client has agreed to take before the next session. **REFER** learners to *The Guide to Writing a Case Narrative* on page 5-11 of the Student Manual. The resource can assist the CFS in summarizing the session for the client if required by their service-specific policy.

Discuss and schedule the next session with the client to evaluate and monitor the plan's outcome.



SLIDE 24

Step 8: Monitor and Follow Up

ASK learners to share their questions for this step in the cycle and write the questions on the board or flipchart. Refer learners to page 5-5 in the Student Manual.

In this step, you will determine if the plan is working, if the client is progressing with money-management skills, and if any modifications need to be made.

This step could take place during an informal discussion or at a formal appointment.

- Find out what is and is not working for the client
- The counseling cycle may begin, again, with a different focus. Revise the FPW and Action Plan as needed.
- Use the new information provided by the client to prioritize the next set of issues to be addressed.
- Designate future counseling sessions with specific dates and times, if needed.
- Follow up regarding referrals; did the client contact or meet with the recommended resources?

- Remember that solution-focused counseling is short-term in nature. Limit appointments to three to five over the course of the three months. If the client needs more sessions, refer them to additional resources that can assist their long-term needs.



SLIDE 25

Client in Financial Recovery

The 8-Step Counseling Cycle serves as a guide for the CFS to work with the client. By trusting the process and guiding the client through it, you will find that you and your client will be able to reach a mutually agreeable time to terminate the counseling sessions.

ASK: How will the CFS know when the client is experiencing success? (Another way to ask would be: How will you, the CFS, know when you have achieved success with this cycle?) When the client is ready to terminate counseling sessions, he or she should be demonstrating progress in effectively managing his or her financial affairs. Indicators of success range from the client simply telling you that they feel better; to comments by the client’s supervisor of positive changes in the client’s work habits and environment; and to quantifiable evidence of money management, such as savings and investment information provided by the client.

Although the emergency, reserve and goal-getter funds are listed as three separate funds, they don’t necessarily need to be three separate accounts, just three separate accountings. (The investment dollars are going into other investment accounts.) Try to ensure that the client is saving something, even if it is just a little bit each month. For those who are not saving anything, establishing a savings habit is more important than the amount saved.

ASK before moving on to some of the counseling tools included in your Student Manual, if there are any questions on the 8-Step Counseling Cycle.

RESPOND as appropriate.



SLIDE 26

Financial Counseling Tools

REFER learners to pages 5-6 to 5-11 in the Student Manual and review each of the following forms as necessary:

- **Financial Counseling Checklist:** An appointment sheet that can be given to clients in person before the appointment. CFS can check off what the client should bring in; note date, time and location of the appointment; and any other pertinent information.
- **Sample Appointment Email:** A sample email that can be sent to clients to contact the CFS via email to set up an appointment.
- **Your Financial Counseling Book:** Provides suggestions for forms and information to be included in a “counseling book” — ensures that when in session, the CFS will have everything they need at their fingertips.
- **Sample Privacy Act Statement:** This example can be used or discussed at the beginning of a client session along with an explanation of what information is reportable to the command. Remind the class to consult with their command’s privacy act officer or coordinator about local requirements.
- **Guide to Writing a Case Narrative:** If required by service-specific policy, this guide will lead the CFS in writing a comprehensive narrative on the case to provide to the client and for effective turnover of the client to another CFS or agency.

There are two other tools that you might use in counseling as well as in the training you do. These forms are especially helpful when counseling a couple. You’ll find them at the end of your chapter: the *How Do You Rate as a Money Manager?* form (page 5-12) and the *Financial Values Clarification* form (page 5-13).

REFER learners to pages 5-12 and 5-13 in their Student Manuals for the homework exercises.

Exercise: *How Do You Rate as a Money Manager?* is a general assessment of money-management habits and practices. It is not scientific in nature but provides an excellent starting point for a financial discussion or an education program. Learners are to read each item and circle the answer in the column that best applies to them. During the overview, the instructor will show learners how to score the form and we’ll discuss different ways learners can use this form in their program.

Answer guide

Scoring: A = 1 Point

B = 3 Points

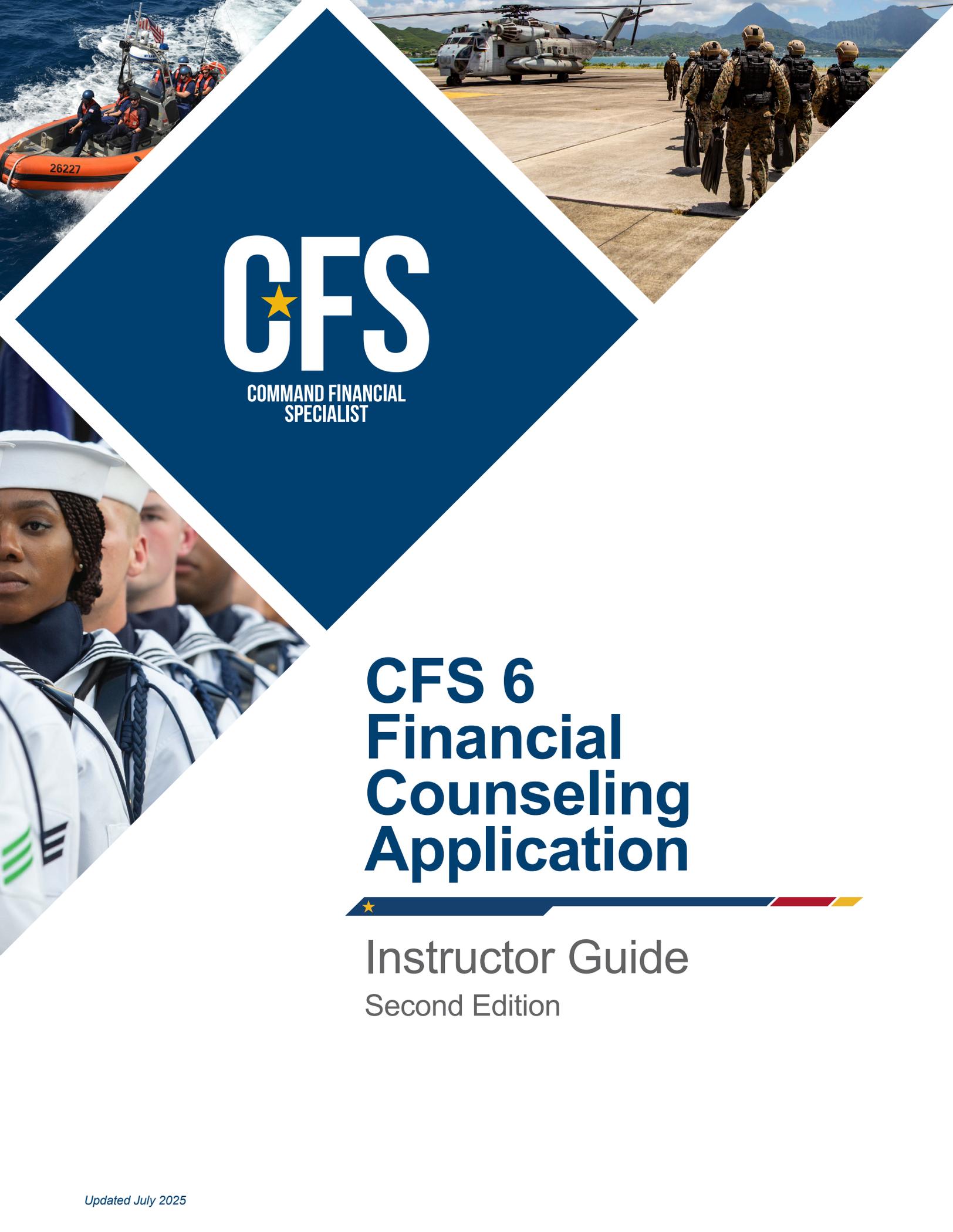
C = 5 Points

- 110 and above: Spender; spends excessively or lavishly
- 70-109: Balanced, 70-20-10 budget strategy
- 69 and below: Saver; tight and conservative with money

Exercise: *Financial Values Clarification* is an excellent tool to use with married or engaged couples to help start a dialogue about money. Learners are to mark their answers separately from their significant other and then compare responses: Did you and your significant other agree on everything? Was there any discussion?

VII. FORMS

- See CFS Student Manual for the following forms:
 - ▶ Solution-focused Financial Counseling Facts to Remember
 - ▶ Applying SFFC: The Best Response
 - ▶ The 8-Step Counseling Cycle
 - ▶ Sample Counseling Checklist
 - ▶ Sample Appointment Email
 - ▶ Your Financial Counseling Book
 - ▶ Sample Privacy Act Statement
 - ▶ Hierarchy of Concerns
 - ▶ Guide to Writing a Case Narrative
 - ▶ *How Do You Rate as a Money Manager?*
 - ▶ *Financial Values Clarification*



CFS

COMMAND FINANCIAL
SPECIALIST

CFS 6 Financial Counseling Application

Instructor Guide
Second Edition

I. INTRODUCTION

Counseling Techniques: This chapter focuses on counseling skills and assists CFSs in developing a counseling strategy. The session will build on the information learned during the Financial Counseling module, which covered the 8-Step Counseling Cycle and Solution-focused Financial Counseling (SFFC) techniques. These topics will be further explored by discussing Financial Counseling Fundamentals, Open-ended Questions, and Measuring Success in Counseling. Learners will receive hands-on experience using Role-play Counseling Application.

Role-play Counseling Application: This exercise is designed for learners to practice a full financial counseling case. Learners engage in the roles of a CFS, client, and observer during these practice scenarios. This holistic approach allows learners to experience each role, ensuring a comprehensive understanding of the counseling process.

Chapter Correlation to Common CFS Task Areas:

- 1. Education and Training:** This chapter has no direct correlation to Education and Training. Training techniques used include active lecturing, group activity, and role-play.
- 2. Information and Referral:** Referrals to appropriate resources should be provided by the CFS during the role-play portion of this session.
- 3. Counseling:** Learners have the opportunity to practice financial counseling skills via counseling role-play practical application.



II. LEARNING OBJECTIVES

Participating in a role-play activity, learners will demonstrate effective Solution-focused Financial Counseling techniques.

III. OUTLINE

- 1. Introduction**
- 2. Counseling Fundamentals**
- 3. Open-ended Questions**
- 4. Measuring Success in Counseling**
- 5. More Financial Counseling Tools**
 - a. Financial Counseling Planning Sheet
 - b. Interviewing Checklist
- 6. Role-play: Counseling Application**

IV. CHAPTER PREPARATION

Presentation Time: 120-150 minutes (depending on class size and including 90 minutes or more for role-play)

Presentation Materials

- PowerPoint slides, “Financial Counseling Application”
- Financial Counseling Application demonstration video — Due to the video file size, it is recommended that you download the video to a local computer to ensure there are no playback interruptions. Attempts to stream video from external websites can introduce instruction delays such as extended buffering, loss of connectivity, hardware freezing, and audio/visual synchronization. The video is available on the DoD FINRED Learning Resource Library.
- Student Manual CFS 6
 - ▶ Open-ended Questions
 - ▶ Financial Counseling Planning Sheet
 - ▶ Interviewing Checklist
 - ▶ Role-play Procedures
 - ▶ Role-play Observer Evaluation
- Role-play Client Package
 - ▶ Client Profile
 - ▶ Sample Privacy Act Statement
 - ▶ Appropriate Touchpoint/FEAP Checklist
 - ▶ LES/Payslip
 - ▶ Monthly Budget
- Extra FPWs

Summary of Learner-centered Activity:

Role-play: Counseling Application

- An extended group counseling session that allows the learners to practice the counseling and communication techniques they have learned in the sessions.

V. REFERENCES

Waddell, Fred. Solution Focused Financial Counseling in the New Millennium. Monetta, VA: Genesis Press, 2001.

*Co-Active Coaching
(3rd ed.) ©2011 by Henry Kimsey-House, Karen Kimsey-House and Phillip Sandahl*

DoD Instruction (DoDI) 1342.34 Financial Readiness of Service Members

OPNAV 1740.5 (series). (n.d.). United States Navy Personal Financial Management (PFM)

MCO 1700.37 United States Marine Corps Personal Financial Management Program (PFMP)

COMDTINST 1740.8 (series) United States Coast Guard Personal Financial Management Program (PFMP)

VI. CONTENT



SLIDE 1



SLIDE 2



SLIDE 3

Introduction

In this session, we are going to review some of the counseling concepts we learned previously and apply those concepts during activities to ensure that you are prepared to counsel your Service members.

Agenda

In this chapter, we will discuss general counseling fundamentals, Open-ended Questions, and Measuring Success in Counseling. We will apply all these procedures and techniques through the counseling session role-play when the lecture portion is concluded.

Counseling Fundamentals

Normalizing

Some general counseling fundamentals are worth mentioning to put SFFC in perspective. First, we need to remember that clients are normal people with normal problems. Most of us have had similar problems at some point in our lives. Initially, most clients will be experiencing one or more of the full range of normal human emotions and feelings such as anxiety, sadness, anger, mild depression, failure, or frustration.

Change

Second, it's important to recognize that a client's financial situation will inevitably change—it will either improve or worsen over time, even without intervention by a CFS. Financial situations rarely remain constant. However, by working with a trained CFS, the likelihood of positive change increases significantly. It's also crucial to acknowledge that clients may face obstacles such as poor financial habits like overspending or not tracking expenses. As a CFS you play a vital role in identifying and addressing these obstacles helping clients establish better money management skills that lead to an improved financial well-being.

Client Has the Ability to Solve Their Problem

Third, most clients possess the ability to solve their own financial problems. They just need help to discover what options and solutions exist. By using the Financial Planning Worksheet (FPW) in conjunction

with SFFC, the CFS can help clients understand their present situation better and motivate them to explore various options that will improve their situation. By the time most clients get to a CFS, they have thought about various solutions to their problems, but they need help in organizing them and visualizing how implementation will improve their financial situation. It is important to ask clients what solutions they have been considering, not only to get them involved in solving their own problems, but also to empower them to develop confidence in their own problem-solving ability.

Clients Feel Vulnerable

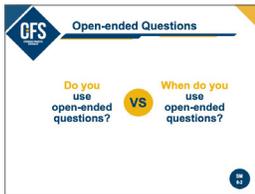
Fourth, many clients may feel vulnerable, especially in the beginning, when asked to share their financial situation. This is a natural response, as financial matters can be deeply personal and sensitive. As a CFS, it's essential to recognize that when clients open up about their finances, it becomes a highly personal experience for them very quickly. To lessen this vulnerability, use strategies such as active listening, showing empathy, and maintaining a nonjudgmental attitude. By creating a safe and supportive environment, clients will feel more comfortable during these discussions.

This helps build the trust and confidence necessary for successful financial counseling. Establishing this trust is crucial as clients need to feel secure in sharing their financial information and confident that they are receiving guidance tailored to their unique situations.

Couples Have Unique Needs

Lastly, it is important to understand that there are several additional considerations when working with married couples. By the time couples seek or are referred for financial counseling, they already have had many “intense discussions” about spending money and who played what role in their present financial situation. There is a tendency to blame each other for their difficulties. A CFS needs to remember that couples have different values regarding the use of money. The CFS should avoid playing the role of referee and reassure their clients that what they are experiencing is normal. Since both spouses are part of the problem, it is extremely important to get both involved in being part of the solution. This is why having both spouses present for financial counseling is desirable. In most cases where a CFS can work with only one spouse, recognize that whatever plan is developed must be “sold” to the spouse who is not present. This presents some risks for your client who now must take on the role of the “messenger.” Joint ownership and joint commitment are essential for any financial plan to succeed in a marriage. If these are not present, sabotage of the plan may occur either deliberately or through neglect.

In cases where a client's spouse is not present at the session, it is a good idea to use the FPW notes and remarks section to diligently document any changes, referrals, or information that was discussed. These detailed notes on the FPW will enable the client to effectively communicate the session's content to their spouse without the pressure of having to recall every detail from memory.



SLIDE 4

Open-ended Questions

EXPLAIN that when CFSs use closed-ended question, the client is able to answer with a quick yes or no. Closed-ended questions limit the client and can even influence the client's answer if they don't feel comfortable elaborating on the yes or no response. Instead of using closed-ended questions, CFSs should use open-ended questions. Open-ended questions require an explanation which gives the client a voice. CFSs will receive more information from the client about their situation when asking open-ended questions. Open-ended questions can be paired with pauses to allow the client to provide more information as they will likely find the pause uncomfortable.

REFER learners to page 6-2 in the Student Manual where they will find examples of open-ended questions they can use in counseling sessions.



SLIDE 5

Measuring Success

ASK learners, after a financial-counseling session, how do you know if you were successful? The following are some indicators of a successful financial-counseling session:

1. The client actively participated during the session and especially was involved in expanding options and solutions to improve their present financial situation.
2. The client took ownership of their problem and the need to take positive action.
3. The client prioritized options and explored possible outcomes.
4. A positive change occurred in the client's mood and demeanor during the session.
5. It is especially revealing in some cases when the client leaves verbalizing a sense of hope about the future with a relieved look on their face.
6. The client is willing to come back for a follow-up.
7. If the session involved a married couple, both spouses reached a consensus on the financial plan that was developed for what options or solutions they were going to implement.



SLIDE 6

More Financial Counseling Tools

REFER learners to pages 6-3 and 6-4 in their Student Manual for a review of the counseling forms: Financial Counseling Planning Sheet and Interviewing Checklist.

TELL learners that we have reviewed the 8-step Counseling Cycle and the basics of SFFC and that they may find the Financial Counseling Planning Sheet helpful as it puts the two together in outline form. New counselors may find it helpful to use the Interviewing Checklist instead.



SLIDE 7

Activity: Role-play Counseling Application

Activity: Financial Counseling and Communication Skills Role-Play

Introduction: This exercise is a unique opportunity for learners to grow personally and professionally by experiencing the role of both a client and CFS from beginning to end. The goal of this exercise is for each learner to practice common counseling scenarios and techniques they will encounter as CFSs. This training is not just theoretical, but it directly prepares learners for their roles.

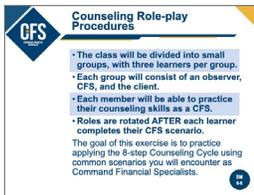


SLIDE 8

Demonstration Video

REFER learners to the financial counseling demonstration video. In this scenario, the financial counselor and client act out a debt management issue, a common concern learners will experience as a CFS. The demonstration goes through the 8-step Counseling Cycle, highlighting effective and ineffective CFS actions at each step of the process.

Use the link provided in the Chapter Preparation to access the video. Ensure the video is downloaded to your local computer to avoid course interruptions or playback difficulties.



Counseling Role-play Procedures

- The class will be divided into small groups, with three learners per group.
- Each group will consist of an observer, CFS, and the client.
- Each member will be able to practice their counseling skills as a CFS.
- Roles are rotated AFTER each learner completes their CFS scenario.

The goal of this exercise is to practice applying the 8-step Counseling Cycle using common scenarios you will encounter as Command Financial Specialists.

SLIDE 9

Counseling Role-play Procedures

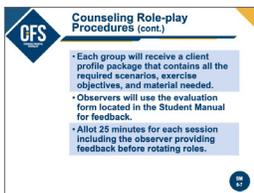
Time: 90-120 minutes depending on class size.

Materials:

Role-play Procedures, Student Manual page 6-6

Client Profile Package (one complete package per group) each package includes Client Profile, sample Privacy Act Statement, appropriate Touchpoint checklist, LES/Payslip, and Monthly Budget – Service-specific Touchpoint checklist, LES/Payslip, and FPW/budget are located on the appropriate service appendices.

The class will be divided into small groups, with three learners per group. The instructor will need to ensure sufficient space between each group to conduct their role-play in the classroom, as long as it does not get too noisy. Otherwise, have separate offices/spaces reserved before the start of the lecture. Each team should be divided to include an observer, CFS, and the client.



Counseling Role-play Procedures (cont.)

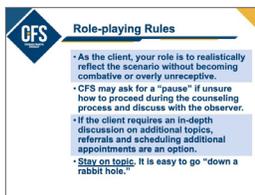
- Each group will receive a client profile package that contains all the required scenarios, exercise objectives, and material needed.
- Observers will use the evaluation form located in the Student Manual for feedback.
- Allot 25 minutes for each session including the observer providing feedback before rotating roles.

SLIDE 10

Counseling Role-play Procedures (cont.)

Each role-play scenario and material aligns with the learners' appropriate branch of service. This includes all necessary forms and materials, such as sample privacy act statements, checklists, sample service-specific LES, sample prefilled FPW, and appropriate Touchpoint checklist (if required). For classes with multi-service learners, it is recommended to group like service learners together to facilitate the rotation of roles among each group.

Emphasize that the individual tasked with observing has the responsibility to assess and document the performance of the CFS. Stress the importance of each observer giving feedback to their group before they switch roles. Recommend that each group schedules 25 minutes for each participant to assume each role, and this time should also include delivering observer feedback.



CFS Role-playing Rules

- As the client, your role is to realistically reflect the scenario without becoming combative or overly unresponsive.
- CFS may ask for a "pause" if unsure how to proceed during the counseling process and discuss with the observer.
- If the client requires an in-depth discussion on additional topics, referrals and scheduling additional appointments are an option.
- Stay on topic. It is easy to go "down a rabbit hole."

SLIDE 11

Role-playing Rules

Each group's client profile package contains all the required scenarios, exercise objectives, and material needed by both the CFS and the client. The observer will use the Observer Evaluation form located on page 6-7 in the Student Manual to review the CFS's performance after the scenario, before rotating roles among their group. The observer may assist, when requested, by the learner performing the role of the CFS if the CFS is unable or unsure how to proceed during the 8-step Counseling Cycle. The learner in the client role should remain in character during their portion of the exercise unless instructed by the observer. The client's goal is not to be unresponsive or combative during the training but to mirror the thoughts and feelings of a Service member in that specific scenario. Each person within the group should have the opportunity to participate as the CFS in the role-play scenario process.



CFS Role-play Review

CFS	Client
<ul style="list-style-type: none"> • Was this easy? • Were you able to complete your scenario? 	<ul style="list-style-type: none"> • Did the CFS meet your needs? • Did you feel the CFS to discuss your financial issues?

SLIDE 12

Role-play Review

Closing out this application module ask the class for their feedback with this exercise. Sample questions to ask:

As the CFS

- Was this easy?
- What did you find difficult?
- How would you improve?
- Were you able to complete the scenario and meet the 8-step counseling cycle requirements? If not, why?
- Did you go off topic or "down a rabbit hole"?

As the Client

- Did you trust the CFS during the session? If not, why?
- Did the CFS answer all your questions?
- Did the CFS offer follow-up?
- Did the CFS offer referrals or additional information?

VII. FORMS

- Financial Counseling Planning Sheet
- Interviewing Checklist
- Role-play Procedures
- Role-play: Observer Evaluation
- Role-play Counseling Application Facilitator Instructions
- Role-play: Client Profiles
- See CFS Student Manual for the following forms:
 - ▶ Open-ended Questions
 - ▶ Financial Counseling Planning Sheet
 - ▶ Interviewing Checklist
 - ▶ Role-play Procedures
 - ▶ Role-play: Observer Evaluation

Role-play Counseling Application Facilitator Instructions

Activity: Learners practice utilizing solution-focused counseling techniques and the 8-step Counseling Cycle.

Introduction: This exercise is a unique opportunity for learners to grow personally and professionally by experiencing the role of both a client and CFS from beginning to end. The class will be divided into small groups, with three learners per group. The instructor will need to ensure sufficient space between each group to conduct their role-play in the classroom, as long as it does not get too noisy. Otherwise, have separate offices/spaces reserved before the start of the lecture. Each team should be divided to include an observer, CFS, and the client. Each member will be able to practice their counseling skills by rotating roles within their respective group.

It is the instructor's responsibility to provide the role-play scenario and material that aligns with the learners' appropriate branch of service. This includes all necessary forms and materials, such as sample privacy act statements, checklists, sample service-specific LES, sample prefilled FPW, and appropriate Touchpoint checklist (if required). For classes with multi-service learners, it is recommended to group like service learners to facilitate the rotation of roles among each group.

The goal of this exercise is for each learner to practice common counseling scenarios and techniques they will encounter as Command Financial Specialists. Instructors should emphasize that this training is not just theoretical, but it directly prepares learners for their roles.

Time: 90-120 minutes depending on class size

Materials:

- Role-play Procedures, Student Manual page 6-6
- Client Profile Package (one complete package per group), each package includes Client Profile, sample Privacy Act Statement, appropriate Touchpoint/FEAP checklist, LES/Payslip, and Monthly Budget – Service-specific Touchpoint/FEAP checklist, LES/Payslip, and FPW/budget are located on the appropriate service appendices.
- Role-play: Observer Evaluation Student Manual page 6-7

Procedure:

1. Before role-play, divide the learners into small groups, with three learners per group, and provide the appropriate service-specific Client Profile Package for their review.
2. Provide a demonstration utilizing your additional trainer of how a counseling session progresses through the 8-step Counseling Cycle.
3. Explain the role-play process to the class. Elaborate that the class will be divided into several small three-person groups. Each group will have 1.5 hours to rotate the role of the CFS, client, and observer, allowing students to apply and evaluate the counseling process. Each member of the group will start and complete the scenario as the CFS. Groups do not rotate roles in the middle of the counseling process. Each group's client profile package contains all the required scenarios, exercise objectives, and material needed by both the CFS and the client. The observer will provide an overview of the CFS's performance after the scenario before rotating roles among their group. The observer may assist, when requested, by the learner performing the role of the CFS if the CFS is unable or unsure how to proceed during the 8-step Counseling Cycle. The learner in the client role should remain in character during their portion of the exercise unless instructed by the observer. The client's goal is not to be unreceptive or combative during the training but to mirror the thoughts and feelings of a Service member in that specific scenario. Each person within the group should have the opportunity to participate as the CFS in the role-play scenario process.
4. The client profile package contains all the items needed for step 1, "Preparing for the Counseling Session," allowing learners to begin the exercise at step 2, "Build the Relationship," of the 8-step Counseling Cycle. Allow each group 10 minutes to discuss their scenario before starting the counseling application process. During this time, groups may select their respective roles (CFS, client, observer) and rotations for the scenario. This means that each member will have the opportunity to play each role, ensuring a comprehensive understanding of the counseling process.
5. Please ensure that you direct the participants to locate the specific page 6-7 in the Student Manual to the observer evaluation form. Emphasize that the individual tasked with observing has the responsibility to assess and document the performance of the CFS. Stress the importance of each observer giving feedback to their group before they switch roles. Recommend that each group schedules 25 minutes for each participant to assume each role, and this time should also include delivering observer feedback. Additionally, clarify that if the scenario necessitates a Touchpoint-FEAP discussion, the learners should carefully structure the counseling session to encompass an overview of the relevant checklist and address any other issues that may arise from the scenario.
6. Before beginning the role-playing process, the instructor will ask the learners if they have questions or comments before they begin.

Role-play: USMC Client Profile

Scenario: Marriage and PCS to San Diego

NAME: Sgt Dough
YEARS OF SERVICE: 7 YEARS
HOUSING: RENT
Pet: Cat “Sloopy”

You are Sgt Jordan Dough, with just under eight years of active service. You are currently stationed at MCAS Cherry Point and currently share an apartment with a coworker and your pet cat, Sloopy. While you consider yourself financially stable, you recognize there’s room for improvement. You wish to save more and better understand your Thrift Savings Plan (TSP). Your LES states that you’re part of the Blended Retirement System (BRS) but aren’t fully confident about how it works. Currently, you contribute 3% of your basic pay to your Roth TSP account. Your contributions are invested in the G Fund, which you believe is the safest option.

Orders have just arrived, and you’re being transferred to MCAS Miramar next month. This cross-country move is exciting, and you’re looking forward to the new opportunity.

You and your partner, Taylor Webster, have decided to get married. Taylor, who lives in your hometown in North Carolina, quit her job and moved in with her parents to prepare for the move. You’ve both agreed to get married while you’re on leave, just before your PCS to Miramar. Taylor, who has an IT degree and \$25,000 in student loans, is excited but also anxious about finding a new job and adjusting to military life.

Shortly after you finalize the wedding plans, you receive a FEAP notification on MOL message requiring you to meet with your Command Financial Specialist (CFS) to discuss your upcoming marriage and PCS. Though a bit uncertain about what to expect, you follow the instructions and make an appointment. The CFS asks you to bring your LES, a list of monthly expenses, and any financial information related to your marriage and the upcoming move.

Role-play: USMC Client Profile Scenario: Deployment

NAME: Sgt Dough
YEARS OF SERVICE: 7 YEARS
HOUSING: RENT
Pet: Cat “Sloopy”

You are Sgt Jordan Dough, with just under eight years of active service. You are currently stationed at MCAS Cherry Point and you and your new spouse live in an apartment with your pet cat, Sloopy. While you consider yourself financially stable, you recognize there’s room for improvement. You wish to save more and better understand your Thrift Savings Plan (TSP). Your LES states that you’re part of the Blended Retirement System (BRS) but you aren’t fully confident about how it works. Currently, you contribute 3% of your basic pay to your Roth TSP account. Your contributions are invested in the G Fund, which you believe is the safest option.

One year after settling into your new life at Cherry Point, you receive deployment orders. Additionally, you’ve been notified that you’ll be promoted to Staff Sergeant in two months.

You also receive a MOL message for required FEAP training before you deploy. Even though this is not your first deployment, it is the first after your marriage. You begin to prepare Taylor for the financial impact on the family, with the promotion and the deployment.

You schedule an appointment with your CFS and gather your latest LES, deployment information, and updated financial information.

Role-play: USN Client Profile

Scenario: Marriage and PCS to San Diego

NAME: BM2 Dough
YEARS OF SERVICE: 7 YEARS
HOUSING: RENT
Pet: Cat “Sloopy”

You are BM2 Jordan Dough, with just under eight years of active service. You live in Mayport, Florida and currently share an apartment with a coworker and your pet cat, Sloopy. While you consider yourself financially stable, you recognize there’s room for improvement. You wish to save more and better understand your Thrift Savings Plan (TSP). Your LES states that you are covered under the Blended Retirement System (BRS), but you aren’t fully confident on how it works. Currently, you contribute 3% of your basic pay to your Roth TSP account. Your contributions are invested in the G Fund, which you believe is the safest option.

Your dream orders have just arrived, and you’re being transferred to San Diego next month. This cross-country move is exciting, and you’re looking forward to the new opportunity. To make things even better, you’ve been notified that you’ll be promoted to E-6 in two months.

You and your partner, Taylor, have decided to get married. Taylor, who lives in your hometown in Florida, has quit her job and moved in with her parents to prepare for the move. You’ve both agreed to get married while you’re on leave, just before your PCS to San Diego. Taylor, who has an IT degree and \$25,000 in student loans, is excited but also anxious about finding a new job and adjusting to military life.

Shortly after you finalize the wedding plans, you receive a Touchpoint message requiring you to meet with your Command Financial Specialist (CFS) to discuss your upcoming marriage and PCS. Though a bit uncertain about what to expect, you follow the instructions and make an appointment. The CFS asks you to bring your LES, a list of monthly expenses, and any financial information related to your marriage and the upcoming move.

Role-play: USN Client Profile

Scenario: Divorce

NAME: BM1 Dough
YEARS OF SERVICE: 9 YEARS
HOUSING: RENT
Pet: Cat “Sloopy”

You are BM1 Jordan Dough, with under 10 years of active service. One year after settling into your new command in San Diego, things take an unexpected turn at home. Your spouse, Taylor, finds the military lifestyle overwhelming despite your best efforts to accommodate her concerns. The recent relocation, your long hours, and your spouse’s homesickness have taken a toll. After much thought, Taylor decides that military life isn’t for her, and she plans to move back to Florida with the cat. You both agree the best path forward is to proceed with a divorce.

This decision introduces new financial challenges, including changes in your housing situation, adjusting to a single income, and the overall cost of the divorce. It would be best if you move on financially.

After discussing your divorce with a fellow coworker who happens to be a CFS, they strongly recommend scheduling an appointment to help you plan for the financial impacts of this decision. The CFS asks you to gather your latest LES, details about your divorce and updated financial information.

This divorce weighs heavily on you, but it also presents an opportunity for a fresh start. You want to put this behind you and focus on the new possibilities that lie ahead. This positive outlook will help you navigate the challenges and embrace the changes that come with starting fresh.

Role-play: USCG Client Profile

Scenario: Marriage, PCS and Promotion

NAME: AET2 Dough
COMMAND: U.S. Coast Guard Air Station Elizabeth City, North Carolina
YEARS OF SERVICE: 7 YEARS
HOUSING: RENT
Pet: Cat “Sloopy”

You are AET2 Jordan Dough with just under eight years of active service. You live in Elizabeth City, North Carolina, and currently share an apartment with a coworker and your cat, Sloopy. While you consider yourself financially stable, you recognize there’s room for improvement. You wish to save more and better understand your Thrift Savings Plan (TSP). Your Payslip states that you’re part of the Blended Retirement System (BRS) but aren’t fully confident about how it works. Currently, you contribute 3% of your basic pay to your Roth TSP account. Your contributions are invested in the G Fund, which you believe is the safest option.

Your dream orders have just arrived, and you’re being transferred to San Diego next month. This cross-country move is exciting, and you’re looking forward to the new opportunity. To make things even better, you’ve been notified that you’ll be promoted to AET1 in two months.

You and your partner, Taylor, have decided to get married. You’ve both agreed to get married while you’re on leave, just before your PCS to San Diego. Taylor, who has an IT degree and \$25,000 in student loans, is excited but also anxious about finding a new job and adjusting to military life.

After speaking with your leadership regarding your marriage plans, PCS, and upcoming promotion, they recommend speaking with your CFS. You schedule an appointment and are asked to bring your latest Payslip and updated financial information.

Role-play: USCG Client Profile

Scenario: Divorce

NAME: AET1 Dough
COMMAND: U.S. Coast Guard Air Station San Diego, California
YEARS OF SERVICE: 9 YEARS
HOUSING: RENT

You are AET1 Jordan Dough, with under 10 years of active service. One year after settling into your new command in San Diego, things take an unexpected turn at home. Your spouse, Taylor, finds the military lifestyle overwhelming despite your best efforts to accommodate her concerns. The recent relocation, your long hours, and your spouse's homesickness have taken a toll. After much thought, Taylor decides that military life isn't for her, and she plans to move back to North Carolina with the cat. You both agree the best path forward is to proceed with a divorce.

This decision introduces new financial challenges, including changes in your housing situation, adjusting to a single income, and the overall cost of the divorce. It would be best if you move on financially.

After discussing your divorce with a coworker who happens to be a CFS, they strongly recommend scheduling an appointment to help you plan for the financial impacts of this decision. The CFS asks you to gather your latest Payslip, details about your divorce, and updated financial information.

This divorce weighs heavily on you, but it also presents an opportunity for a fresh start. You want to put this behind you and focus on the new possibilities that lie ahead. This positive outlook will help you navigate the challenges and embrace the changes that come with starting fresh.

Role-play: USCG Client Profile

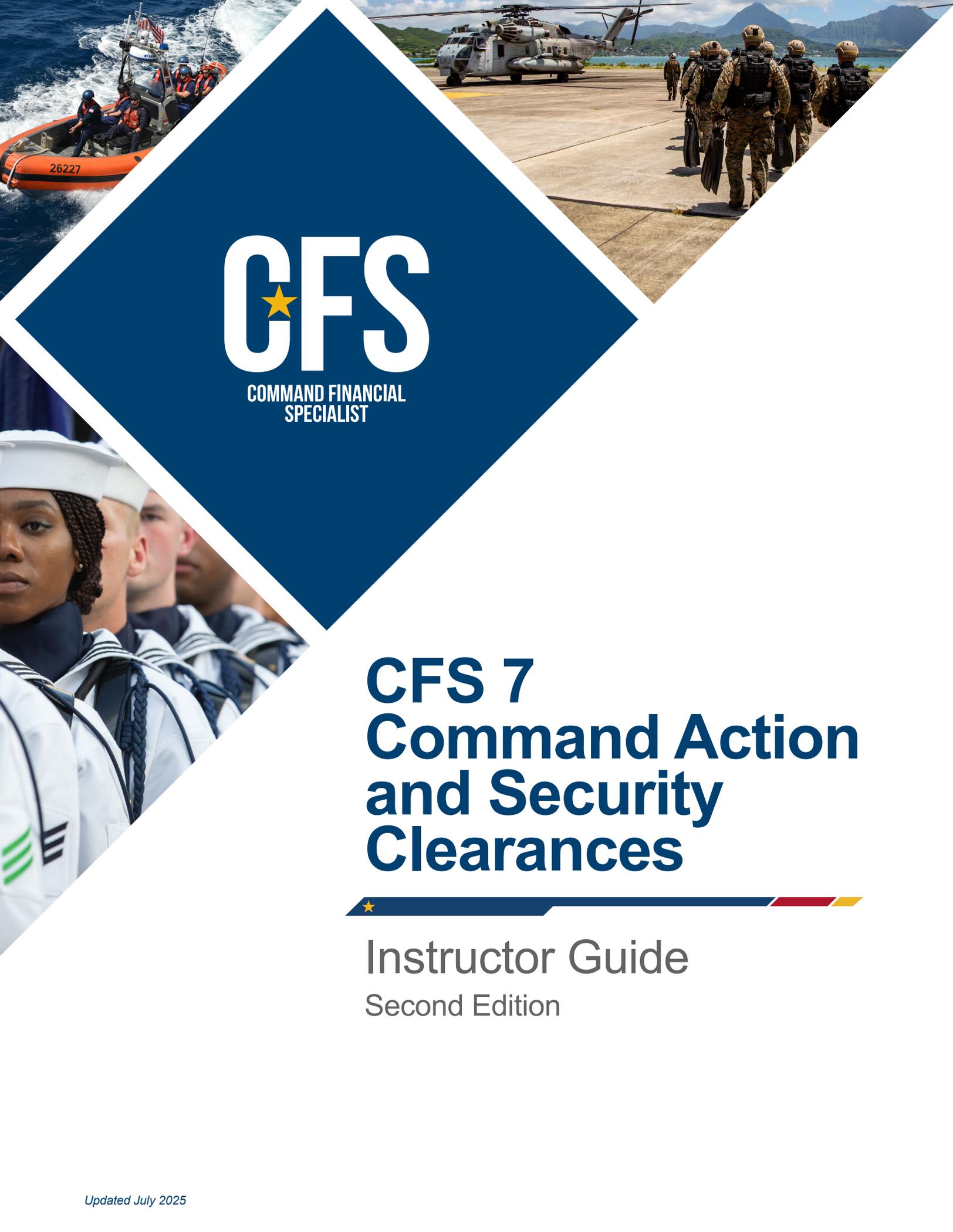
Scenario: Car Breakdown

NAME: AET1 Dough
COMMAND: U.S. Coast Guard Air Station San Diego, California
YEARS OF SERVICE: 9 YEARS
HOUSING: RENT

As AET1 Jordan Dough, with nearly 10 years of active service, you recently settled into your new command in San Diego, only to go through a divorce with your spouse within a year. Now, living on a single income, you encountered another setback. While driving home late one night, your car suffered substantial damage. With the car repair estimate and limited savings coupled with high credit card balances, you're in urgent need of funds.

Following your leadership's advice, you have scheduled an appointment with your CFS, who previously assisted you with a Divorce Touchpoint. The CFS has requested your latest Payslip, repair estimate, and updated financial information to explore options for covering the repair costs.

Experiencing this unexpected car repair on top of previous challenges, you are feeling overwhelmed and unsure about how to handle the financial burden. You are hopeful that the CFS, who previously helped you through your divorce, can provide support in navigating this difficult situation.



CFS

COMMAND FINANCIAL
SPECIALIST

CFS 7 Command Action and Security Clearances

Instructor Guide
Second Edition

I. INTRODUCTION

This chapter discusses the process when the command receives adverse financial correspondence concerning a Service member and helps the CFS understand the implications of debt on a Service member's finances and career. The CFS will learn which tasks to handle with the Service member and when and where to refer them for extra help.

This chapter also discusses how the CFS can assist Service members in avoiding Statements of Reasons (SORs)/Letters of Intent (LOIs) through credit and debt management.

Chapter Correlation to Common CFS Task Areas:

- 1. Education and Training:** CFS will learn about the Continuous Evaluation process for security clearance. They will learn how to assist clients in structuring an FPW to address items flagged in an SOR or LOI and correspondence received by command leadership.
- 2. Information and Referral:** CFS will use their previous knowledge to assist Service members with credit and debt management as well as when to refer to the local Legal Assistance office and/or the Personal Financial Manager or Counselor at your installation military and family support center or Health, Safety, and Work-Life Regional Practice.
- 3. Counseling:** The CFS often is asked to provide counseling to members because the command has received a notification of indebtedness, garnishment, or SOR/LOI regarding a member. This chapter will prepare the CFS to assist with a financial plan.



II. LEARNING OBJECTIVES

After participating in the session, the learner should be able to explain their service's policy on indebtedness and discuss assisting the command and Service member with creditor complaints and SOR/LOI.

III. OUTLINE

1. **Military Policy on Indebtedness**
 - a. Military Policies on Indebtedness
 - b. Creditor Complaints
 - c. Military Response to Service Member Indebtedness
 - d. Garnishment
 - e. Role of the CFS in Circumstances of Indebtedness
 - f. Debt Complaints Discussion

INSTRUCTOR NOTE: The process and expectations of a CFS related to SOR/LOI differ between DoD and DHS. The expectation is that the instructor need only present the information relevant to the Service members in any particular CFS class. Section three applies to DoD military branches. Section four to the Coast Guard.

2. **Security Clearances**
 - a. Addressing Security Concerns for Financial Considerations
3. **DoD Security Clearances and Statement of Reasons**
 - a. DoD: Statement of Reasons
 - b. DoD SOR: Role of CFS
4. **DHS Security Clearances and Letter of Intent**
 - a. DHS: Letter of Intent
 - b. DHS: LOI Received at Command
 - c. DHS LOI: Role of CFS
5. **Knowledge Check**
6. **Summary**
7. **Questions**

IV. CHAPTER PREPARATION

Refer learners to the Service Appendices for examples including: Statement of Reasons (SOR), Letter of Denial/Revocation (LOD/R), and Letter of Intent (LOI). In the presentation slides, Services Appendices is abbreviated as “Service Appx” and indicated in the bottom right corner.

Presentation Time: 30 minutes

Presentation Materials

- PowerPoint slides, “Command Action and Security Clearances”
- Student Manual CFS 7
 - ▶ Policy on Indebtedness — USN, USMC, USCG
 - ▶ Creditor Complaints
 - ▶ Debt Complaints Discussion
 - ▶ Disqualifying and Mitigating Factors
 - ▶ DoD
 - DoD Sample Statement of Reasons
 - CFS Action Items for Statement of Reasons
 - Instructions for Response to Statement of Reasons
 - CFS Checklist for Successful SOR Counseling Sessions
 - ▶ DHS
 - DHS Sample Letter of Intent
 - CFS Action Items for Letters of Intent
 - Supporting Documentation Sought by SECCEN to Mitigate Financial Considerations

Summary of Learner-centered Activities

V. REFERENCES

NAVPERS 15560D Naval Military Personnel Manual, Article 7000-020

SECNAV INSTRUCTION M-5510.30 (series), Department of the Navy Personnel Security Program

Marine Corps Order 5800.16-V10, Legal Support and Administration Manual Volume 10

Marine Corps Order 5510.18(series), USMC Information and Personnel Security Program

USCG COMDTINST M1600.2(series) Discipline and Conduct Manual, Chapter 2.D.

USCG COMDTINST M5520.12(series) Personnel Security and Suitability Program

USCG COMDTINST M7220.29(series) Coast Guard Pay Manual

Defense Finance and Accounting Service (DFAS) <https://www.dfas.mil> 32 CFR

113, Indebtedness Procedures of Military Personnel

DoD Instruction (DoDI) 1322.34 Financial Readiness of Service Members

OPNAV 1740.5 (series). (n.d.). United States Navy Personal Financial Management (PFM)

MCO 1700.37 United States Marine Corps Personal Financial Management Program (PFMP)

COMDTINST 1740.8 (series) United States Coast Guard Financial Management Program (PFMP)

VI. CONTENT



SLIDE 1



SLIDE 2



SLIDE 3

Command Action and Security Clearances

In this session, we will discuss the CFS' role when the command receives a letter of indebtedness or a known financial issue of a Service member that forces the command to intervene.

We will also discuss your role as a CFS when a fellow Service member at your command receives a notice from their security manager that their clearance is under review and flagged for past financial issues the member must address.

Topics

We'll start by discussing military policy on indebtedness and how it applies to Service members. We'll walk through how creditor complaints are handled and what authority Commands have. We'll explore the military's response to member indebtedness, including what COs can and cannot do. We'll highlight the CFS responsibilities when assisting members with debt and creditor issues. We'll examine how financial issues affect security clearances, and the role of adjudication agencies. We'll go over the DoD Statement of Reasons (SOR) and how to support a Service member who receives one. We'll wrap up with guidance on the DHS Letter of Intent (LOI) process and the CFS's support role.

NOTE: Only discuss the LOI process if applicable, as some classes may not include Coast Guard members.

Military Policy on Indebtedness

As a matter of good financial habits, paying debts in full and on time is a best practice. For Service members, this is not only good practice but an expectation. All members of all branches of the military "are expected to pay their legitimate financial obligations in a proper and timely manner."

However, it is important to understand that enforcement of debt obligations is a civil matter, not a military matter though it can negatively impact a member's career.



SLIDE 4

Creditor Complaints

Even though the debt collection is a civil matter, some creditors may contact a commanding officer requesting assistance. They hope that official pressure may prompt a Service member to make payment.

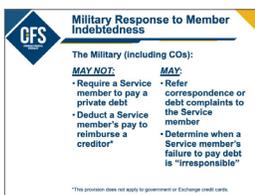
Debt collection procedures related to government credit cards and Exchange credit cards require special consideration. If a member fails to make timely payments, the command has the authority to forfeit a member’s pay without the need for a court order. Additionally, the Department of Defense (DoD) may withhold up to 15% of a member’s disposable income if the bill remains 120 days past due.

As a CFS, you may receive referrals from the command if they receive communication from a creditor. As a Service member, you can imagine that a debt complaint letter sent to your command may be unwelcome.

It is important to know that in some states, employees may be protected from having creditors contact their employers unless certain conditions are met.

REFER learners to page 7-3 of Student Manual for branch-specific information on Creditor Complaints.

In addition, each branch of service addresses the proper response to complaints of indebtedness.



SLIDE 5

Military Response to Member Indebtedness

It is important to consider what is allowable and what is not allowable on the part of the command when it comes to a Service member’s indebtedness. As the CFS, you should also follow these guidelines.

Under no circumstances should the military, or a representative of the command, order a Service member to pay a debt. Additionally, the military will not make deductions from a Service member’s pay to reimburse a debt except in cases related to a government or Exchange credit card.

However, the commanding officer (CO) may refer any correspondence about the Service member’s affairs to the Service member and may require them to attend financial counseling. In addition, the Service member with financial issues could be characterized as “irresponsible,” and the command could take action in response to that characterization.



SLIDE 6

Garnishment

REFER learners to page 7-5 of the Student Manual. **STATE** that while a command may not order a Service member to pay a debt, the command will cooperate with garnishment orders from the courts, when a creditor has received a judgment. The creditor may seek enforcement of the judgment by applying for an involuntary allotment from the Service member’s military pay.

When notice of a garnishment is received by the command, the CO must notify the Service member of the garnishment (“involuntary allotment”) and inform the Service member that they have the right to consent to, or contest, the allotment.

Involuntary allotments have a maximum amount relative to the Service member’s pay, per the chart below. An allotment is processed by the branch’s respective pay agency.

	Garnishment Amount	Processed by:
DoD	25% of disposable pay per month	DFAS
DHS	25% of pay subject to involuntary garnishment	USCG Pay & Personnel Center

For DoD, refer to 32 CFR 113 for additional information on “disposable pay.” For USCG, refer to COMDTINST M7220.29(series) Coast Guard Pay Manual for more specifics on “pay subject to involuntary garnishment.”



SLIDE 7

Role of the CFS

When meeting with a Service member who has received a debt complaint, the CFS should assist with various tasks:

The Command Financial Specialist should:

- Help the Service member create a budget using the FPW. The budget should be thorough and include all delinquent accounts, even if the Service member has not been making payments. The Service member may need to negotiate a revised payment plan with their creditors.
- Provide credit management training. Counsel the member on the implications of unpaid debt on credit scores and future credit decisions. Educate them on the benefits to credit of resolving outstanding debts, and that while their credit may improve, it will take time.

- ▶ **INFORM** learners that it may be helpful to the conversation to review the Service member's credit report.
- In some cases of indebtedness, the Service member may require additional assistance. The Personal Financial Manager or Counselor at your installation military and family support center or Health, Safety, and Work-Life Regional Practice is available for consultations and referrals. In addition, some cases may benefit from legal advice. In cases where a Service member may have been subjected to deceptive business practices or unfair debt collection practices, they may want to make a complaint with the Federal Trade Commission or Consumer Financial Protection Bureau. The Service member may need to contact their creditors to resolve past-due payments.



SLIDE 8

Debt Complaints Discussion

REFER learners to page 7-6 of the Student Manual. Pause from the presentation to engage students in a conversation about debt issues and consequences. The goal is to remind students of the consequences of debt and also to discuss examples of how complaint letters or other debt issues have been handled by commands, and how a CFS may be able to assist with these cases.

Possible questions to ask:

- Can you recall an example of a command becoming aware of a Service member's debt, and how was it handled?
- What are good practices you've seen on the part of commands or commanding officers?
- What kind of personal consequences of debt have you seen in fellow Service members?
- What is the most extreme career implication you've observed due to financial mismanagement or debt? What other issues?

INSTRUCTOR NOTE: The Statement of Reasons/Letter of Intent information varies for DoD (Navy, Marine Corps, Army) and DHS (Coast Guard), so instructors should select the slides that are most relevant for the Service members in their CFS class.

Slides 8-13

Slides 8-9 include basic Security Clearance information that applies to all branches.

Slides 10-11 address the process of handling an SOR for DoD branches: Navy and Marine Corps.

Slides 12-13 address the process of handling an LOI for the Coast Guard.



SLIDE 9

Addressing Security Concerns for Financial Considerations

In the role of the CFS, you play an important part in managing security clearances. All Service members must maintain a security clearance which will be continuously evaluated. If at any point during this process, a member is found to have a questionable financial transaction, including an agency review of their credit report, the member will be contacted by their security manager to address these issues. As the CFS, you will help the member in formulating their response using the Financial Planning Worksheet and providing additional resources as necessary.

Here's a quick overview of the clearance review process. The Defense Counterintelligence and Security Agency Adjudication and Vetting Services (DCSA AVS) (formerly Department of Defense Consolidated Adjudications Facility [DoD CAF] and the Defense Counterintelligence and Security Agency [DCSA] Adjudications) is the personnel security adjudicative authority for all individuals affiliated with the DoD. The DCSA AVS may send a request for information (RFI) through a security manager if it is unable to make a favorable determination of a member's security clearance due to missing or unresolved information.

If the DCSA AVS cannot favorably adjudicate, it will issue a Letter of Intent (LOI)/Statement of Reasons (SOR) outlining why a favorable national security determination cannot be rendered. The LOI/SOR will outline each security concern to include specific facts regarding the issue(s), applicable adjudicative guidelines, and disqualifying conditions (specific facts that triggered each security concern).

Your role as the CFS is crucial in assisting the client to address the financial concerns listed in the SOR/LOI for their response. In preparing for the appointment, the client must present a copy of the RFI, SOR, or LOI to review and craft a way to address every financial concern listed on these documents.

Here's a look at the top five most common reasons that require investigation. Notice that "Financial Considerations" is second.

1. Criminal Conduct
2. Financial Considerations
3. Foreign Influence
4. Personal Conduct
5. Drug Involvement and Substance Misuse



SLIDE 10

Whole Person Considerations

The whole person concept allows a Service member to explain the circumstances that led to his or her financial issues. It allows the adjudicator to make a decision based on those factors. When DCSA AVS sends a letter to the Command, it outlines the financial issues requiring explanation and/or action. Defense Counterintelligence and Security Agency defines the Whole Person Concept as: The adjudicative process is an examination of a sufficient period and a careful weighing of a number of variables of an individual's life to make an affirmative determination that the individual is an acceptable security risk.

Disqualifying factors indicate that a Service member may be a security risk based on their financial situation and irresponsibility. May include:

- Unable or unwilling to resolve debts
- Frivolous or irresponsible spending
- Recurrent pattern of financial instability
- Deceptive or illegal practices
- Living beyond one's means
- Unexplained affluence
- Compulsive or addictive gambling
- Tax fraud or failure to file or pay taxes

Mitigating factors indicate that a Service member is taking decisive, responsible action to improve their financial situation. May include:

- Behavior: Distance, frequency, or circumstances do not cast doubt on an individual.
- Conditions: Conditions were beyond the person's control and they acted responsibly.
- Counseling: The person has or is receiving counseling and the problem is being resolved.
- Repayment: The individual initiated and is adhering to a good-faith effort to repay.
- Legitimacy: The individual has a reasonable basis to dispute the past-due debt.
- Legality: The affluence resulted from a legal source of income.
- Compliance: The individual made arrangements with the appropriate tax authority, and is complying with those arrangements.

As a CFS, you can help a Service member understand how important it is for them to provide a detailed and thorough response to DoDCAF's SOR or SECCEN's LOI.

INSTRUCTOR NOTE: If time permits, discuss this real-world example of mitigating circumstances and ask the class for examples.

A real example of "Conditions" affecting Service members was the recession and housing crisis of 2008-2009. During this unprecedented economic downturn, numerous homeowners lost homes, were unable to sell, or had to short-sell their properties. This included Service members, who may have been unable to retain below-market properties due to PCS orders.

Optional: **ASK** the class for other ideas of circumstances or behavior they think may be a reasonable "mitigating circumstance."



SLIDE 11

DoD: Statement of Reasons

DCSA AVS sends a Statement of Reasons (SOR) to the Service member through the Security Management Office (SMO) when they are considering an unfavorable security determination.

REFER learners to the service appendices for a sample SOR and LOR.

The SUBJECT line states what the proposed unfavorable action is. This may be intent to deny issuance of a clearance, or may be to revoke a clearance. The memorandum is very specific and outlines exactly what actions the Service member needs to take.

Let's start with Attachment 1 since it's the first item requiring action.

Attachment 2, Statement of Reasons Receipt and Statement of Intent. When the SMO presents the SOR to the Service member, the Service member must sign within 10 days and submit a written response within thirty (30) calendar days of the date from the acknowledged receipt of the SOR.

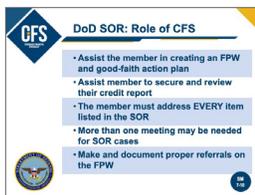
It's important to note that signing this document does not mean that the Service member accepts responsibility for any debt items in question. It is simply an acknowledgment that they have received the letter and that they intend to respond to it. If the Service member fails to acknowledge and respond, DCSA AVS will likely take the intended unfavorable action stated in the SOR.

INSTRUCTOR NOTE: If time permits, have someone read Paragraph 10 (DCSA memorandum to member) which states: "If you choose the option not to respond or if you chose to respond but your response is not received by the SMO within the specified time, this preliminary decision will become a final security determination on the merits of the information available. Please direct questions regarding this memorandum to your SMO."

Attachment 1, the Statement of Reasons, outlines specific issues and/or derogatory information that DCSA AVS requires a response for. **The Service member must address EVERY item listed on the SOR.**

Within Guideline F: Financial Considerations on the SOR attachment have numerous charge off and accounts in collections that must be addressed.

We'll talk more about how you, as a CFS, can help a Service member when they receive an SOR. Bottom line, this is their opportunity to provide a rebuttal and/or additional information to DCSA AVS that may allow them to maintain their security clearance. Remember when we talked about mitigating factors? This is a Service member's chance to explain those factors in relation to their financial situation.



SLIDE 12

DoD SOR: Role of CFS

As a CFS, you can help Service members prepare a thorough, accurate, and appropriate response to an SOR. This might sound like a daunting task but your role in this process is quite simple.

It's important to note that you should only assist as much as you are comfortable and capable. You can always refer or partner with your Installation Family Support Center Financial Counselor or Educator to ensure that your Service members get all the help they need for a favorable outcome.

REFER students to page 7-10 in the Student Manual to review “CFS Action Items for Statement of Reasons” and “Instructions for Response to Statement of Reasons.”

- Provide a realistic *Financial Planning Worksheet* and a good-faith action plan to resolve financial issues.
- Assist the Service member in obtaining a credit report from <https://www.annualcreditreport.com>.
- Ensure that the Service member formally disputes one of the three credit-reporting agencies account(s) that he or she does not believe they are obligated to pay. The agencies have 30 days to provide a resolution to the dispute.
- Ensure the Service member has documentation to support all claims made in his or her response to the Statement of Reasons. (DoD CAF indicates this is the most important action a CFS can take to assist a Service member.)
- Stress the importance of a Service member being proactive in contacting you or another financial counseling resource when experiencing financial difficulties.

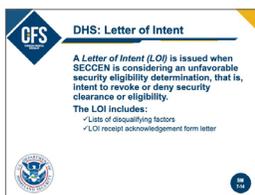
REFER students to pages 7-11 through 7-13 in the Student Manual to review “CFS Checklist for Successful SOR Counseling Sessions.”

Discuss with the students that responding to an SOR is a complex process and it is likely that more than one meeting with the Service member may be needed.

Receiving an SOR can be a highly stressful experience for any Service member. It may be helpful to break down tasks into small lists and have frequent check-ins with the client during the 30-day period while they are preparing their response.

Use the checklist provided in the Student Manual to guide you as CFS as you help the client. Note particularly:

- List of items the Service member will need for a successful first SOR meeting
- The Service member may have to make some tough spending choices and temporarily forgo “extras” to make progress on their debts.
- Remind the Service member to document, document, document.
- Your installation Personal Financial Manager is available as a resource for consultations and referrals at any point you or the Service member need additional assistance during the SOR process.



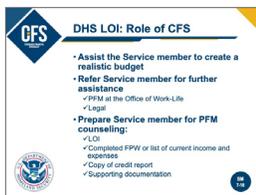
SLIDE 13

DHS: Letter of Intent

The Coast Guard/DHS regularly grants new security clearances and periodically reviews existing ones. When an unfavorable personnel security-eligibility determination is being contemplated by the Coast Guard Security Center (SECCEN), which serves as the USCG Central Adjudication Facility (CAF), SECCEN will issue to the individual concerned a Letter of Intent to revoke or deny security-clearance eligibility.

REFER learners to service appendices for the Coast Guard for a sample Letter of Intent (LOI).

The Letter of Intent advises the individual of the proposed action, the list of disqualifying factors, and a Receipt Acknowledgment form letter. A high percentage of security-clearance revocations and denials are due to financial considerations. An individual who is overextended financially is at risk of having to engage in illegal acts to generate funds. Unexplained affluence often is linked to proceeds from criminal acts.



SLIDE 14

DHS LOI: Role of CFS

REFER students to page 7-16 in the Student Manual to review “USCG CFS Action Items for Letters of Intent.”

STATE that the process for a Coast Guard CFS to assist a Service member in receipt of an LOI involves a few simple steps and referrals.

- Assist the Service member in creating a realistic budget using the FPW.
- Refer the Service member to the Personal Financial Manager at the Office of Work-Life and to Legal, for assistance in addressing the LOI
- Ensure the Service member is prepared for their LOI counseling meeting with the PFM by providing them with a list of items to bring to their counseling session.
 - ▶ The LOI
 - ▶ The completed *Financial Planning Worksheet* (or a listing of current income and expenses to complete an initial *Financial Planning Worksheet* if not already completed)
 - ▶ A copy of their credit report. Members can (and should) request a copy of their credit report from SECCEN (FIN-SMB-SecHelpDesk@uscg.mil).
 - ▶ Documents from the list of most common supporting documentation sought by SECCEN to mitigate financial considerations above

REFER students to page 7-16 in Student Manual to review “Most common supporting documentation sought by SECCEN to mitigate financial considerations.”



SLIDE 15

Summary

As a CFS, you will likely be a subject matter expert for your Command regarding Service member indebtedness, credit management, and clearance issues resulting from financial mismanagement.

So, to summarize in this chapter:

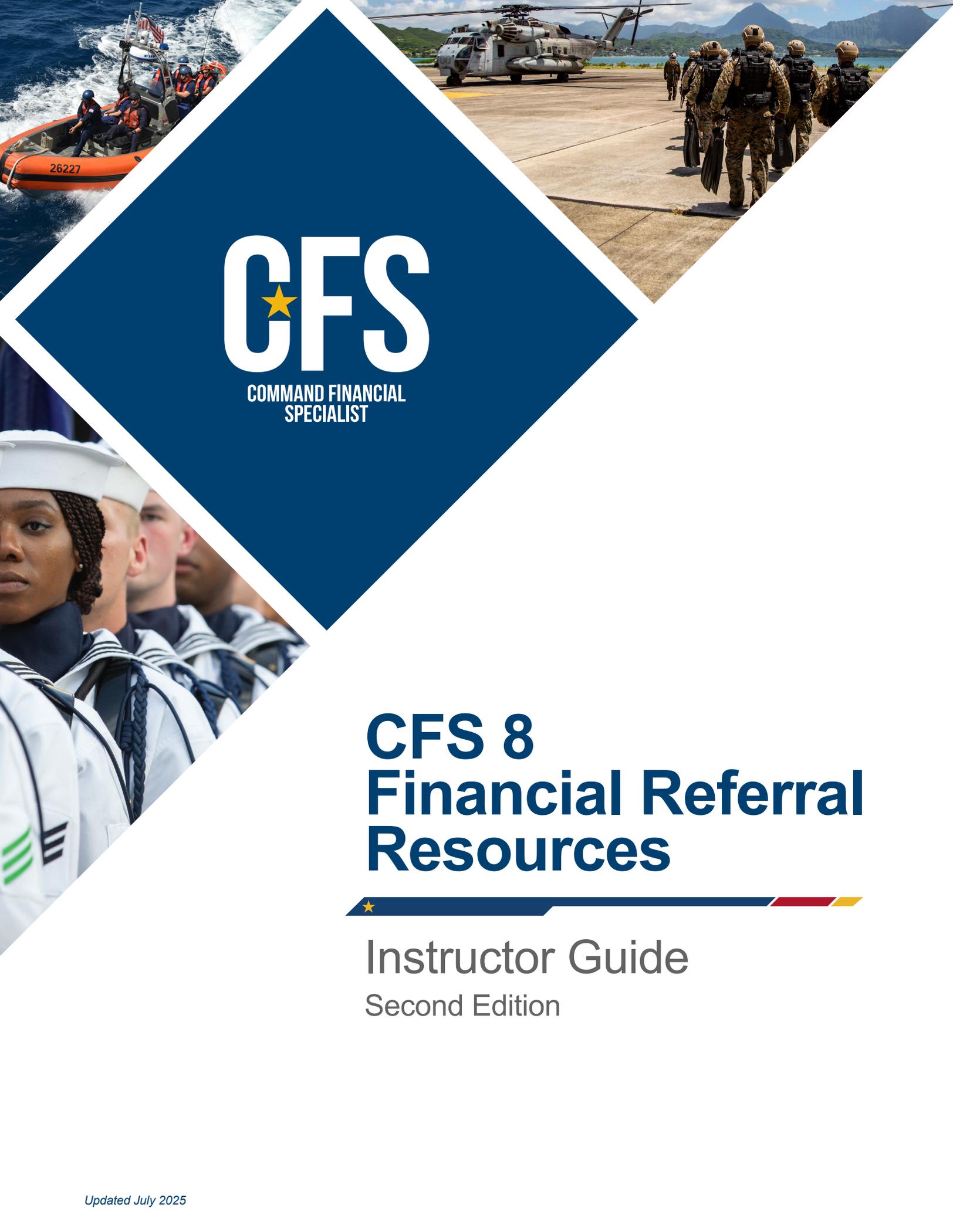
The military expects Service members to address their indebtedness and pay their legitimate debts.

Watch for the warning signs of financial issues in your command and have conversations early on to get people the help that they need to stay mission-ready.

You as a CFS can make an impact on the mission readiness of your command by helping people understand and stay on top of their finances.

VII. Forms

- See CFS Student Manual for the following forms:
 - ▶ Military Branch Policies on Indebtedness
 - ▶ Creditor Complaints
 - ▶ Collecting Commercial Debt from a Service Member
 - ▶ Debt Complaints Discussion
 - ▶ Disqualifying and Mitigating Factors
 - ▶ Department of Defense Personnel Security – United States Navy, United States Marine Corps
 - Sample Statement of Reasons – DoD
 - Controlled Unclassified Information (CUI)
 - DoD CFS Action Items for Statement of Reasons
 - Instructions for Response to Statement of Reasons
 - CFS Checklist for Successful SOR Counseling Sessions
 - ▶ Department of Homeland Security Personnel Security – United States Coast Guard
 - Sample Letter of Intent – DHS USCG
 - Security Clearance Revoke/Deny/Appeal Process
 - USCG CFS Action Items for Letters of Intent
 - Most Common Supporting Documentation requested by SECCEN



CFS

COMMAND FINANCIAL
SPECIALIST

CFS 8 Financial Referral Resources

Instructor Guide
Second Edition

I. INTRODUCTION

This chapter is presented in two sections. The first section provides training on making appropriate referrals. The second section introduces common referral resources using guest speakers.

A key service the CFS may provide is referral to other programs or organizations that may assist the Service member. The main referral resource topics should be presented by a representative from the resource itself, when possible. Speakers should be scheduled from the military and family support center or Health, Safety and Work-Life Regional Practice, Relief Society, or EFMP/Special Needs, TRICARE, or the Housing Office. Guest speakers can be invited and encouraged to use their own PowerPoints. Handouts, brochures or other current printed materials are strongly encouraged and can be provided by the guest speakers or CFS instructors.

Guest speakers should be provided with an outline of speaking points and the time limit for their presentation. If no speakers are available, the site training team should have enough familiarity with the details of each program to cover the topic. Outlines have been provided, along with a fact sheet on each agency.

NOTE: The Rapid Resource Activity can be used in place of guest speakers for locations without the ability to have guest speakers present.

Chapter Correlation to Common CFS Task Areas:

- 1. Education and Training:** This chapter has no direct correlation to PFMSC modules. However, the information presented in the resource training portion will complement any general training conducted by the CFS, as “Sources of Help” is a part of each PFMSC module. Additionally, the CFS is exposed to many different training techniques when guest speakers are invited into the classroom or when students present their findings from the Rapid Resource Activity.
- 2. Information and Referral:** Learners are given “facetime” with key financial referral resources, enhancing their understanding of what the resource does and the ability to clarify appropriate application to client situations.
- 3. Counseling:** Referrals often are an important aspect of counseling, and knowing the right way to make the referral to the appropriate resource can motivate a client to action. This topic provides necessary and relevant training for a key part of the counseling cycle.



II. LEARNING OBJECTIVES

Using a scenario-based activity, the learner will identify the appropriate referral resources for situations commonly encountered by a CFS. Using blank resource pages, the learner will create a resource list of important local referral resources.

III. OUTLINE

INSTRUCTOR NOTE: Relevant portions of this outline can be given to guest speakers to use as a guide for presentations. These first three speakers are strongly recommended: military and family support center and Health, Safety and Work-Life Regional Practice staff, local relief organizations and the legal services office. However, each instructor and site has the flexibility to schedule guest speakers according to local availability and to address key local concerns. A variety of suggested alternate guest speakers is provided below.

1. **Make a Referral**
 - a. Steps to Making an Appropriate Referral
 - b. Developing Your Resource Database
 - c. Resources for the Savvy CFS
 - d. Activity: Rapid Resource Activity

2. **Service Branch Relief Organization**
 - a. What Is the Relief Organization?
 - b. Who Is Eligible for Assistance?
 - c. Financial Assistance
 - d. Policy Limitations
 - e. Making a Referral to the Relief Society
 - f. Interview Process
 - g. Loans Versus Grants
 - h. Denials
 - i. Other Services and Programs
 - j. Where to Get Additional Information
 - k. Relevance of Resource to CFS Program

Recommended handouts: Brochures or flyers from relevant organizations. Organization websites.

3. **Local Family Support Center (edit as needed for your specific location):**
 - a. Deployment Readiness
 - b. Exceptional Family Member Program (EFMP)
 - c. New-parent Support (NPS)
 - d. Emergency Family Assistance Center (EFAC) Program
 - e. Family Employment
 - f. Relocation Assistance (RELO)
 - g. Life Skills

- h. Clinical Counseling
- i. School Liaison Officer
- j. Where to Get Additional Information
- k. Relevance of Resource to CFS Program

4. Local Family Support Center Coast Guard:

- a. Critical Incident Stress Management
- b. Suicide Prevention
- c. Sexual Assault Prevention and Response
- d. Family Advocacy
- e. Special Needs
- f. Family Resources (to include Child Care Resources, Elder Care Resources, Adoption Resources, and Scholarship Resources)
- g. Transition Assistance
- h. Relocation Assistance
- i. Family Employment
- j. Licensed Family Child Care (FCC) Provider Program
- k. Health Promotions

Recommended handouts: Resources from local family support center, including general information and/or specific program brochures, class schedules, contact information, Military OneSource or CG SUPRT brochure, etc.

INSTRUCTOR NOTE: As either part of the military and family support center or Health, Safety and Work-Life Regional Practice briefing, or in addition to it, please discuss with CFSs the benefits available through Military OneSource (DoD) and/or CG SUPRT (Coast Guard). If possible, provide handouts for these resources as well. While larger installations may have a staff that can address all Service member support needs, these are a valuable resource for Service members assigned to more remote locations and/or with duty schedules that make it difficult to access support center resources during normal business hours.

5. Legal Service Office:

- What services are available?
- Who is eligible for assistance?
- How can they be reached for assistance?
- What documents should be brought to the appointment?
- Where can someone get additional legal assistance?

6. Other Resource Guest Speaker Ideas:

- a. Housing Office – In some locations, the high cost of living or other factors may create challenges to securing housing. Key talking points for this topic include:
 - What does the housing office do?
 - Housing issues and challenges at your location
 - Where to get additional information
 - Relevance of resource to CFS

- b. Women Infant & Children (WIC) representative
- c. Non-government organizations (NGOs) or non-federal entities (NFEs) like nonprofits and financial institutions that have an agreement with the branch of service
- d. United Service Organizations (USO)
- e. Local United Way
- f. Military OneSource
- g. Morale, Welfare and Recreation (MWR) representative
- h. TRICARE
- i. Survivor Outreach Services/Gold Star Program/Casualty Matters

IV. CHAPTER PREPARATION

Presentation Time:

- Making a Referral Lecture and Resource Case Studies Activity: 45 minutes
- Guest Speakers: 90 minutes

Presentation Materials

- PowerPoint slides, “Financial Referral Resources”
- Student Manual CFS 8
 - ▶ Making a Referral
 - ▶ Developing Your Resource Database
 - ▶ Resources for the Savvy CFS: Resource Case Studies
 - ▶ Rapid Resource Activity
 - ▶ Quick Reference Guide for Urgent Situations
 - ▶ Resource Case Studies
 - ▶ Resource Note-taking Pages
- Relief Society materials (should be provided by guest speaker or local site instructor)
- Military and family support center or Health, Safety and Work-Life Regional Practice materials (should be provided by guest speakers or local site instructor)
- Supporting materials for other guest speakers or resource topics (provided by guest speakers or local site instructors)

Preparation

This module provides the option to include a card-based activity focused on case studies. If you choose to implement this activity, ensure all necessary materials are prepared in advance. This includes creating 11 case study cards, each describing a specific scenario, along with corresponding resource cards for each case study (some resources may be relevant to multiple scenarios). These materials are essential for facilitating the activity effectively.

Summary of Learner-centered Activities

- **Optional Rapid Resource/Research:** Learners quickly research a referral resource and provide peers with a short presentation to share research.
- **Resource Case Studies:** Learners match common client problems with appropriate resources.

V. REFERENCES

Navy-Marine Corps Relief Society — <https://www.nmcrs.org>

Coast Guard Mutual Assistance — <https://mycgma.org>

United Service Organizations — <https://www.uso.org>

United Way — <https://www.unitedway.org>

DoD — <https://www.militaryonesource.mil>

Coast Guard — <https://www.cgsuprt.com>

Navy — <https://www.nsfamilyline.org>

VI. CONTENT

Financial Referral Resources



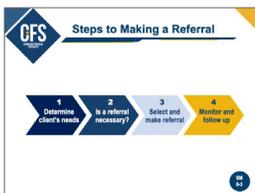
SLIDE 1

REFER learners to page 8-3 in their Student Manual, “Making a Referral.” **EXPLAIN** that one critical part of your role as a CFS is to make successful referrals. There are limitations to your training, authority, or personal abilities as a CFS, and the client may have underlying problems contributing to his or her financial problems that are beyond your expertise. Your goal is to prevent financial problems from recurring by the most effective means possible. Your responsibility is to discuss other sources of help with the client and to suggest referrals to the appropriate community and military agencies.

It is assumed that you come into this class with a broad knowledge base of available resources by virtue of your life and career experience. Shortly, we will pull all this information together as we work through a few short case studies. It will be obvious to you that you are not alone when functioning as a CFS, but in fact there is a whole team of organizations and agencies standing by to help your client when you have done all you can.

Later in the training you will be introduced to some very common referral resources.

INSTRUCTOR NOTE: Students can use Student Manual pages 8-17 to 8-24 to compile a list of local resource referrals.

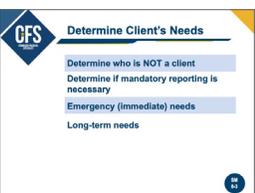


SLIDE 2

Steps to Making an Appropriate Referral

BRIEFLY REVIEW the steps to making an appropriate referral:

1. Determine the needs of the client.
2. Determine if a referral is necessary.
3. Select the appropriate referral resource and make the referral.
4. Monitor and follow up.
5. **ASK:** What steps of the 8-step counseling cycle would these fall under?



SLIDE 3

Determine Client's Needs

INSTRUCTOR NOTE: Refer learners to pages 8-3 to 8-5 in the Student Manual and encourage them to follow along during the discussion.

Determine the needs of the client: The clients specific needs should be evident after working through the *Financial Planning Worksheet*. Consider the following when contemplating a referral:

First, know that there are people you CANNOT help as clients. In such cases, work with the command, security, the Substance Abuse Rehabilitation Program coordinator, or other people in authority.

TELL: Remember from our CFS-3 Counseling module to evaluate if a client is a client first before moving into a financial discussion. Triage your client's situation. Ask yourself if the client's financial situation is causing other stressors or requires referral to mental health or clinical counseling resources first before discussing financial issues.

These would include:

- People who are engaged in any kind of criminal activity. Do not endanger yourself or open yourself to possible legal problems and time-consuming criminal court appearances.
- Drug addicts or alcoholics, unless in supervised treatment. If you notice significant income that isn't reflected in their expenses, there is a possibility that the income is being used for alcohol, drugs, gambling, or for some other activity that your client wants to hide.
- Gambling addiction is a growing concern, especially with the rise of online sports betting apps, which make gambling more accessible and harder to detect. Unexplained debt or unaccounted for income can be warning signs of gambling issues. If a Service member is suspected of having a gambling disorder, refer them to a Military Treatment Facility for appropriate medical and behavioral health treatment, along with referrals to family support centers for any additional resources and support.
- Intoxicated persons. Do not attempt financial counseling with someone who is drunk or under the influence but be careful not to jump to conclusions about behavior that initially might suggest that the person is under the influence of intoxicants.
- Psychotic and emotionally unstable personalities. Such people will tend to exhibit intense outbursts of emotion, such as uncontrolled crying or screaming, amnesia, hallucinations, exceptional fear or rage.

If you identify or suspect emotional issues and other kinds of problems that CFSs are not prepared to handle, these issues may be exceptions to the Privacy Act and you should refer to the family support center's professional therapists, service substance abuse program, local authorities, or the local Military Treatment Facility (MTF) for assessment. In addition, you MUST inform your CFS chain of command of these potential issues.

The following examples require Mandatory Reporting:

- Talk or hints of suicide/homicide
- Problems with substance addictions
- Problems with psychological addictions
- Spousal or child abuse
- Anger management problems, intense, uncontrollable outbursts of rage, fear, or other emotions
- Amnesia
- Hallucinations
- Feelings of profound helplessness
- Generally bizarre behavior

Seek assistance when you encounter the following:

- Marital examples
- Interpersonal problems at work
- Chronic and severe depression
- Phobias
- Chronic insomnia
- Extreme anxiety
- Verbal responses unrelated to your questions

Once you have worked with the client and determined that he or she is to be a client, you will know if a financial referral is appropriate after working through some of the following considerations:

Immediate needs: Does the client have a financial emergency need that must be addressed NOW? Refer to the appropriate emergency referral resource:

- If the client has received an eviction notice, when is the last date the client can occupy the residence?
- If the client has received a cutoff notice for utilities, when will the service be terminated?
- Does the client have enough money for food and other necessities until the next payday?
- Does the client have adequate clothing and transportation?
- What resources does the client have available to meet his/her emergency needs, such as savings, checking, cash-value life insurance, family, friends, etc.?

- Recommend that the client return for a follow-up appointment after meeting with the appropriate emergency referral resource.

Long-term needs: Assess the client’s needs that do not require immediate intervention. Here you may need to refer to an appropriate financial referral resource, or you may be able to handle the client’s problems yourself:

- Has the client ever seen a financial counselor regarding financial problems?
- Is the client delinquent in paying any accounts? If so, when was the last payment made on each account and the amount?
- Is this the first time the client has experienced financial difficulties of this sort?
- Have any of the client’s debts been turned over to a debt collection agency?
- Has the command received letters of indebtedness concerning the client?
- Has the client received final notice for payment from any creditors?
- Are any of the client’s creditors threatening to take legal action?
- Has the client had any judgments filed against him or her by creditors or received notices to appear in court for nonpayment of debts?
- Has the client contacted the creditors and tried to work out a repayment plan? If not, when was the last time the client contacted the creditors?
- What has the client done to solve the problem?
- Is there a potential impact on the Service member’s security clearance?



SLIDE 4

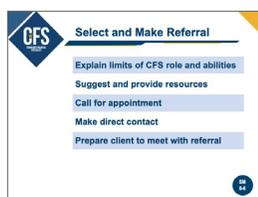
Is a Referral Necessary?

INSTRUCTOR NOTE: Refer to Student Manual 8-5. Encourage learners to follow along during the discussion.

In the next step, you will decide whether the client needs help that goes beyond your scope of training and responsibility as a CFS. In making that decision, consider the following questions:

- What is the client asking of me?
- What is the severity of the problem?
- In what area does the problem exist?
- Who is involved other than the client seeking help?
- What are the consequences of the client’s or my actions?
- What additional information is needed to solve the problem?

- What support is the client seeking and/or needing?
- Is the problem similar to others I have dealt with? (**ASK** What if the answer is no? There is a first time for everything.)
- Are other personal problems involved outside of the financial concerns? (You take care of financial problems. Refer to other resources for other problems, such as emotional fallout.)
- Is money needed to solve the problem? (Refer to an agency with money.)
- Are court proceedings or legal actions indicated? (Refer to Legal Services Office.)
- Does the problem require long-range planning, frequent follow-up, and close monitoring? (Solution-focused financial counseling is short term — refer to an outside financial-counseling agency.)
- Will it take longer than three months or five sessions for the client to be able to resume managing his or her financial affairs without my support? (SFFC is short term — refer to an outside agency.)
- Are the client or I uncomfortable discussing the problem? (Assess the source of discomfort and whether it impacts your ability to assist effectively. If the discomfort impacts your ability to address the situation effectively, take steps to resolve it constructively or refer the client to another CFS or a Financial Counselor at your family support center for additional support).
- Do you know of outside agencies that fit this client's situation? Can we work together?
- Are there other military programs that fit this client's situation? Can we work together?



SLIDE 5

Select Appropriate Resource and Make Referral

INSTRUCTOR NOTE: Refer to Student Manual 8-6. Encourage learners to follow along during the discussion.

By conducting the assessment via the questions listed above, you should be able to decide on the appropriateness of a referral. Once you have a thorough understanding of the client's needs and problems and have made the decision to refer the client to a helping resource, you should make the referral promptly.

- Explain that you have done all you can as a CFS, or that the client's needs go beyond the scope of your service and expertise. Any further progress toward a solution for the problem requires the use of another resource. Select the referral resource best suited to assist with the client's particular problem. Select no more than two to three resources per client session. Be specific and direct in suggesting the resource.

- Suggest that the client call the specific agency or professional service and make an appointment.
- With the client's permission, you can do a warm handover or call the referral resource and set up the appointment while the client is in your office. Let the agency know that this is a command referral and briefly describe the client's problem.
- Tell the client that it is recommended that they follow through with seeing the referral resource.
- Prepare the client for the appointment with the referral resource.
 - List what the client needs to prepare for the appointment.
 - Give written information to the client — date, agency, address, telephone number, contact person, time of appointment, and information to bring to the interview. Use the "Action Plan" referral section of the *Financial Planning Worksheet*.
 - Arrange for absence from work, if necessary.



SLIDE 6

Monitor and Follow Up

Follow up with the agency and the client after completing the referral.

- Did the client keep the appointment?
- Was the referral resource able to help the client? If so, what assistance was given? It is important to follow up after a referral to ensure the client's needs are met, verify access to resources, and address any concerns. This builds trust and reinforces accountability.
- Continue to offer support and encouragement to the client as he or she works out the financial problem and monitor/record progress of the client in your case file if required.
- Does the client need anything else?
- Do you need to inform your CFS chain of command of the client's progress?



SLIDE 7

Develop Your Resource Database

Making prompt and appropriate referrals for your client is a key task of the Command Financial Specialist. You must be aware of the available resources in the community and in the military. Find out what they do, if they are authorized, if they are accessible, if your client is eligible for services, etc.

Develop a referral resource listing, database or file system. Include the following information:

- Name, address, telephone number, email address and website of each referral resource,
- The name of a contact at the agency or organization,
- A brief description of services provided, and
- If available, have copies of brochures from the resource.

Learners will be able to compile a substantial listing of financial resource referrals from information given out in this class.

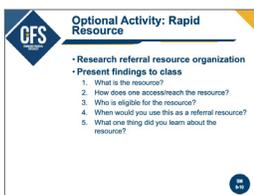
REMIND learners to use Student Manual pages 8-17 to 8-24 to compile their resource referral list.

Learners should be sure to include all websites provided during the class in their resource list. Finally, they should write down the name, email address and phone number of their family support center's PFM, who always is standing by to assist them with finding the appropriate resource.

Resources for the Savvy CFS

REFER learners to pages 8-8 through 8-9 in their Student Manual, "Resources for the Savvy CFS." **BRIEFLY REVIEW** the listing along with the Governing Directives. **ENCOURAGE** the learners to add to these lists as they find new resources and to share their resources with their fellow CFSs.

Optional Activity: Rapid Resource



SLIDE 8

INSTRUCTOR NOTE: This optional activity is especially helpful for sites with limited local resources and organizations on site to present during this module.

Time: 90 minutes

Materials:

- Directions on page 8-10 of the Student Manual
- Blank paper unless using the blank Resource Note-Taking Pages of the Student Manual
- Mobile device or computer with internet access

Process: Instructors will compile a list of resources that are commonly referred to in their area of responsibility. Direct learners to page 8-10 in the Student Manual and instructors will provide each learner with a referral resource organization to research. Learners will list their referral resource organization in their Student Manual. **EXPLAIN** that learners will need to answer the questions on SM 8-10. **ALLOW** learners to research their organization for 10 minutes. Learners will then present their findings to the class. The class will use the information to fill in their blank Resource Note-taking pages on SM 8-17 through SM 8-24. Additionally, the instructors can record the information live on a Word document that can be printed and/or emailed to learners. Learners should explain:

1. What the resource is.
2. How does one access/reach the resource?
3. Who is eligible for the resource?
4. When would you use this as a referral resource?
5. What one thing did you learn about the resource?



SLIDE 9

Quick Reference Guide for Urgent Situations

REFER learners to SM 8-11 to 8-13.

Instruct learners that using the Quick Reference Guide is essential for handling urgent situations. Explain that as a CFS, they must respond quickly with the appropriate resources. Direct them to refer to pages 8-11 through 8-13 of the Student Manual to learn more about effectively utilizing the Quick Reference Guide to assist Service members during critical challenges.



SLIDE 10

Resource Case Studies

INSTRUCTOR NOTE: This activity is enhanced by the assistance of the Information and Referral Specialist from the military and family support center or the Health, Safety, and Work-Life Regional Practice, if available.

The presenting instructor should close out each case study by repeating the appropriate referrals to ensure all students hear the correct answers. Resources for each case study are listed on 8-15 to 8-17 of this IG.

Time: 15 to 20 minutes

Materials

- Resource Case Studies, Student Manual pages 8-14 to 8-16
- Dry erase board or giant Post-it paper and markers
- Option: If using a card system, 11 cards with case studies and a card for each appropriate resource for each case study (there will be duplicates)
- Information and Referral listing provided by local military and family support center or the local Health, Safety, and Work-Life Regional Practicer I&R specialist, if one exists or is available

Process

- **REFER** learners to the Resource Case Studies on pages 8-14 to 8-16 in their Student Manual. **EXPLAIN** to learners that the activity will help them apply the resource education they have received as well as resource knowledge they brought into class with them.
- The activity can be done individually, in pairs, or in small teams. Have each person or team read one case study and determine which referral resources would be appropriate. After five minutes, ask one person to read the case study and the resources they recommend. Begin a running list of all resources suggested. Continue similarly through all the scenarios. At the end of the exercise, the class will have built an extensive list of resources showing the extent of referral resources available to help the CFS.
- Use the “Card System” for the Case Study exercise: Put each case study on a separate index card; if you do the exercise this way, you may want to laminate the cards. Put the name of each resource for each case study on a separate card. Note that there will be several cards with the same resource listed. Hand out the case study cards to each learner or learner team. Spread out the resource cards on a table at the front of the room. Have learners read their case study to themselves. When they are done reading their case study, invite all learners at the same time to come to the front table and pick out the resources best suited to their case study. There may be a few moments of confusion and a few moments of “bargaining.” After about 10 minutes, have learners sit, and progress through the reading of the case studies and listing of resources as spelled out in the practical application above. Collect all cards at the end of the exercise. This option allows for more interaction among the learners and gets them up and out of their seats, should the instructor feel that is needed at this point in the course.

VII. FORMS

- Resource Case Studies
- See CFS Student Manual for the following forms:
 - ▶ Making a Referral
 - ▶ Developing Your Resource Database
 - ▶ Resources for the Savvy CFS
 - ▶ Rapid Resource Activity
 - ▶ Quick Reference Guide for Urgent Situations
 - ▶ Resource Case Studies
 - ▶ Resource Note-taking Pages

Resource Case Studies

Answers may vary from site to site. Instructors should update with any relevant local resources with which the CFS should be familiar.

1. The day after a command party, a coworker in your work center calls you begging for help. She and her spouse got into a big fight. She says that he was angry that she would not let him drive home as she felt he had too much to drink. She then tells you that he hit her several times.

Command family advocacy point of contact, command/service Substance Abuse Rehabilitation Program POC, chaplain, family support center, Family Advocacy and/or clinical counselors, and CFS Command Leadership

2. You are the sponsor for an incoming E4. She is due to report to the command in two months. She informs you that she is a single parent of a special needs child. Her former spouse hasn't been paying child support so she is struggling to make ends meet during her PCS as medical bills keep piling up.

Exceptional Family Member Program/Special Needs Program, Community Services Board (early intervention programs, respite programs, mentally challenged and abuse issues), military and family support center or the Health, Safety, and Work-Life Regional Practicer I&R specialist/Family Resource Specialist and Relocation Assistance Program, child development center, TRICARE health benefits adviser, Legal Services Office (or Legal Officer), state child support office, PCS Touchpoint, Disabling Condition Touchpoint

3. The Executive Officer informed you that a new junior officer is reporting to your command and got married while home on leave. His wife is new to the military and needs resources for the area. Additionally, she is a nurse and is looking for a job and information on paying off her student loans.

Military and family support center or the Health, Safety and Work-Life Regional Practice for programs such as family employment, relocation, education, I&R, Personal Financial Manager, and classes such as New Spouse Orientation, local state employment office, Military Guide for your location — available through command or service websites and for DoD, through <https://www.militaryonesource.mil>, First Duty Station Touchpoint, Marriage Touchpoint

4. While you work nights, a coworker discloses to you that due to a computer problem, he was not paid. You know that he is married and they have a 6-month-old baby. He is concerned and expresses that he is struggling to pay his upcoming rent and buying food and baby supplies is breaking his budget.

Service Relief Organization for rent, food, and baby supplies, command admin and DFAS/PPC to resolve pay issue, WIC, Supplemental Nutrition Assistance Program (SNAP), Commissary (where available), FFSC Personal Financial Manager, FFSC New Parent Support Program, Local United Way and authorized community resources, First Child Touchpoint, Basic Needs Allowance

5. One of your junior Service members living in the barracks just found out she is pregnant. You are aware that her fiancé just deployed with another command. She knows that you have assisted others at your command with answering questions on child care and any other financial resources that might be helpful. You know that she will need to move out of the barracks soon and you want to discuss her housing options.

Base Housing Office, child development center, military and family support center or the Health, Safety and Work-Life Regional Practice, I&R specialist, Branch Relief Organization (Budgeting for Baby or similar training), Military Treatment Facility, New Parent Support (where available), WIC, Birth of Child Touchpoint, Marriage Touchpoint

6. Your command is about to leave for deployment. Your Division Officer is a single parent at your command, and you overheard that his sister will be taking care of his daughter while he deploys. He asked you if you know how his sister can get on base to have access to medical and other facilities.

Designated-shopper or agent-assist program, Command Admin (ID card), Legal Services Office or Legal Officer (Specific Power of Attorney—medical/education), TRICARE, Command Ombudsman, Base Security, Predeployment Touchpoint

7. A junior Service member approaches you at the command Geedunk when you are looking for a quick snack. She seems very upset. She remembers you from the recent command INDOC course from your CFS program overview and wants to talk. She informed you that she recently got married between boot camp and her first duty station, but her dependent BAH has not started yet. She and her new spouse signed a lease upon arrival, but without the dependent BAH they are at risk of being unable to make the next rent payment.

Service Relief Organization, Base Housing Office, PFM, Command Admin and/or DFAS/PPC to resolve pay issues, and CFS Command Leadership, Marriage Touchpoint, First Duty Station Touchpoint, local United Way and authorized community resources.

8. You overhear one of your junior Service members discussing that he has recently become separated from his spouse. The person he is talking to suggested he speak with you as the CFS. He is not sure if they want to get divorced. With everything going on, he does not know where to start. He also mentioned that he doesn't want everyone in the command to know.

Military and family support center or the Health, Safety and Work-Life Regional Practice clinical counseling, TRICARE counseling, chaplain, Legal Services Office or Legal Officer, Divorce Touchpoint, PFM

9. Your new work center supervisor just reported to your command from overseas. When sitting down and talking about your collateral duty as a CFS, you ask if everything is going well with his PCS experience. He tells you that their household goods have not arrived and that his wife should be arriving soon. He is worried that his foreign-born wife will not adjust well to the new command as she speaks very little English, and no family support is close by. He also mentioned that they are expecting their first child.

Local Adult Learning Center for English as a Second Language classes, Branch Relief Organization (Budgeting for Baby or similar training), Military Treatment Facility (where available), TRICARE Household Goods office, PCS Touchpoint, First Child Touchpoint, FFSC Relocation services, FFSC New Parent Support, FFSC English as Second Language resources, Command Ombudsman

10. A junior Service member approaches you requesting help for a coworker who has significant financial problems. She disclosed this Service member is two months behind on her car payments and has maxed out all of her credit cards. Additionally, she admits her friend is stressed out by these problems and shouldn't be working on equipment due to possible safety issues. She wants her colleague to get help, but the coworker is afraid to discuss her issues with anyone at the command.

Service Relief Organization, military and family support center or the Health, Safety and Work-Life Regional Practice for clinical counseling, PFM, chaplain, and CFS Command Leadership

11. A coworker, who lives in the barracks, comes to you saying he is not sure if he can pay his car insurance. When you ask why, he says he spent the weekend using a gambling app, betting on football and now is short on being able to cover his obligations.

Military and family support center or the Health, Safety and Work-Life Regional Practice clinical counseling, TRICARE counseling, chaplain, Legal Services Office, PFM, CFS Command Leadership, and Service Relief Organization

Outside Resources

AnnualCreditReport.com — <https://www.annualcreditreport.com>

- Federal law authorizes free credit check annually
- Catch ID theft
- Make sure report is accurate
- ID theft resources
- Credit education
- <https://www.optoutprescreen.com> – opt out of preapproved credit offers

FINRED — DoD Office of Financial Readiness — <https://finred.usalearning.gov>

- Blogs and one-minute videos on many personal finance topics (like investing)
- Find a Personal Financial Counselor tool

Studentaid.ed.gov — <https://studentaid.gov>

- Info about college financial assistance
- FAFSA & documents needed to apply
- Loans, grants, loan forgiveness and loan payment plans
- Public Service Loan Forgiveness

DoNotCall.gov — <https://www.donotcall.gov> — Sign up to block telemarketing calls

FINRA — Financial Industry Regulatory Authority — <https://www.finra.org/investors>

- Protects America's investors by ensuring fair practices
- Financial Readiness project
- Military resources
- Broker Check and Fund Analyzer tools for investors

MilSpouse Money Mission[®] — <https://www.milspousemoneymission.org>

WIC: Women, Infants & Children (WIC and WIC overseas — <https://www.fns.usda.gov/wic>

- Pregnant women and children under 5 (children eligible if living with a single father)
- OK for immigrant families
- Military families can apply; allowances other than BAS excluded from income

IRS Withholding Estimator tool — <https://www.irs.gov>

Securities and Exchange Commission (SEC) — <https://www.sec.gov> and <https://www.investor.gov> – consumer education website of the Securities and Exchange

Federal Trade Commission (FTC) — <https://www.ftc.gov> — <https://consumer.gov> and <https://www.militaryconsumer.gov>

IdentityTheft.gov — <https://www.identitytheft.gov>

CG RESOURCES

CG SUPRT

- For Active Duty, SELRES, All dependents & PHS officers and Navy Chaplains assigned to the CG
- Non-medical counseling
- Legal services – free consultation and referrals with discounts
- Education and career counseling – spouses and members AND dependents
- <https://www.cgsuprt.com> Password: “uscg”
- 855-CG-SUPRT (855-247-8778)
- FREE Tax filing software – this is the H&R Block PREMIUM software, available to CG members, civilians and dependents – access through <https://www.cgsuprt.com> website to ensure you get the free version

SEA LEGS

- Family member guide to the CG
- Lots of informational tabs

OMBUDSMAN

- Volunteer representative, communicates between Command and Families

LEGAL ASSISTANCE

- Landlord/tenant issues, SCRA, MSRRA, family law, consumer law, small claims court, immigration, Powers of Attorney, estate planning

ESO – Education Services Officer

- Tuition assistance
- ASVAB
- Service-wide exams
- Active Duty members may have as a collateral duty and there are civilian ESO's also

USCG Health Benefits Advisor

- Located at HSWL SC – Alameda
- Resource for Active, Reserve, families
- TRICARE benefits, claims, concerns

CHAPLAIN – 100% confidential resource for members, families and civilians



CFS

COMMAND FINANCIAL
SPECIALIST

CFS 9 Instructional Techniques

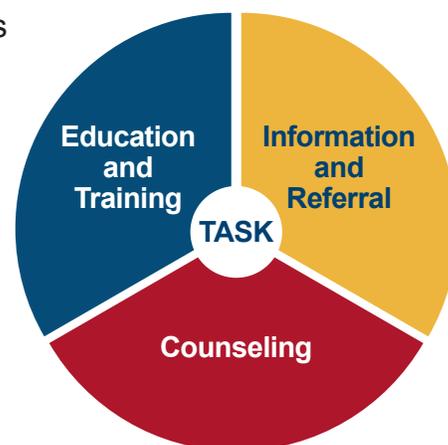
Instructor Guide
Second Edition

I. INTRODUCTION

This chapter includes a review of instructional techniques for Command Financial Specialists. It is crucial to explain the importance of training at the command level and to work with learners to enhance both their training skills and their comfort with providing training in a group setting.

Chapter Correlation to Common CFS Task Areas:

1. **Education and Training:** Introduction to the chapter includes a review of the Instructional Techniques. This is a main element and provides learners the opportunity for specific instruction on how to be an effective trainer.
2. **Information and Referral:** No direct correlation.
3. **Counseling:** No direct correlation.



II. LEARNING OBJECTIVES

Upon completion of this lesson, the class should have a strong foundation of techniques for instructional delivery. These techniques will assist learners in delivering effective training to both small and large groups. This could include a variety of training purposes and settings, for example, General Military Training, and mandatory financial Touchpoint Training.

III. OUTLINE

1. **Introduction**
2. **Instructional Techniques**
 - a. Adult Learner Characteristics
 - b. The Learning Channels
 - c. Active Training Techniques
 - d. Motivate Your Learners
 - e. Visual Aids
 - f. Handling Classroom “Personalities”
 - g. Practically Perfect Presentations Checklist
3. **Resources**

IV. CHAPTER PREPARATION

Presentation Time: 120 minutes

Presentation Materials:

- PowerPoint slides, “Instructional Techniques”
- Student Manual CFS 9
 - ▶ Instructional Techniques
 - ▶ Adult Learner Characteristics
 - ▶ Active Training Techniques
 - ▶ Facilitating Discussion
 - ▶ Motivate Your Learners
 - ▶ Humor in Presentations
 - ▶ Visual Aids
 - ▶ Handling Classroom “Personalities”
 - ▶ Practically Perfect Presentations Checklist
- Instructional Techniques video — Due to the video file size, it is recommended that you download the video to a local computer to ensure there are no playback interruptions. Attempts to stream video from external websites can introduce instruction delays such as extended buffering, loss of connectivity, hardware freezing, and audio/visual synchronization. The video is available on the DoD FINRED Learning Resource Library.
- Practical Application Instructions

Presentation Options

- Review the learner-centered activities provided and be prepared to explain to students how to complete each activity.
- Instructors should review “INSTRUCTOR NOTE” items, some of which refer to content in the Student Manual that learners may wish to read later or use for future reference, but will not be covered in detail in the chapter. This applies to the topics of Humor in Presentations and Visual Aids.

Summary of Learner-centered Activities

- **Motivate Your Learners:** Learners will participate in a guided note-taking exercise as this material is presented. Writing the key phrases that identify motivation strategies will reinforce the content. Learners will practice these strategies in the next module.
- **Handling Classroom Personalities:** Learners will participate in a guided note-taking exercise as this material is presented. The slides will display a variety of information for each personality, and learners will be asked to write down one item from each category they believe will help them most, providing a relevant takeaway they can apply easily later.

V. REFERENCES

DoD Instruction (DoDI) 1342.34 Financial Readiness of Service Members

OPNAV 1740.5 (series). (n.d.). United States Navy Personal Financial Management (PFM)

MCO 1700.37 United States Marine Corps Personal Financial Management Program (PFMP)

COMDTINST 1740.8 (series) United States Coast Guard Personal Financial Management Program (PFMP)

VI. CONTENT



SLIDE 1

Instructional Techniques

REFER learners to the “Instructional Techniques” information starting on 9-2 of the Student Manual. **ASK** how many have had formal trainer instruction. **ASK** about their comfort level in conducting training at their command. **EXPLAIN** that although the local Installation Family Support Center is available to conduct command-level training, the CFS is encouraged to conduct stand-up training and will be provided with all the resources they need to support training.

A CFS brings a wealth of experience to the command. They also bring “baggage” such as bias, stereotypes, bad experiences, and past challenges. A CFS provides training to educate the audience, not to coerce their decision process. For example, a trainer with a strong personal bias against credit card debt may inadvertently convey judgment, which can make learners uncomfortable. Instead, trainers should present balanced views on financial topics, allowing the audience to make informed decisions based on all available options.

Optional Discussion: Best/Worst Training Experiences

Command Financial Specialist students have no doubt observed a wide range of various trainings — some that were excellent and highly effective, and others that have been less so. This discussion will help students to think about how good or bad training practices affect learning outcomes.

ASK the class: What are some things that make training effective? What have you seen trainers do that makes them a great presenter?

Then **ASK** the class: What things have you seen that make a presentation not so good, aka, what NOT to do?

You may consider asking the class members who are currently or have previously been responsible for training and ask if they want to share a best practice they have found effective as a trainer.



SLIDE 2

Adult Learner Characteristics

Andragogy – Characteristics of Adult Learners

Adults learn best when they perceive the material as useful, and they attend training because they are interested and have chosen to learn something new. However, they need to buy into the value of training. So, trainers need to uncover issues that will motivate adults to participate.

Andragogy is a learner-centered approach to instruction where the teacher acts as a facilitator to help bridge the gap between learners and knowledge. The learner is viewed as an independent entity, who enters the learning experience with a unique set of experiences and motivators.

REFER learners to pages 9-3 and 9-4 of the Student Manual for a summary of these points.

Self-concept. Our learners are directed by their own plan. They want input into what the learning outcomes will be. Course and topic objectives still must be met, but learners might want to take it further. As a facilitator, it is up to you to use your time wisely and use discretion on how you will meet the learner's needs.

Adult learner experience. Our learners bring an ever-growing reservoir of experience and knowledge to the classroom. They want to and need to share their experiences with the rest of the class. It is your job as a facilitator to solicit this experience and ensure it relates to the objectives.

Readiness to learn. Our learners are focused and ready to learn in a highly pragmatic way. They want to learn those things that will have a direct impact on themselves, their family, and/or their work. Relate the material being taught to practical applications. Our learners want to hear real-life lessons learned. They want to share our challenges and our successes. Too much theory without practical applications will lose the adult learner.

Orientation to learning. Our learners need more problem-centered learning than subject-orientated learning. Learning about a specific leadership or ethics theory is not suitable for adults, unless they can see and practice the application of this theory. Facilitators need to choose relatable case studies — by rank, warfare, experience, etc. — to the audience.

Motivation to learn. Our learners are learning for a reason and they are pushing themselves from within. They are sparked by an inner source and have a sense of urgency about their learning. We recognize that not all of our learners might share internal motivation, such as those who must take our courses as a requirement. Use class time to include the learner’s experiences and strengths to emphasize the value they bring to the classroom.



SLIDE 3

The Learning Channels

Generally, adult learning is broken down into three types: visual learners, auditory learners, and kinesthetic learners. **ASK** the class to differentiate between the three. **ASK** for examples of what types of teaching styles would work best with each learning style.

REINFORCE that a trainer’s challenge is to maintain learner attention, build learner interest, and develop learner involvement. This can be done best using active training techniques.



SLIDE 4

Active Training Techniques

Instructors have a wide variety of techniques they can use to enhance learning, when those techniques are used well. We are going to review a variety of these techniques and cover practical “do’s” and “don’ts” that will help you be effective in training.

REFER learners to page 9-5 in the Student Manual.



SLIDE 5

Facilitating Discussion

REFER learners to page 9-6 of the Student Manual. As you show each slide, invite students to call out the do’s and don’ts of these training techniques. If time allows, invite students to add additional relevant examples of do’s and don’ts.

INSTRUCTOR NOTE: Each of the following slides is animated, first showing a blank list of Do’s and Don’ts, and then a click will bring up the relevant points listed in the Student Manual. The blank slides indicate the number of “Do” or “Don’t” points for that topic.

TECHNIQUE

DON'Ts

DO's



Demonstrating Expertise

❌ DON'T

- Believe you are the ultimate subject matter expert, or
- Fail to prepare yourself as a subject matter expert

✅ DO

Remember:

- It is OK not to know everything
- It is OK to be imperfect as an instructor
- Facilitate learning, rather than deliver it

SLIDE 6

Demonstrating Expertise

- Believe you are the ultimate subject matter expert, or
- Fail to prepare yourself as a subject matter expert

Remember:

- It is OK not to know everything
- It is OK to be imperfect as an instructor
- Facilitate learning, rather than deliver it



Relating Training to Real Life

❌ DON'T

- Be afraid to ask participants to share their real-life challenges in the class

✅ DO

- Add your personal stories for interest or to highlight a point
- Remember client conversations are confidential

SLIDE 7

Relating Training to Real Life

- Be afraid to ask participants to raise their real-life challenges in class

- Add your personal stories to add interest or to highlight a point
- Remember client conversations are confidential



Gaining Attention

❌ DON'T

- Forget that you are not the focus of the training; you are only the facilitator

✅ DO

- Use your presentation skills to capture student attention with something novel, a story, a visual, animation, question, or small reward

SLIDE 8

Gaining Attention

- Forget that you are not the focus of the training; you are only the facilitator

- Use your presentation skills to capture student attention with something novel, a story, a visual, animation, or a question



Using Visual Aids

❌ DON'T

- Use PowerPoint to: Show every word you have to say
- Read from the screen

✅ DO

- Use PowerPoint to: Focus the conversation
- Highlight points
- Illustrate models

SLIDE 9

Using Visual Aids

- Use PowerPoint to:*
- Show every word you have to say
 - Read from the screen

- Use PowerPoint to:*
- Focus the conversation
 - Highlight points
 - Illustrate models



Highlighting Important Points

❌ DON'T

- Insist on delivering every point you believe should be made

✅ DO

Use memory aids for important points. For example:

- Start with the most important content
- Repeat it and relate it
- Provide organizers like outlines, flowcharts, acronyms, and chunking

SLIDE 10

Highlighting Important Points

- Insist on delivering every point you believe should be made

Use memory aids for important points, for example:

- Starting with the most important content
- Repeating it and relating it
- Providing organizers such as outlines, flowcharts, acronyms, and chunking

TECHNIQUE

DON'Ts

DO's

Using Movement in the Classroom

DON'T

- Stand in one place in the classroom
- Be afraid to go close to participants

DO

- Move close to students
- Look directly at each participant throughout the class—eye contact is important

SLIDE 11

Using Movement in the Classroom

- Stand in one place in the classroom
- Be afraid to go close to participants

- Move close to students
- Look directly at each participant throughout the class — eye contact is important

Using Questions to Generate Discussion

DON'T

Be afraid to:

- Question what participants say
- Encourage others to question you
- Call on specific participants

DO

Use effective questioning, for example:

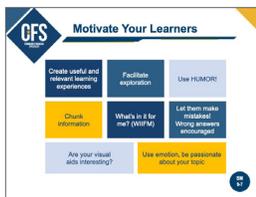
- Ask open-ended questions
- Ask follow-up questions to participants' answers
- Reflect answers to other participants

SLIDE 12

Using Questions to Generate Discussion

- Be afraid to:*
- Question what participants say
 - Encourage others to question you
 - Call on specific participants

- Use effective questioning, for example:*
- Ask open-ended questions
 - Ask follow-up questions to participants' answers
 - Reflect on answers to other participants



SLIDE 13

Motivate Your Learners

Motivating learners may be one of the most important things you do in the classroom. When people are engaged and motivated to learn, they experience increased retention and a greater ability to apply their learning.

REFER learners to page 9-7 of the Student Manual, “Motivate Your Learners.” This slide covers eight motivation strategies. In the Student Manual, a summary of each strategy is shown in the right column of the table, and the left side is blank.

INSTRUCTOR NOTE: As the instructor describes each motivational strategy, learners should fill in the concept from the slide that matches each summary.

CONCEPT

Create useful and relevant learning experiences

SUMMARY

Emphasize the practical knowledge. It is important to design a course that provides immediate relevancy. Learning materials that can be put into practice. Adult learners appreciate more practical knowledge, rather than extraneous facts and theories.

Facilitate exploration

Adult learners sometimes like to take the opportunity to construct knowledge in a way that is meaningful to them. For this reason, you should have all sorts of materials, references, infographics, short videos, lectures, podcasts, and free resources available. In such an environment learners are more likely to get inspired or find something that makes them want to learn more.

Use humor

Humor would work great even with the most unmotivated learners in your course. When your students know you are funny, they will listen to your material carefully, because they would not want to miss your witty sense of humor. Follow the rules for humor, and you won't go wrong.
(See INSTRUCTOR NOTE below).

Chunk information	“Chunk” information as much as possible. It helps people remember and assimilate information. Small bits are easier to process.
WIIFM: What’s in it for me?	Empower participants to individualize the training to suit their needs and to work on their goals for the training.
Let learning occur through mistakes	Let your audience answer questions incorrectly. According to a German proverb, “You will become clever through your mistakes.”
Are your visual aids interesting?	Did you know that 83% of learning occurs visually? Utilize visual aids to convey key points or to make relative connections.
Use emotion	If you do not sound inspiring, if your materials are not exciting, how will you motivate your learners? Get participants emotionally involved – making controversial statements and adding real stories can engage them in the lesson.

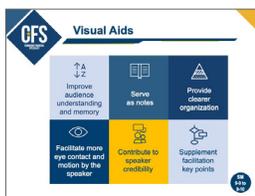
INSTRUCTOR NOTE: Additional material on using humor in presentations is included below and on page 9-8 of the Student Manual. If you have time, feel free to discuss some of these strategies. If you do not have time, refer learners to page 9-8 in the Student Manual for future reference.

More on Humor

If you have time, review some of these additional ideas and talking points about using humor in training.

- Appropriate humor will turn “ha-ha” into “a-ha”
- Humor helps people relax
- During and immediately after the use of humor, people suspend judgment. This is a teachable moment — call it the “laughter-math” and take advantage of it.
- Humor can be very simple — showing a funny cartoon, t-shirt, hat or button. It can be more complex — humorous ways of choosing groups, games and activities with a humorous twist. Humor can include props as well. Although humor should be appropriate to the training, there are times when humor for humor’s sake is OK, too.

- Humor makes training fun, but it doesn't make fun of trainees.
- Humor isn't necessarily telling a joke so much as communicating a sense of humor.
- Here are eight E's of humor:
 1. Environment: have a humor-filled environment
 2. Entrance: Start the workshop with humor
 3. Ear Ye, Ear Ye: Listen to participants; let them share humor
 4. Exercise: Use humorous but relevant exercises
 5. Exaggerate: Use humorous exaggeration to stress a point
 6. Energize: Use energizers that refresh and amuse
 7. Enhance: Use humor that goes for the jocular vein, not the jugular!
 8. Extend: Use humor that will extend learning



SLIDE 14

Visual Aids

Visual aids can powerfully help the effectiveness of a speech. Many speeches benefit from having objects, images, key quotes, or data presented clearly and dramatically. Visual aids vary in kind, but there are similar benefits and tips for dealing with any kind of supplementary evidence that is shown to an audience. AVOID “Death by PowerPoint.”

Visual aids can:

- Improve audience understanding and memory
- Serve as notes
- Provide clearer organization
- Facilitate more eye contact and motion by the speaker
- Contribute to speaker credibility
- Supplement facilitation key points

INSTRUCTOR NOTE: Time may only allow for a brief review of the benefits of visual aids as presented on the slide. The Student Manual also includes a list of “Tips for using visual aids” which learners can use as a reference for the next module.

REFER learners to pages 9-9 to 9-10 in the Student Manual for additional tips on creating and using visual aids.



SLIDE 15

Handling Classroom “Personalities”

The first challenge a facilitator has when managing participant behavior is recognizing the efficacy and extent of comments. Then the facilitator must choose the appropriate intervention, to ensure the dialog is productive. Inevitably you will encounter behavior in the classroom that is not productive for learning. It is not necessary or appropriate to intervene each time a group member manifests a disruptive behavior. One or two exhibitions of negative behavior do not constitute a pattern.

Only when a disruptive behavior becomes repetitive, has a negative effect on the group, or becomes irritating to you does it become an issue to be addressed. At that point, it is desirable to intervene to eliminate the behavior. If you must label someone’s behavior, remember that the behavior is not the person. It is only one aspect of the person. Also, remember that people can and do change. When an individual is primarily showing a negative side, it is difficult to see the positive. You, as a facilitator, need to reinforce any positive behaviors and attempt to minimize the negative ones.

SLIDES 15-20

INSTRUCTOR NOTE: Each “personality” is covered on two slides, one that describes that personality and its effect in the classroom, and the other that has tips for how an instructor might constructively manage the behavior.

REFER learners to pages 9-11 and 9-12 of the Student Manual. Learners will need to complete the table for each of the personalities.

Tell learners that the tables provided will give them space to take notes on three types of personalities they may encounter in the classroom. Recommend that they write down the AKA for each personality, and one thing from each of the other columns they feel could be most helpful for them to identify and manage each personality. Be sure to cover the “What to Say” suggestions that are preprinted below each table and on the slides, as phrases like these can be very useful in managing the classroom.

CFS The Driver Profile	
AKA	The "Know-It-All"
Typical Behavior	<ul style="list-style-type: none"> Has something to say about everything Concerned with exactness and accuracy
Classroom Effect	<ul style="list-style-type: none"> Detracts from the conversation Little time for others to contribute May intimidate others into silence

CFS Addressing Driver Behavior	
Strategies	<ul style="list-style-type: none"> Ask for participation from a different and specific part of the room Decline to call on "the assistant" and state that you'd like to hear from other class members Ask for participation from those who haven't been involved yet
What to Say	"We need everyone to have the opportunity to bring their thoughts into the conversation."

SLIDES 16 & 17

TYPICAL BEHAVIOR

"Driver" behavior **comments on and adjusts everything** that is said to reflect a more precise truth. This detracts from the conversation by limiting the time others have and by intimidating others into silence.

AKA: The "Know-it-all"

CLASSROOM EFFECT

Facilitators need to guard against overdependence on these participants, as these participants are all too willing to give the answers the facilitator is looking for, to the detriment of others.

INSTRUCTOR STRATEGIES

Limit – Let these participants know their input, and that of others, is valuable. **What to say:** *"I need everyone to understand that this is a discussion. We need everyone to have the opportunity to bring their thoughts into the conversation."*

CFS The Analytical Profile	
AKA	"On the other hand"
Typical Behavior	<ul style="list-style-type: none"> Offers an opposing point of view Challenges the status quo
Classroom Effect	<ul style="list-style-type: none"> Facilitator must be careful not to overreact Has a potential to escalate into confrontation and derail from classroom agendas

CFS Addressing Analytical Behavior	
Strategies	<ul style="list-style-type: none"> Set a tone in the classroom that is welcoming of diverse opinions Understand that diversity can contribute to fruitful discussion Ask others to share other points of view
What to Say	"Some ideas may seem off-putting at first, but I encourage you to bring your thoughts into the conversation."

SLIDES 18 & 19

TYPICAL BEHAVIOR

"Analytical" behavior **"sees things in a different light."** The challenge is accepting his/her way. Because it is contradictory, a facilitator may overreact to what s/he is hearing.

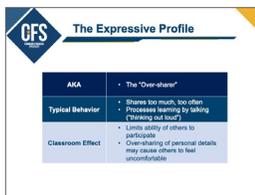
AKA: "On the other hand"

CLASSROOM EFFECT

Dealing with an analytical personality can present a special challenge. When they express their thoughts, it may sound like opposition, which generally elicits a "shoot the messenger" response. The facilitator needs to guard against such a reaction. Second, analytical viewpoints may challenge the status quo. The facilitator must train her/himself to see the value in the diversity of thought.

INSTRUCTOR STRATEGIES

Tolerate – Allow the participant to express her/himself without intervention to encourage a fruitful discussion, but watch for escalation to a more disruptive stage, such as the sharpshooter or know-it-all. **What to say:** *"I want everyone to understand that this is a discussion. Some ideas may seem off-putting, at first, but I encourage you to bring your thoughts into the conversation."*



SLIDES 20 & 21

TYPICAL BEHAVIOR

“Expressive” behavior **shares too much, too often**. Because they prefer to “think out loud” as they learn, they continually volunteer their views on the topic of discussion. While they may find their style effective for learning, it is easy to see why it may be a learning detractor for others.

AKA:

The “Over-sharer”

CLASSROOM EFFECT

Most people who are “talkers” are aware of their behavior. Positive reminders will, more than likely, be welcomed. Rather than address the individual, facilitators can manage this behavior by encouraging conversation from others.

INSTRUCTOR STRATEGIES

Limit – Let the participant know you want others to have the opportunity to express themselves equally.
What to say: *“Thank you for your insight. It is very important to the success of the class that everyone has opportunities to contribute.”*



SLIDE 22

Practically Perfect Presentations Checklist

Practically Perfect Presentations: Briefly **REVIEW** the Practically Perfect Presentations Checklist on pages 9-13 and 9-14 of the Student Manual. **EXPLAIN** that CFSs can use this as a guide to help them be prepared for presenting. Emphasize that preparation leads to effective and successful training.



SLIDE 23

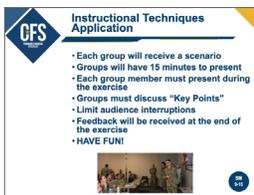
Instructional Techniques Video

REFER learners to pages 9-11 and 9-12 of the Student Manual for reference to the various classroom personalities demonstrated during the video presentation. Encourage learners to take notes in their Student Manual.

INSTRUCTOR NOTE: Due to the video file size, it is recommended that you download the video to a local computer to ensure no playback interruptions. Attempts to stream video from external websites can introduce instruction delays such as extended buffering, loss of connectivity, hardware freezing, and audio/visual synchronization.

INFORM: This video is a visual example of various classroom personalities you will encounter as a CFS. As the instructor, you play a crucial role in maintaining control of the classroom. Your actions directly impact the success of the presentation. Remember, as a CFS, you will have limited time to cover your material. Not addressing audience interruptions immediately can hinder your presentation and devalue the information provided.

Each demographic presents unique audience interactions. As a CFS, you must be adaptable, altering your teaching techniques and handling of classroom personalities accordingly. Course delivery on the same topic will differ between officers, senior enlisted, junior enlisted, and family members. Remember, you are a direct representative of the Commanding Officer. Your ability to maintain professionalism, regardless of audience interactions, is a sign of respect and value you show to your audience.



SLIDE 24

Instructional Techniques Application

REFER learners to page 9-15 of the Student Manual.

Activity: Instructional Techniques Application

Introduction: This exercise is a unique opportunity for learners to grow personally and professionally by applying the instructional techniques learned earlier through a group activity of presenting their program through various scenarios a CFS will frequently encounter. The goal of this exercise is for each learner to confidently present and discuss their local program with the different groups and training events within their command. This exercise is not just theoretical; it directly prepares learners for their roles as Command Financial Specialists, making the training highly practical and relevant.

Each group will provide a 15-minute presentation to the class from a scenario provided by the instructor. During each presentation, the group needs to meet the scenario's goals in the time allotted while allowing each member of the group to present at least one goal or expand on a related topic to practice their instructional techniques.

During the group presentations, the instructor can interject during each presentation with one of the various classroom personalities covered earlier. The interjection of the instructor is so each group can experience how a presentation can be interrupted by the audience and how they would respond to maintain control of the topic and presentation.

Time: 75 minutes

Materials:

- Exercise Instructions, Student Manual page 9-15
 - Index cards with individual scenarios for each group, provided by the instructor or placed in a container for random selection
- Note:** Topics are located at the end of the Instructor Guide, starting on page 9-18. Print and cut out the Presentation topic and corresponding Key Points cards. Affix the Presentation topic card to the front of a 4x6 card and the corresponding Key Points card to the back of the 4x6 card. Cards can be laminated for multiple uses.

OR

- Chart paper or whiteboard with scenarios written for each learner group (alternative to index cards)
- Timer or stopwatch

Procedure:

1. Before starting CFS-9, assign learners to groups based on their specific services, ensuring that each group consists of no more than five members. Distribute or display prefilled scenario cards, with each group receiving only one scenario. Depending on class size, multiple groups can present the same scenario. Explain that the scenarios will be used in the application portion of CFS-9 after covering the course material.

2. After presenting the content of the instruction techniques, explain the purpose of the application exercise.

Say: This exercise is a unique opportunity for you to grow personally and professionally by applying the instructional techniques you learned earlier through a group activity of presenting your CFS program through various scenarios within short time windows that you, as a CFS, will frequently encounter once you return to your command. These scenarios mimic you having to discuss, promote, and provide the WIIFM to engage the audience. The goal of this exercise is for each of you to confidently present and discuss your local program through the different groups and training events within your command. You must work as a CFS team and remember that even though you might have a short window to present your program, maximize your time and make every second count. Each group will provide a 15-minute presentation to the class from a scenario that was provided to each group. During each presentation, groups need to meet the

scenario's goals in the time allotted while allowing each member of the group to present at least one goal or expand on a related topic to practice their instructional techniques.

3. At this stage of the course, the class is well-equipped with the knowledge and skills to present their program with confidence. Reassure the group that they have 10 minutes to discuss their roles, assign the presentation order, and execute the presentation, knowing that they are fully prepared for the task.

4. While visual aids can be utilized, most of these scenarios are in a setting where a CFS might not have access to these items. If a group desires to use visual aids, inform the group that no more than two slides are appropriate.

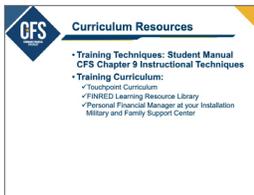
5. Highlight the value of the student manual as a comprehensive guide for preparing the presentation. This will make the learners feel supported and guided, knowing that they have a reliable resource at their disposal.

6. During group presentations, the instructor should introduce at least one classroom personality to simulate audience disruptions. This activity is not to take over or halt the presentation, but to test the group's ability to handle unexpected interruptions, a crucial skill in the professional world. If a group stops or cannot restart their presentation, explain to the group that this interjection will be discussed at the close-out of the application exercise. These interruptions should not hinder each of the group's learners from having the ability to participate in the module application.

7. Note each group's strengths and weaknesses, their meeting of the scenario goals, and their handling of the various classroom personalities.

8. Discuss the findings with learners at the end of the activity and all group presentations. Restate that as a CFS, they will frequently have shifting schedules, nonworking visual aids, and modified agendas at any moment. A brief scheduled for an hour can easily be shifted to a 15-minute presentation moments before a CFS addresses an audience. Each CFS command has a unique mission and battle rhythm. CFS must be able to discuss their program without needing elaborate visual aids or lengthy discussions.

9. If time permits, allow for extended class discussion



SLIDE 25

Curriculum Resources

As you summarize this chapter, remind students that the information in this chapter can be a helpful resource after the class when they return to their commands. Education and Training is a core CFS task, and it can help to increase knowledge that may prevent financial issues among their fellow Service members.

REMIND learners that if they do not feel comfortable teaching, they can have a local Family Support Center Financial Counselor or the CFS co-teach with the Financial Counselor on more complex topics.

EXPLAIN that as CFSs, they will have access to a full range of training tools and resources. More detailed information on how to access these resources will be provided on the last class day.

Optional: If time permits, **ASK** the students to consider the discussion on training, and share one thing they will take away to help them give stronger presentations.

ASK the students if they have any questions.

VII. FORMS

- Practice Scenarios
- See the CFS Student Manual for the following forms:
 - ▶ Instructional Techniques
 - ▶ Adult Learner Characteristics
 - ▶ Active Training Techniques
 - ▶ Facilitating Discussion
 - ▶ Motivate Your Learners
 - ▶ Humor in Presentations
 - ▶ Visual Aids
 - ▶ Handling Classroom “Personalities”
 - ▶ Practically Perfect Presentations Checklist
 - ▶ Instructional Application – Group Presentation Procedures

Practice Scenarios

Pre-Holiday – Presentation

Objective: You and your team develop a 15-minute presentation of your CFS program for the upcoming holiday training day. You are the last brief for the day.

Pre-Holiday – Presentation

Instructional Techniques

Key Points to Address:

1. Holiday Budgeting Tips
2. Avoiding Excessive Holiday Debt
3. Managing Financial Stress
4. Group has the option to expand on any additional points

Pre-Holiday – Presentation

Instructional Techniques

Pre-long Weekend – Presentation



Objective: You and your team develop a 15-minute presentation of your CFS program for the upcoming extended weekend. You originally had 30 minutes, but the CO wants to wrap up early.

Pre-long Weekend – Presentation

Instructional Techniques

Key Points to Address:



1. Planning for Extended Weekend Expenses
2. Avoiding Impulse Spending
3. Financial Responsibilities
4. Group has the option to expand on any additional points

Pre-long Weekend – Presentation

Instructional Techniques

Command INDOC – Presentation

Objective: Provide an overview of your command's CFS program during the command INDOC course. You originally had an hour to provide your brief, but the course agenda was shifted due to conflicts in the command's daily schedule. Your team now have 15 minutes.

Command INDOC – Presentation

Instructional Techniques

Key Points to Address:

1. Purpose of the CFS program
2. Duties of a CFS
3. Various financial resources
4. Group has the option to expand on any additional points

Command INDOC – Presentation

Instructional Techniques

Car Buying – Presentation

Objective: Your command has a steady inflow of Service members who are new to the military, experiencing adult independence, and a steady paycheck. The Command INDOC coordinator was able to open 15 minutes in the schedule for your team's brief.

Car Buying – Presentation

Instructional Techniques

Key Points to Address:

1. Essential Steps Before You Buy
2. Determine Affordability
3. Negotiating Tips
4. Group has the option to expand on any additional points

Car Buying – Presentation

Instructional Techniques

First Child – Presentation

Objective: Upon returning from deployment, you've noticed that "baby on the way" announcements have become a near-daily occurrence. Leadership has asked the CFS team to provide financial tips related to the "baby boom" in a 15-minute unit briefing during a training stand down.

First Child – Presentation

Instructional Techniques

Key Points to Address:

1. First Child Touchpoint overview
2. Various local resources
3. Child care option
4. Group has the option to expand on any additional points

First Child – Presentation

Instructional Techniques

BRS – Presentation

Objective: Upon assuming CFS duties after this course, you discover that many junior and even senior leadership are unaware of BRS. You ask your training officer if your team can provide a 15-minute BRS brief covering BRS basics for the benefit of both junior and senior members.

BRS – Presentation

Instructional Techniques

Key Points to Address:

1. What is BRS
2. Differences between Legacy and BRS
3. Vesting & Continuation Pay overview
4. Group has the option to expand on any additional points

BRS – Presentation

Instructional Techniques

Touchpoint Overview

Objective: After graduating from the CFS course, you discovered that by asking members of your command about Touchpoints (FEAPs), many have no idea. When informing leadership, they instruct you and your team to provide a 15-minute training at the next All Hands quarters.

Touchpoint Overview

Instructional Techniques

Key Points to Address:

1. What are the Touchpoints (FEAPs)?
2. Requirements
3. Training Completion Options
4. Group has the option to expand on any additional points

Touchpoint Overview

Instructional Techniques

CFS Leadership Brief

Objective: After this course, your first task within your program is to brief your leadership about the Command's CFS program. The CO has you and your team on today's schedule to brief the TRIAD. You noticed that the schedule is tight, and you only have 15 minutes.

CFS Leadership Brief

Instructional Techniques

Key Points to Address:

1. CFS Program command requirements
2. Current program status
3. Leadership support
4. Group has the option to expand on any additional points

CFS Leadership Brief

Instructional Techniques

Food Insecurity Overview



Objective: Your supervisor noticed that a few junior personnel complaining about food prices and not having enough to eat. You and your CFS team plan to address both day and night shift for 15 minutes at turnover.

Food Insecurity Overview

Instructional Techniques

Key Points to Address:



1. Managing food issues
2. Avoiding financial stress
3. Various financial & food resources
4. Group has the option to expand on any additional points

Food Insecurity Overview

Instructional Techniques

Addressing Identity Theft

Objective: You have been told that some at your command have been victims of ID theft. You and your team came up with a quick 15-minute informational clip for your command's social media TicTak and FaceBack accounts.

Addressing Identity Theft

Instructional Techniques

Key Points to Address:

1. How to spot identity theft
2. What to do after you discover your identity stolen
3. Ways to prevent future occurrences
4. Group has the option to expand on any additional points

Addressing Identity Theft

Instructional Techniques

Gambling at Your Command

Objective: A sports betting pool for the upcoming NCAA tournament was uncovered in the aircrew department. Upon further investigation, the pool is through a sports betting mobile app. Your team plans to hold a 15-minute work center training concerning this practice.

Gambling at Your Command

Instructional Techniques

Key Points to Address:

1. Risks of gambling
2. Impacts to career and family
3. Various resources to include addiction
4. Group has the option to expand on any additional points

Gambling at Your Command

Instructional Techniques

Members in Debt

Objective: The command received letters that a few members didn't pay their Government Credit Card for over 90 days. It was found that these members were using FINTECH mobile apps to borrow money. The XO wants your team to provide a 15-minute training before their Disciplinary Review Board.

Members in Debt

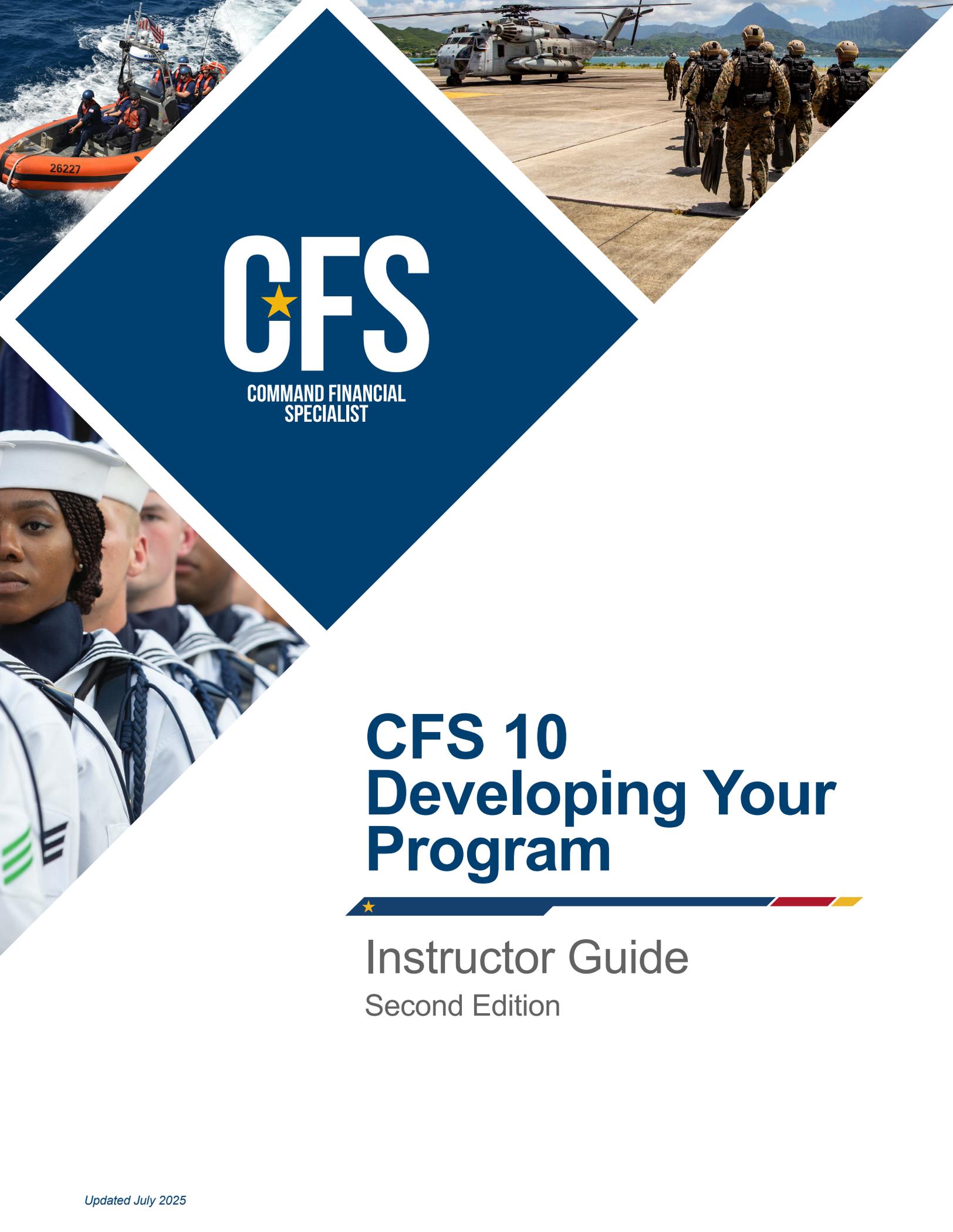
Instructional Techniques

Key Points to Address:

1. Debt repayment options
2. Impacts to career and family
3. Various resources
4. Group has the option to expand on any additional points

Members in Debt

Instructional Techniques



CFS

COMMAND FINANCIAL
SPECIALIST

CFS 10 Developing Your Program

Instructor Guide
Second Edition

I. INTRODUCTION

Congratulations on successfully completing your Command Financial Specialist (CFS) Training! You have gained the vital skills and knowledge essential for the success of your program. In this final segment, we are preparing you to confidently embrace your role as a CFS. We will clearly outline your responsibilities, and those of your leadership, within your local Command Financial Specialist Program. Furthermore, we will focus on strategies to develop, market, and ensure your program is ready for inspection. This module may not cover every possible scenario, but it will equip you with a thorough understanding of your program. Rest assured, after completing this module you will be fully prepared to launch and manage your program with confidence and success.

Chapter Correlation to Common CFS Task Areas:

1. **Education and Training:** The chapter demonstrates developing, maintaining, and managing local CFS programs within service-specific policy guidelines.
2. **Information and Referral:** Referral resources discussed both external and internal to the DoD and military services. Learners will be informed of evaluating external resources for use within their local programs.
3. **Counseling:** This chapter does not provide any counseling tasks.



II. LEARNING OBJECTIVES

1. Learners will identify and comprehend the roles, requirements, and essential components integral to establishing and managing a Command Financial Specialist Program within their respective commands.
2. Learners will explore effective strategies to promote their program while utilizing resources from the local Family Support Center to provide comprehensive support to Service members.
3. Learners will have the opportunity to enhance their Command Financial Specialist (CFS) program by preparing it for inspection through the creation of an inspection folder that aligns with the specific requirements outlined in their Service Program instructions.
4. Learners will engage in a constructive course review and discuss avenues for continuing education, thereby further developing their skills and expertise as Command Financial Specialists.

III. OUTLINE

- 1. Introduction**
- 2. Outline of Topics**
- 3. Activity: CFS Responsibilities & Functions**
- 4. Steps to Developing a Program**
 - a. Introduction
 - i. Communicate
 - ii. Assess
 - iii. Establish
 - iv. Maintain
- 5. Program Tools**
 - a. Plan of Action and Milestones (POA&M)
 - b. CFS Program Recordkeeping
 - c. Marketing Your Program
 - d. Command Leadership and Indoctrination (INDOC) Briefs
 - e. Making Your Program Inspection Ready
 - f. CFS Virtual Resources
 - i. USMC MarineNet
 - ii. Navy Learning Management System
 - iii. USCG Ombudsman/PFMP Registry
 - g. Touchpoints/FEAPs
 - i. Sample Checklists
 - h. Survivor Benefit Plan
 - i. CFS Program Support
- 6. Maintaining Your CFS Certification**
- 7. FPW Review**
- 8. Optional Activity: CFS Panel Discussion**
- 9. Conclusion and Class Completion Tasks**
 - a. Post-test
 - b. Activity: What Have You Learned?
 - c. Course Evaluation
 - d. Graduation
 - e. Clean up

IV. CHAPTER PREPARATION

Presentation Time: 120 minutes

Presentation Materials

- PowerPoint slides, “Developing Your Program”
- Student Manual CFS 10
 - ▶ CFS Responsibilities & Functions
 - ▶ Steps to Developing Your Program
 - ▶ Checklist for Command Financial Specialists
 - ▶ Command Financial Specialist Needs Assessment
 - ▶ Plan of Action and Milestones
 - ▶ CFS Program Recordkeeping
 - ▶ Marketing Your Program
 - ▶ Making Your Program Inspection Ready
 - ▶ CFS Virtual Resources
 - ▶ Touchpoints/FEAPs
 - ▶ Survivor Benefit Plan (SBP)
 - ▶ CFS Program Support
 - ▶ Maintaining Your CFS Qualification
 - ▶ USN Command Financial Specialist Quarterly Activity Report Example
 - ▶ CFS Panel Discussion
- Post-test and Post-test Key (Appendix) — Navy sites will display testing QR code directing to the MyNavyFamily Learning Management System website
- What Have You Learned Activity
- CFS Course Evaluations — Navy sites will display testing QR code directing to the MyNavy-Family Learning Management System website
- Graduation

Preparation

- “What Have You Learned?” Activity: You will need markers and dry-erase boards or easel paper for each group of students. For virtual courses, create chat pods to correspond to the activity.
- “CFS Responsibilities & Functions” Activity: For virtual courses, create chat pods to correspond to the activity.
- “Marketing Your Program” Activity: For virtual courses, create chat pods to correspond to the activity.
- Download the Survivor Benefit Plan video to the primary computer for the presentation. The video is available in the “Additional Materials” section of the DoD FINRED Learning Resource Library.
Avoid streaming video from the internet due to frequent connectivity delays and video buffering.
- CFS Panel Discussion (optional): Ensure you have guest speakers and confirm their participation. The day before the panel, you may want to remind learners that they will have a chance to talk with experienced CFSs, and they may want to write down their questions in preparation.
- Print out enough copies of testing modules and course evaluations for learners at sites without access to virtual materials.

Note: When learners submit their personal eFPW for evaluation, it is imperative to adhere to policy requirements concerning the inclusion of Personally Identifiable Information related to their financial circumstances. Consequently, only financially certified staff, Family Support Center PFMs, or qualified Command Financial Specialists are authorized to review and provide feedback on these submissions.

Summary of Learner-centered Activities

- **Case Study:** Learners will use service-specific PFMP policy in a group setting to reinforce their understanding of CFS duties and responsibilities.
- **“Marketing Your Program” Activity:** This activity reinforces using a CFS team to brainstorm creative ideas to advertise learner’s local CFS program.
- **CFS Panel Discussion (optional):** A panel of experienced Command Financial Specialists talk about their experiences to the class and answer questions.
- **“What Have You Learned?” Activity:** Learners assess and celebrate what they have learned in the training session through a small group list-making activity

V. REFERENCES

DoD Instruction (DoDI) 1342.34 Financial Readiness of Service Members

OPNAV 1740.5 (series). (n.d.). United States Navy Personal Financial Management (PFM)

MCO 1700.37 United States Marine Corps Personal Financial Management Program (PFMP)

COMDTINST 1740.8 (series) United States Coast Guard Financial Management Program

VI. CONTENT



SLIDE 1



SLIDE 2



SLIDE 3

Introduction

Congratulations on completing your Command Financial Specialist (CFS) Training! In this final segment, we are preparing you to confidently embrace your role as a CFS. We will clearly outline your responsibilities, as well as those of your leadership, within your local Command Financial Specialist Program. Furthermore, we will focus on strategies to develop, market, and ensure your program is ready for inspection. This module may not cover every possible scenario, but it will equip you with a thorough understanding of your program. Rest assured, after today, you will be fully prepared to launch and manage your program with confidence and success.

Topics

- We'll get started with the "CFS Responsibilities" Activity.
- We'll review your Service program policy.
- We will discuss how to develop and run a truly effective command-level personal financial management program, and how to begin promoting the program to leadership and fellow Service members.
- We'll talk about the tools and resources available to support you after you leave the classroom. This includes how to keep your program inspection ready.
- We will walk through virtual tools you'll be using after the course.
- We will go over Touchpoints and Financial Education Action Points (FEAPs) so you know how and when to deliver them.
- We'll introduce the Survivor Benefit Plan (SBP), and cover what it is and how to teach it.

Topics

- We will talk about support available to keep your program running strong.
- We'll provide guidance for maintaining your CFS certification.
- We will review your Financial Planning Worksheets (FPW).
- (Optional; adjust slide as needed.) We'll have a CFS Panel Discussion, which will allow you to "pick the brains" of some experienced CFSs.
- The final exam will be the conclusion not only of this module but this course.
- We will close the course with the "What Have You Learned" Activity and wrap up the content we've covered.



SLIDE 4

Activity: CFS Responsibilities & Functions

Time: 10 minutes

INSTRUCTOR NOTE: This activity can be accomplished in virtual and in-person classes. Virtual presenters prepare chat pods before the activity. Group learners by service regardless of format. Put no more than five in a group for large classes.

Procedure:

REFER learners to page 10-3 in the Student Manual.

CFS-2 introduced learners to their service-specific PFMP policy. This interactive activity is designed to engage learners in their service-specific policy and their familiarity with CFS core duties.

INFORM learners this activity is intended to reinforce their understanding of their service-specific PFMP policy. Learners will be placed into multiple groups with no more than five learners, arranged by service. Groups will have five minutes to discuss their service policy of specific CFS-required duties or core functions. Each group will document as many requirements as possible in the time allotted. Once five minutes has elapsed, each group identified by the instructor will present one to two functions (depending on class size). Learners will return to their seats once each group has an opportunity to provide their findings.

Group results:

USN:

- Present personal financial management training as part of the command GMT program
- Assist the command in establishing, organizing, and administering the command personal financial management program
- Maintain current personal financial management resource books, directories, references, and training materials for use in GMT, divisional training, and counseling.
- Provide basic personal financial management education, counseling, financial information
- Maintain individual records of counseling conducted and counseling referrals
- Refer members with serious financial problems to the appropriate resource or agency
- Assist members with the development of their extended absence financial plan

- Perform financial screenings, as needed, for members of the command
- Submit a quarterly report to the unit CO
- Schedule meetings with command leadership
- Ensure documentation of command financial specialist-provided training

USCG:

- Use the Ombudsman/PFMP Registry
- Report to command cadre to assume CFS responsibilities
- Report all individual CFS training to unit training officer
- Provide financial education, training, basic budgeting, and information and referral
- Will not maintain files, records, notes, or recordings that contain personally identifying information (PII)
- Before transfer provide: an out-brief to the newly designated CFS on pertinent issues
- Meet with command leadership
- Provide written monthly updates of CFS contacts, classes and financial trends to HSWL-RP PFM
- Attend at least two quarterly CFS forums per year
- Assist the command or unit in establishing, organizing, and administering the command PFMP
- Provide financial education, training, basic budgeting, and information and referral
- Disseminate PFMP information within the command or unit through a variety of forums, for example, newsletters, email, and social networks
- Maintain current PFM resource information, references, and training materials for use in trainings
- For members with extensive financial problems, such as overextended debt-to-income ratio, potential bankruptcy, security clearance challenges, foreclosure, and requesting emergency relief assistance, refer to the nearest PFM
- Follow up with referred individuals

USMC:

- Assist Marines with basic financial concerns, assist with educating the Marines through briefings/trainings and the initial counseling as needed
- Coordinate with the PFMP staff on financial matters, education, training, updates, and counseling
- Refer a Marine or family member to the PFMP staff or the appropriate authorized financial resource
- Assist the command to establish, organize, and administer the command PFMP including a thorough turnover

- Disseminate financial management information within the command and ensure Marines and their families are briefed on PFMP and training opportunities
- Present financial education training as part of the command general military training program
- Maintain confidentiality
- Update PFMP staff with overall financial trends or metrics in the commands
- Assess Marines' basic understanding of personal finance within three months of arrival at their first PDS/RTC
- Assist as required or appropriate in development of Extended Absence Financial Plans before any deployment
- Complete personal finance screening checklist before overseas/special duty assignments/independent duty orders as needed
- Provide information to clients on the projected living expenses at the overseas location
- Ensure CFS files relating to the operation and administration of personal financial matters and training are maintained and destroyed per SSIC 1700
- Participate in the PFMP awareness forum/meeting at least semiannually
- 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
- CFS shall notify the PFM of any change in status or duty location



SLIDE 5

Steps to Developing Your Program

It's time to shift our focus from what you have learned to how you will apply that knowledge. The purpose of this course is not to turn you into a financial guru, but to equip you with the tools and understanding necessary to manage your local CFS program effectively. After completing this course, you will continue to develop your program to meet specific service requirements and to accommodate your command's unique demographics, mission needs, and battle rhythm. Let's explore some specific actions you will need to take when you return to your command.

REFER learners to pages 10-4 through 10-8 in the Student Manual as you cover the next few slides. Refer to the appropriate service appendices for specific program information.



SLIDE 6

Communicate Your Program

TELL: Throughout your experience with the Million Dollar Service Member program and this course, you have likely considered how to apply what you've learned to your own initiatives. If you're going to be part of your local CFS team or are tasked with revitalizing a nonfunctional program, effective communication is crucial upon your return. Arrange a meeting with your current CFS team or your CFS chain of command at your earliest convenience to share your ideas, objectives, command needs, program requirements, and any concerns you may have. It's easy to get caught up in your regular responsibilities and command expectations after completing this course. By establishing your program from the outset, you'll be better positioned to anticipate program needs while fulfilling your mission. Remember, this program is a collateral assignment, not your primary duty. It's important to allocate some time to this effort, especially if you are either rebuilding or stepping into the role of your command's lead CFS. Investing time in the initial stages will help you plan and balance the demands of both your primary responsibilities and your CFS collateral duties.

Be sure to communicate with your command's ISIC, TYCOM, Regions, Districts, Regiments, or Headquarters CFS program leads. Please be aware that it is important to reach out to your local chain of command before contacting a higher authority. The oversight provided by your respective CFS program manager can offer valuable information, best practices, inspection requirements, and answers to any questions you may have about managing your program. Taking the time at the beginning to properly establish your program will make it easier to maintain and use when you need to quickly address CFS-related needs.



SLIDE 7

Assess Your Program

TELL: It is crucial to evaluate your program, especially for those who are taking over command or revitalizing a nonfunctional program. Establishing a baseline of your local program's current status is the first step. Even the most efficiently run CFS programs can improve. By using the CFS program checklist provided by your service policy or CFS program manager and submitting those results for leadership review, you will create documentation that outlines the program's current condition and identifies areas for enhancement. This provides a foundation for you and your team, giving you both a reference point and an actionable plan to ensure that your program not only meets policy requirements but also addresses the specific needs of your command. We will delve deeper into this process shortly.



SLIDE 8

Establish Your Program

To successfully establish your program, it is essential to engage your CFS chain of command and program manager, followed by a thorough evaluation of your program's current status. Execution of the program relies heavily on the support of your command and the formation of a dedicated CFS team. This team should comprise senior enlisted officers, supervisors, and peers within your command. If your assessment reveals that your command is not meeting the required CFS-to-military member ratio, it is important to actively recruit additional team members through established communication channels. The CFS team will play a critical role in managing the program and ensuring that the financial-related needs of fellow Service members are adequately addressed. Service policies emphasize the importance of senior enlisted personnel and officers' involvement in supporting your program. To leverage their experience, use your CFS chain of command to schedule meetings.

To create an effective program, establish a "battle rhythm" to which you must devote time to ensure that requirements and overall needs are met. This means proactively scheduling essential meetings, efficiently routing necessary reports, and regularly collaborating with your CFS team. Taking these steps will ensure smooth operation and success.

Examples

- Have there been many security clearances revoked or denied within the last year?
- Are they aware of complaints of indebtedness that have been received in the last year?
- What are the top three financial concerns they believe are being faced by command members?
- Are there upcoming command operations that may affect members' finances, for example, deployment?
- Are they aware of significant assistance provided by military aid societies within the last year?
- What life changes are members undergoing that may affect finances (marriage, new children, divorce, etc.)? (This is related to the financial Touchpoints/FEAPS.)
- Are they aware of any pay issues that have recently affected Service members at the command?
- How many BAH and overseas screenings are there each year?
- Does the command have a standard Indoctrination (INDOC) process, and is financial information shared, or could it be?

- What training topics does leadership think could be most helpful to members of the command? (General Military Training and/or other training opportunities)
- **ASK** if there are any other statistics or information that would be important for a CFS to know in setting up a program



SLIDE 9

Maintain Your Program

INFORM: After investing time and effort in attending CFS training, establishing your program, and initially getting off the ground, it's crucial to understand that the maintenance of your program is a significant part of your role. Neglecting it or failing to prioritize its needs within your work schedule can easily undo all your progress. Your service policy outlines your responsibilities and requirements as a CFS. Be mindful of important dates, frequency, required reports, and training obligations. Incorporate these requirements into your daily tasks as well as those of your team. If you are the program lead, avoid becoming a single point of failure. This means that if you are absent for an extended period (such as during deployment, leave, or training), you need to ensure that other members of your CFS team are prepared to complete these routine tasks in your absence. We will discuss specific reports and routine CFS functions shortly.

Best Practices Include:

- Using Outlook or a command calendar for required trainings, reports, and CFS tasks, and share calendar invitations with your team.
- Creating a schedule for required command reports. Minimum requirements are quarterly.
- Regularly scheduled meetings with your CFS team are essential to keep everyone connected and involved in the program's progress.
- Centralizing the CFS team's qualification and training certificates to allow for easy retrieval.
- For those branches that retain files, establishing a review cycle for CFS files, including purging files that exceed retention limits to ensure data security and compliance.
- Assessing your program annually. Ask your program manager (if local) or a CFS program lead at a nearby command to review your program using approved checklists. Route results and corrections internally to command.

- Consistently creating an agenda and minutes for group meetings discussing your program. Once complete, route and retain minutes.
- If you are a CFS program lead, ‘train yourself out of a job’ with your CFS team. This means ensuring that your team is fully capable of managing the program in your absence, thereby ensuring program continuity.
- Meeting regularly with various groups within your command to keep all stakeholders informed and involved.
- Contacting the nearest PFM and requesting to add the command CFS team to the financial information distribution listing.
- For USCG, using the USCG PFMP Registry to upload program demographics, training, and CFS team certification data.



SLIDE 10

Program Tools: Plan of Action and Milestones

REFER learners to page 10-9 of the Student Manual.

EXPLAIN as a fundamental aspect of program development, we emphasized the importance of evaluating your local program using the program checklist provided by your program manager or outlined in your service policy. Following the assessment of your program, during which deficiencies and areas for improvement are identified, it is imperative to formulate and present a corrective action plan to leadership to ensure timely resolutions. A valuable resource that all services may use is the Plan of Action and Milestones (POA&M).

A POA&M is a tool to identify and track tasks, responsibilities, and progress to ensure a project is completed on time and with all requirements fulfilled. The POA&M outlines tasks, stakeholder responsibilities, and timelines for completing all aspects of a project.

Let’s review the example provided in your Student Manual.

ASK learners, “How useful is this example in your Student Manual?”
 “Can you foresee using this tool when you return to your command?”
 Does your service have another form or process that reflects the same criteria as the POA&M?”



SLIDE 11

Program Tools: CFS Program Recordkeeping

Command Financial Specialists may or may not have a responsibility to keep records of their CFS program, based on the guidance from their branch of service and/or their local command's expectations.

REFER learners to page 10-10 in the Student Manual. Ask the class to read over the applicable section. **ASK** learners what the process for their service is.



SLIDE 12

Program Tools: Marketing Your Program Activity

Time: 10 minutes

INSTRUCTOR NOTE: This activity can be accomplished in both virtual and in-person classes. Virtual presenters prepare chat pods before the activity. For both course formats, limit learners to no more than five in a group.

Procedure:

REFER learners to page 10-11 in the Student Manual.

INFORM This activity is to reinforce using a CFS team to brainstorm creative ideas to advertise their program. Learners will be placed into multiple groups with up to five learners per group. Groups will have five minutes to discuss ideas on how to market their command program. Learners are encouraged to be creative to engage the W.I.I.F.M. for their fellow Service members. Each group will document at least five ideas in the time allotted. Once the five-minute time has elapsed, each group identified by the instructor will present one to two ideas (dependent on overall class size). Once each group has an opportunity to provide their findings, groups will disband and assume their seats in class.

Group results:

- Provide brief comments at All-Hands
- Reminders or action items about money management in Plan of the Week
- Provide money “checkups” or a financial “Tip of the Day” at quarters or muster
- Create attention-getting flyers and social media memes
- Present and forward financial information to command family groups and ombudsman

- Place flyers on the entrances of frequently used spaces like heads-restrooms, command stores, breakrooms, and workspaces
- Create financial knowledge games and use leadership to offer early secure, time off, or special liberty for a select few of the first responders
- Partner with command MWR to provide free food for financial “lunch and learns”
- Speak routinely at senior leadership meetings
- Have a CFS social media team
- Invite local PFM to speak at various trainings or command “morale” booster functions



SLIDE 13

Program Tools: Command Briefs

As discussed previously in the “Developing Your Program” section, effective communication is essential to ensuring that both you and your chain of command are fully informed about program requirements and command expectations. When meeting with your leadership, whether for the first time or during regular discussions, it’s important to thoughtfully plan and structure your conversation to make the most of the time available while thoroughly addressing all necessary topics. Another opportunity to present your program is during your command’s Indoctrination (INDOC) program. For many of you, this will be the first occasion to introduce your program to new team members. Some may have practiced this earlier during the instructional techniques application. If you had more time to prepare for the meeting or presentation, do you believe it would have been more impactful? We will provide several templates to help you create a concise brief, incorporating visual aids to reinforce your key points. These digital templates will be accessible through the DoD FINRED Learning Resource Library.

Command Leadership Brief. After completing your training, consulting with existing CFS team members, collecting command data, and establishing program goals along with a marketing strategy, the next step is to present your plan to the command leadership for their support of the program. Some commands may quickly recognize the value of the CFS program and express their willingness to support it. However, others might require a foundational understanding of the specific benefits the CFS program can bring to the command. The five-minute Command Leadership brief will highlight the advantages of a well-managed and supported PFM program.

Indoctrination Brief. The preferred format for your command INDOC course is to present the Touchpoint/FEAP pertaining to the “First Duty Station.” However, due to scheduling constraints, you may not have the opportunity to deliver a full presentation of two or more hours. This template is designed to be flexible, allowing you to adjust the brief to as short as five minutes, or extend it as needed to meet the specific requirements of your command. The primary goal of this brief is to educate command members about the role of the CFS and to highlight how financial issues can impact military careers. Additionally, it can introduce key topics such as TSP or financial Touchpoints/FEAPs, serving as an engaging teaser to encourage members to seek further discussion with you.



SLIDE 14

Making Your Program Inspection Ready

REFER learners to pages 10-12 and 10-13 in the Student Manual.

INFORM

As a learner managing your local CFS program, it's vital not only to uphold your responsibilities but also to follow service-specific policies and procedures diligently.

Remember, maintaining your program is crucial. Keeping it “inspection ready” empowers you and your CFS team to showcase its quality to leadership whenever necessary. This proactive approach supports the program’s natural rhythm, ensuring that you are always prepared. Since this program is a collateral duty, it’s essential to systematically organize all your files and confirm that the program meets every policy requirement. Many programs that started strong faltered due to inadequate maintenance, which was evident to inspectors.

We’ll share valuable recommendations, but keep in mind that additional requirements from your service or program oversight may apply.

Successful CFS programs often centralize their documents in a secure location. Establishing a binder or file system not only streamlines access to program records but also prevents them from getting lost or scattered across various offices within your command. By prioritizing organization, you set your program up for sustained success!

NOTE: Do not keep any PII on a command shared drive to include completed FPWs.

In your files or program binder, it is recommended:

1. Instructions and Policies

- Include the latest versions of OPNAVIST 1740.5 (series), MCO 1700.37 and COMDTINST 1740.8 (series)
- A blank copy of service or program oversight CFS program inspection checklist
- Command specific Personal Financial Management instruction, if applicable

2. CFS Team Qualifications, Trainings, and Records

- For each team member, a letter of appointment with the date of qualification or command collateral duty listing, a CFS course completion certificate, CFS refresher course completion certificate (if required), attended CFS professional development training and attended quarterly local base CFS meetings.
 - For USCG personnel, use the PFMP Registry to upload required program documentation. Refer to your student manual for detailed procedures for using the portal.
- Command manning document to include crew count and CFS-to-member ratio details.
 - Manning ratios are one qualified CFS to every 75 members assigned to that unit to include assigned Reserve personnel
 - Units with at least 25 members assigned must have at least one qualified CFS

3. Program Documentation

- Provided financial command training (GMT, command INDOC, group Touchpoints/FEAPs, etc.) to include class rosters, minutes, and agenda filed chronologically
- A recent PODs/POWs showing lead CFS on the masthead and provided financial information. Update file in conjunction with normal program update documentation retention review.
- A sample recent command check-in/check-out form highlighting CFS program
- Quarterly activity reports to include routing forms highlighting command leadership review and filed chronologically
 - For USCG, use the USCG PFMP Registry to upload program demographics, training, and CFS team certification data.

INSTRUCTOR NOTE: Refer members to page 10-27 of the Student Manual for an example of the USN CFS quarterly activity report. Discuss some key items listed on the provided example.

- Agendas, minutes, or schedules with dates and topics for required yearly leadership meetings and filed chronologically
- Completed self-audits of programs to include checklists with notes, command leadership comments, and completed POA&M

4. Administrative Notes

- Establish a review cycle for the overall CFS files for the entire CFS team
- Only retain required records. Purge and destroy files not needed
- Keep client files secure and ensure they comply with Privacy Act regulations
 - Discuss local Privacy Act policy and process with the command designee
 - All digital and physical PII must be secure with at least two layers of protection
- Only provide client files and information to CFS leadership or those on the CFS team on a need-to-know basis

The following recommendations will assist you and your team in effectively managing and executing your program. By adopting these strategies, you will enhance your ability to allocate time efficiently toward educating and addressing the financial needs of your fellow Service members.



SLIDE 15

Using Virtual Resources

INSTRUCTOR NOTE: Refer to pages 10-14 through 10-17 in the Student Manual. Display and navigate the DoD LRL to illustrate where common material learners can access essential resources, including briefs and Touchpoint/FEAP materials. Learners can easily use their phones to reach both resources through the provided QR code.

SAY: Conducting training is crucial to running a proactive and effective program within the command. You might not be aware that a wealth of virtual tools and resources is just a click away. These materials can be downloaded before your command deploys, and if you have internet access, they are available globally. Additionally, depending on your service branch, there may be service-specific resources on their virtual platforms. We will highlight a few options to help get your program started. As we mentioned earlier, it is essential to communicate with your program's oversight and your nearest Personal Financial Manager. They are here to assist you!

DoD Learning Resource Library

SAY: The Department of Defense's Office of Financial Readiness Learning Resource Library (LRL) connects service providers and leaders with common military training (CMT) curriculum and ancillary materials used to support the Department of Defense's mission to provide financial literacy education to Service and family members. The LRL houses all financial literacy touchpoint (TP)/ Financial Educational Action Points (FEAPs) curriculum approved for use Command Financial Specialists. In addition to TP resources, the LRL also hosts program support materials, Service Leader resources, and financial literacy program information.

It's important to remember that education and training doesn't necessarily require standing in front of a group and delivering a lecture. You can present all or select portions of these training modules. Consider using some of the handouts for briefings during quarterly meetings or incorporating the slides in one-on-one counseling sessions. Excerpts from the curriculum can also be used for POD/ POW notes or to create informative posters. You might even establish bulletin boards on various topics from the curriculum and provide handouts and resources for personnel to take. Additionally, don't overlook social media; be prepared to share concise and relevant financial tips and resources on your command's digital platforms. Embrace creativity in exploring diverse methods to communicate this essential information.



SLIDE 16

Using Virtual Resources

INSTRUCTOR NOTE: Classes with no USMC learners may hide or skip over slide 15.

SAY: The USMC's MarineNet operates as a centralized location for PFMP resource material, including for the CFS program. You will have access to the CFS education material upon completion of the CFS course. The CFS tab within MarineNet houses all approved Financial Education curriculum and FEAP training material.

It's important to remember that education and training don't necessarily require standing in front of a group and delivering a lecture. You can present all or select portions of these training modules. Consider using some handouts for briefings during quarterly meetings or incorporating the slides in one-on-one counseling sessions. You might even establish bulletin boards on various topics from the curriculum and provide handouts and resources for personnel to take. Additionally, don't overlook social media; be prepared to share concise and relevant financial tips and resources on your command's digital platforms. Embrace creativity in exploring diverse methods to communicate this essential information depending on class composition.



SLIDE 17

MyNavyFamily Learning Management System

INSTRUCTOR NOTE: Classes without USN learners may hide or skip over slide 16. Display and navigate to the CFS Portal on the MyNavyFamily LMS. Learners can easily access the LMS platform on their phones by using the provided QR code. Creating a profile within the MyNavyFamily LMS system is a prerequisite for accessing these on the LMS platform.

SAY: In addition to the resources available on the DoD FINRED Learning Resource Library, as a CFS, you will have access to a dedicated CFS Portal located on the CNIC FFSP LMS. This comprehensive portal offers links to training, testing, and resources specifically for CFSs. Available trainings include the CFS Refresher On-Demand course, live online facilitation support, recording delivery, and certificate issuance for CFS forums.

Furthermore, the CNIC LMS features a robust calendar of live PFM webinars for active duty personnel and their family members. Remember, as a CFS, you can refer these training resources to your clients and their families, when applicable.

You can access the CFS Portal on your computer by visiting <https://mynavyfamily.com/login/index.php>, or on your phone using the provided QR code.



SLIDE 18

Using Virtual Resources

INSTRUCTOR NOTE: Classes without USCG learners may hide or skip over slide 17. Mention the Day 2 homework assignment and ask CG CFSs any questions regarding navigating the registry. Refer the learner to the CFS Demo video in their Student Manual. Once questions are taken, the instructor will provide commentary on the key points of the Registry.

INFORM learners that once the CFSs complete this course, they will provide a copy of their certificate to their training officer, who will upload it into Direct Access.

Key points of utilizing the Registry:

- Submit separate monthly worksheets for all their assigned units
- Submit a worksheet even if no training or contacts occurred
- Final monthly worksheets submitted by 10th of each month following the reporting month (ex. October worksheet to be completed by 10 November)

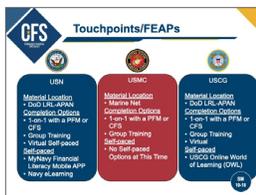
Ombudsman/PFMP Registry Resources

Coast Guard PFMP Registry Website:

<https://www.ombudsmanpfmpregistry.org/pfmregistry>

A step-by-step demo on how to navigate the Registry:

<https://www.ombudsmanpfmpregistry.org/pfmregistry>



SLIDE 19

Touchpoints/FEAPs

INSTRUCTOR NOTE: Direct student to page 10-18 of the Student Manual.

TELL: During the Million Dollar Service Member course, you may recall discussing Touchpoints, also known as Financial Educational Action Points (FEAPs) for the Marine Corps. As a Command Financial Specialist (CFS), you serve as your command's primary point of contact, helping Service members fulfill this mandatory training requirement. We will show you how to download your service's checklist, handouts, instructor guides, presentation slides, videos, and self-paced options for individuals

ASK: Who can tell us what is the purpose of a Touchpoint or FEAP? You should hear answers similar to:

- Touchpoints/FEAPs have been strategically developed to provide timely training during pivotal financial life events experienced by Service members.
- These Touchpoints/FEAPs are designed to help Service members build financial stability and prepare for significant life events.
- Delivering the right financial training at the right time helps ensure that Service members understand the financial implications, considerations, and decisions that need to be made at each Touchpoint/FEAP.

INFORM: Each service has a distinct process for members to complete tasks and report their results. We will review various options available for each service. Please keep in mind that your Student Manual will serve as a valuable reference upon your return to your command.

USN:

Touchpoint Material Location

All Touchpoint material for use is located on the DoD Learning Resource Library

Completion Options

A Sailor can choose between in-person training or virtual training options when they reach a Touchpoint milestone. In-person training can be conducted by a Fleet and Family Support Center (FFSC) Personal Financial Manager (PFM) or a Command Financial Specialist. For those who prefer a self-paced approach, the virtual options are flexible and easily accessible.

Below are examples of both formats.

One-on-One

- Checklists and handouts

Classroom or Group

- Checklists and handouts
- PowerPoint (PPT) Training
- Videos and Video Discussion Guides (VDG)

Online Training

- Navy e-Learning website
- MyNavy Financial Literacy mobile app

Touchpoint Notification & Completion Process

1. The Sailor triggers an administrative action with their personnel record (NSIPS) such as receiving orders, adding/removing a dependent in DEERS, etc.
2. A message is generated through NSIPS and directs the Sailor to contact their CFS, PFM, or FFSC for in-person assistance and outlines how they can complete training via the virtual options.
3. Please note: Remind Sailors to keep their email address up to date in NSIPS. This is also how they will receive notification to apply for Continuation Pay.
4. The Sailor can contact a CFS or PFM to schedule in-person Touchpoint training or the Sailor can opt to complete virtual, self-paced Touchpoint training.
5. When the Sailor completes training with a CFS or PFM, they will take a copy of the completed and signed checklist to their command's training department for entry into their FLTMPS account.

6. Please note that Sailors who elect to complete the training via the MyNavy Financial Literacy mobile app will also need to provide a copy of their training completion to their training departments.
7. Sailors who chose to complete the training via the Navy e-Learning portal will not need to provide a completion certificate to their training department. The Navy e-Learning portal will automatically document the training completion.

USCG:

Touchpoint Material Location

All Touchpoint material for use is located on the DoD Learning Resource Library

Completion Options

One-on-One

- Checklists and handouts

Classroom

- Checklists and handouts
- PowerPoint (PPT) Training Slides, Instructor Guide (IG), Videos and Video Discussion Guides (VDGs)

Online Training

USCG OWL: <https://cg-owl.uscg.mil/moodle>

Touchpoint Notification & Completion Process

1. Coast Guard member is notified by CFS or PFM of available Touchpoint Training.
2. CFS or PFM delivers Touchpoint Curriculum or refers Coast Guard members to USCG Online World of Learning (OWL).
3. Upon completion, Coast Guard member provides verification of completed training by using the USCG OWL site self-certify option. Member will be directed to input the date of completion and counselor name in the USCG OWL.

USMC:

FEAP Material Location

All FEAP material for use is located on MarineNet.

Completion Options

A Marine can complete in-person training conducted by a Marine Corps Community Services (MCCS) Personal Financial Manager (PFM) or a Command Financial Specialist.

Selected FEAP trainings are available as self-paced on MarineNet. SENSE and My Navy Financial Literacy Apps offer training, but will not automatically show in MCTIMS records as completed.

A group presentation option is available, conducted by PFM or CFS.

Touchpoint Notification & Completion Process

1. The Marine triggers an administrative action with their personnel record such as receiving orders, adding/removing a dependent in DEERS, etc.
2. Marine is notified via Marine on Line (MOL) message and then is directed to contact their CFS, PFM, or MCCS for in-person assistance.
3. The Marine can contact a CFS or PFM to schedule in-person FEAP training.
4. When the Marine completes training with a CFS or PFM, they will take a copy of the signed certificate to their command's training department for entry into their MCTIFS Training Jacket.



SLIDE 20



SLIDE 21

Touchpoints/FEAPs Material

Examples of Touchpoint/FEAP Service member checklists are shown on screen.

Survivor Benefit Plan Video

INSTRUCTOR NOTE: Refer learners to pages 10-21 and 10-22 in the Student Manual and prepare to play the video, *Survivor Benefit Plan*. Due to the video file size, it is recommended that you download the video to a local computer to ensure no playback interruptions. Attempts to stream video from external websites can introduce instruction delays such as extended buffering, loss of connectivity, hardware freezing, and audio/visual synchronization.

ASK the class this question:

If a Service member with a spouse or child passes away while serving, what will their family receive monetarily?

Most learners typically respond by mentioning the amount associated with the Service Member's Group Life Insurance (SGLI) plan. While this response is accurate, it overlooks additional survivor benefits that the family is entitled to. One such benefit is the Survivor Benefit Plan (SBP) program. The following three slides will provide an overview of this program, including coverage examples for active-duty members and military retirees.

SAY: For those who mentioned SGLI, while you are correct, recall what was discussed during the Million Dollar Service Member course concerning the Survivor Benefit Plan or SBP. SBP provides eligible beneficiaries with a monthly payment, referred to as an "annuity." This government-subsidized program is free while the Service member is on active duty. Should a Service member die in the line of duty, their entitlement is calculated as of that date and the SBP annuity will be paid monthly for the rest of the survivor's life or until they become ineligible. At retirement, a Service member may choose to continue coverage under SBP.

We will show a short video explaining the basics of this benefit, including examples for both active-duty members and military retirees regarding SBP coverage.



SLIDE 22

Survivor Benefit Plan – Active Duty

INFORM class: The information on the slide is an example for survivors of Service members who die in the line of duty on active duty and may be eligible to receive SBP benefits. For deaths while on active duty, the beneficiaries, in order of priority, are:

1. Former spouse based on a court order
2. Current spouse
3. Children

SAY: In this example, an E6 who is married with two children and has 11 years of service is deployed. During the deployment, the member passes away. While serving, the government pays the SBP premium, and the level of coverage equates to 55% of base pay as though the member retired with a disability rating of 100%.



SLIDE 23

Survivor Benefit Plan – Retiree

SAY: Some Service members also believe their retirement pay will continue to be paid to their survivors, unaware that this is true only if they have elected to participate in the Survivor Benefit Plan (SBP) at retirement. Unlike SBP coverage during active duty, the retiree must pay for SBP coverage. The cost of coverage varies depending on the SBP option selected at retirement. These choices include:

1. Former spouse or spouse and children based on a court order
2. Spouse
3. Children
4. Spouse and children
5. Insurable interest
6. No beneficiary at retirement

For this example, a retiree selected full SBP coverage (55% of their monthly retirement pay) for their spouse. The coverage cost, called the premium, is 6.5% of the member's gross retired pay. If the retiree's gross retired pay increases, so does the premium. The member pays this premium until one of the following options is reached:

1. The member pays both an SBP premium for a total of 30 years AND reaches age 70
2. The member divorces the spouse, or the spouse passes away before the member
3. The member passes away

Using this example, the survivor payment would be \$1,650 monthly with a yearly Cost of Living (COLA) increase.

INFORM the class that the information about the Survivor Benefit Plan (SBP) presented during the CFS course was a basic overview; there are more options for the program. CFS students who want more detailed information are encouraged to contact their nearest Personal Financial Manager (PFM) to attend the next locally offered SBP course.



SLIDE 24

CFS Program Support

REFER learners to page 10-23 in the Student Manual. **REMIND** students that they have access to several resources, including the local Family Support Center and other resources discussed throughout the week.

The local Family Support Center supports all elements of the Personal Financial Management program, particularly the Command Financial Specialist, by providing additional continuing education opportunities, information updates, backup in-depth personalized counseling, and assistance with financial training at their level.

INSTRUCTOR NOTE: It is crucial to understand what constitutes an authorized resource within the CFS program. Military or Government-provided financial programs (.mil or .gov) and resources are always acceptable and must be prioritized. Nonfederal entities' CFS resources must be approved by the service Secretary's office and are strictly limited to organizations that can provide credible financial information to Service members. The CFS team is responsible for safeguarding and advising command leadership within these boundaries.

Any nonfederal entities (nonmilitary) organization that contacts the command directly or is mentioned by a military member regarding financial education or assistance, must be thoroughly vetted by the nearest Legal office. While banks and financial services located at the local base may be used, this should only occur in a limited capacity. CFS personnel must consult with their nearest Family Support Center PFM and Legal office before allowing any nonmilitary organization to address their command on matters of personal finance.



SLIDE 25

Maintaining Your CFS Certification

INSTRUCTOR NOTE: Direct learners to pages 10-24 through 10-26 in the Student Manual and their appropriate services appendices.

CFSs may be required to document the completion of specific tasks and training to maintain their CFS certification. They must be careful to keep any documentation. Creating a backup paper and/or digital copy is recommended. Requirements for maintaining certification and the necessary tasks vary by branch of service.

Discuss the differences and similarities between the service CFS qualification requirements for classes with joint-service learners. Ensure learners provide feedback on their service requirements before advancing the slide.

Service-Specific

USN:

To maintain their CFS qualification, Navy CFS personnel must complete a CFS Refresher course at least every three years from the graduation date of their initial CFS Certification course or the last CFS Refresher course attended. If they fail to complete the required Refresher course within three years, they will need to retake the three-day CFS Certification course.

The Navy offers a range of course formats to complete the CFS Refresh course requirements, including in-person, virtual, and self-paced on-demand options. This flexibility allows CFS personnel to choose the format that best suits their learning style and schedule. To discuss these options, CFS must check with the nearest Navy FFSC PFM.

USMC:

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. USMC CFSs shall participate in continuing education, including, but not limited to, periodic CFS forums and the CFS Refresher training at least every three years. CFSs shall notify the PFM of any change in status or duty location to ensure local requirements of the Marine Corps Order 1700.37 are maintained.

USCG:

To maintain your CFS qualification, you must successfully complete the CFS Refresher training every three years at a minimum.

To be eligible to take the one-day CFS Refresher training course instead of the multiday CFS Certification course to maintain certification every three years, a CFS must:

1. Have any mix of the following (minimum of four per quarter): one-on-one financial counseling/basic budgeting appointments and/or PFM training or briefs for the command, division, department, or branch.
2. As resources permit, attend at least two quarterly area-wide CFS Awareness Forums per year. For each forum that will be missed (two required per year), Coast Guard CFSs could take one of the following:
 - a. Military Families Learning Network courses (<https://militaryfamilieslearningnetwork.org>) already preapproved for Accredited Financial Counselor (AFC) Continuing Education Credits (CEU)s through <https://www.afcpe.org>;
 - b. FFSC or Work-Life Regional Practice PFM Classes;
 - c. USCG CG SUPRT Financial Webinars, and/or;
 - d. CNIC PFM Webinars on the LMS.

A certificate of completion would be required for the above or an email from the PFM teaching would suffice for confirming attendance for local virtual, in person, or telephone courses. Add your training and upload proof of training into the Training section of your Registry Profile.

The CFS requesting to recertify with the one-day CFS Refresher training course must have a current CFS certification that has yet to expire. They will need to provide documentation to the Office of Work-Life PFM staff showing that they have met the minimum activity requirements to take the one-day CFS Refresher Training Course (through Registry reporting), and that they have completed the pre-work for the one-day Refresher available from the Personal Financial Manager.

If they have not met the minimum activity requirements, their certification has already expired, or if they would prefer the full review, the CFS can attend the multiday CFS Certification course to recertify.

The USCG Ombudsman and PFMP Registry can be used to document your activity and training. If using another method to document activity, ensure that the method does not collect personal financial information or Personally Identifiable Information (PII) of assisted individuals.

CFS Forums

Local Family Support Centers host **quarterly** area-wide CFS Awareness Forums. Attending these forums will provide CFSs with updated material and guidelines for their program. They may also network with fellow CFSs. Remember that they will not know the answer to every question, but their network of fellow CFSs will provide the support needed. If not stationed near a local Family Support Center, most locations provide these virtually. Reach out to the nearest Family Support Center to learn the availability of their next scheduled course.

INSTRUCTOR NOTE: Discuss the details of your area's quarterly CFS Forum including the upcoming schedule, how to attend, any virtual opportunities, recordings, and location for those attending in person.

CFS Refresher Course

Depending on their branch of service, attending a CFS Refresher course at a local Family Support Center every three years is required to maintain their qualification. If they are unable to attend the required Refresher course, they will have to repeat the three-day CFS Certification course.

Advanced Training

- **College Credit:** DSST exams are college subject tests that you can take to earn college credit for knowledge you acquired outside of a traditional classroom. There are 38 subject exams, including Personal Finance. The exams are funded by DAN TES. Interested learners should contact the Education Services Department for your branch of service and visit the DAN TES website at <https://www.dantes.mil>. Follow these links to the Personal Finance DSST exam information: Education Programs, Get College Credit for What You Know, College Credit by Examination (CLEP & DSST), DSST, Exam Subjects, Business, Personal Finance.
- **Accredited Financial Counselor®:** The Accredited Financial Counselor (AFC®) certification can be obtained through the Association for Financial Counseling & Planning Education® (AFCPE®). Visit <https://www.afcpe.org> to learn about how to complete to obtain your AFC® certification.
- **CERTIFIED FINANCIAL PLANNER™ Certification:** The CFP® certification can be obtained through the CFP Board of Standards, Inc. Visit <https://www.cfp.net> to learn about how to obtain the CFP® certification.

- Webinars and Teleconferences: Local family support centers offer training. Also, visit <https://mynavyfamily.com> Centers routinely email out webinar and teleconference opportunities. These can include local training opportunities to training from service-specific headquarters.
- Volunteer: Schedule a meeting with your team to visit and tour the nearest family Support Center. Have the CFS team added to the local Family Service Center's distribution listing. This ensures that at least one member of the CFS team will receive and distribute any vital local financial information. Ask to assist with locally provided financial courses.



SLIDE 26

FPW Review

INSTRUCTOR NOTE: Distribute graded learner FPWs. Be prepared to discuss common errors the class encountered for each section of the FPW.

ASK learners about any difficulties they faced while completing their personal FPWs. Review and discuss the common errors found in each section. Reinforce the idea that as learners use the FPW, they will become familiar with the layout and functionality of each section. Allow ample time for questions. If time permits, instructors may demonstrate the functionality of each section to enhance understanding. It is essential for learners to feel comfortable and confident using this tool.

Under no circumstances will a learner receive credit for course completion if the learner demonstrates an inability to understand the overall functionality of the FPW. The decision regarding the remediation process is at the discretion of the CFS instructor. All services can utilize the MyNavyFamily LMS CFS supplemental on-demand modules to assist with this remediation process. Learners who use this tool must complete the assigned module to receive a completion certificate. Once the local CFS instructor is satisfied with the learner's improvement, a CFS course completion certificate can be issued.



SLIDE 27

CFS Panel Discussion

Time: 15 to 20 minutes

Procedure:

REFER to page 10-28 in the Student Manual.

ASK the students to write down four questions they would like to ask the panel. Encourage students to write any additional notes they find helpful.

- Introduce visiting Command Financial Specialists, or have guests introduce themselves.
- Ask guests to address the following issues:
 - When and where did they receive their CFS training
 - How they have used their training (i.e., how they run their CFS program)
 - Share two or three top tips for new CFSs
- Guests can take five or 10 minutes to speak, depending on the number of panelists. When each panelist has had a chance to speak, ask for any questions from the class. When there are no more questions, thank the panelists for speaking with the class and continue with the summary and conclusion.

If learners are having a hard time coming up with panel questions, use the below options to get the audience engaged:

- Did you have to “sell” the CFS Program to your command leadership? If yes, how?
- What is your number one method for dissemination of new information?
 - Why?
- How do you work with other CFSs to provide services at your command?
- How do you reach members who work irregular hours?
- Which briefing do you facilitate the most? Why?



SLIDE 28

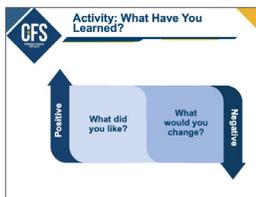
Post-test

INFORM the students that this post-test is conducted to evaluate and measure whether learning took place in the classroom. Students must score 70% or higher to receive a certificate of completion. Before the test, ask the students if they have any questions about the material covered throughout the week.

INSTRUCTOR NOTE: The post-test may be administered in two distinct formats, depending on the service responsible for facilitating the CFS course. Learners attending Navy-sponsored courses, regardless of service, can use the MyNavyFamily Learning Management System (LMS) testing portal. Navy sites can obtain testing QR codes from the LMS PFM program resource landing page. All services may use a hard copy version of the post-test available at the end of this module's Instructor Guide (IG). For answers to the test, individuals should contact their respective service PFMP leads. Furthermore, Navy sites administering hard copies of the PRE and POST examinations are required to submit the scores to learning@zeiders.com for trend analysis.

ADMINISTER the post-test and guide learners to the appropriate service-specific virtual testing portal or provide a hard copy of the test as necessary. Inform the class that they are to complete the test by responding to the questions within the designated time frame. The examination is to be conducted individually and is strictly closed book. Instruct the students to submit their completed tests and maintain silence until all participants have concluded. An additional post-test can be offered for learners at the **discretion of the local CFS course instructor**. If an additional post-test is offered and the learner fails to achieve 70% or higher, the learner must retake the three-day CFS course.

Additionally, please emphasize to the learners that the results from the PRE and POST testing will be used to customize the course content to better meet their needs, thereby addressing any identified areas of difficulty during the training.



SLIDE 29

Activity: What Have You Learned?

EXPLAIN to the class that to wrap up this course, you would like to review what they believe are the key points they are taking away from the overall CFS qualification process including the Million Dollar Service Member and the CFS course.

Time: 10 minutes

Procedure: Divide learners into several groups; groups of two to five work well. Use existing groups if students are already seated together.

ASK each group to discuss what it is taking away from the overall training session. Points can be both personal and professional outcomes. ASK the students to be specific, for example, not just “TSP,” but “the TSP discussion during the MDSM course.”

Have teams write on their dry-erase boards/easel paper or chat pods as many points from the course as they can. With one minute left, ask them to decide which items are their “Top 5” takeaways.

SURVEY the results and note the most popular learning items. Mention any that are unusual or unexpected.

NOTE which items are mentioned by multiple teams.



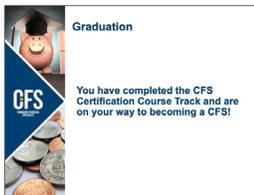
SLIDE 30

Wrap Up: Course Evaluations

The course evaluations are located in the CFS 1: Welcome, Introduction and Administration Instructor Guide on pages 1-19 through 1-21. Provide printed copies to the learners and allow time for completion before graduation.

Navy-sponsored CFS course locations will direct students to the Qualtrics weblink and survey QR code at this time. CFS instructors can retrieve the survey slide template that contains both QR code and weblink from the MyNavyFamily LMS PFM Resource page.

CFS course virtual surveys do not replace or impede the local required site quality assurance process. Sites may distribute a locally based survey at the end the course per local standard operating procedures.



SLIDE 31

Graduation

You have completed the CFS certification course track and are on your way to becoming a CFS! Congratulations!

VII. FORMS

- See CFS Student Manual for the following forms:
 - ▶ CFS Responsibilities & Functions
 - ▶ Steps to Developing Your Program
 - ▶ Checklist for Command Financial Specialists
 - ▶ Command Financial Specialist Needs Assessment
 - ▶ Plan of Action and Milestones
 - ▶ CFS Program Recordkeeping
 - ▶ Marketing Your Program
 - ▶ Making Your Program Inspection Ready
 - ▶ CFS Virtual Resources
 - ▶ Touchpoints/FEAPs
 - ▶ Survivor Benefit Plan (SBP)
 - ▶ CFS Program Support
 - ▶ Maintaining Your CFS Qualification
 - ▶ USN Command Financial Specialist Quarterly Activity Report Example
 - ▶ CFS Panel Discussion