



CFS

COMMAND FINANCIAL
SPECIALIST

CFS Student Manual

★
Second Edition

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CFS 1 Welcome, Introduction and Administration

Student Manual
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I. INTRODUCTION

Welcome to the Command Financial Specialist Training Course! In this first training chapter, we will have participant introductions; review course administration, the purpose of the training and the course agenda. As we proceed through today's topics, you will become familiar with the Command Financial Specialist Program and understand more fully why you are here and why your command has chosen you to be one of its representatives.

Chapter Correlation to Common CFS Task Areas:

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



II. LEARNING OBJECTIVES

N/A (this is an administrative chapter)

III. 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 OMDTINST 1740.8 (series)

IV. CONTENT

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 (which may be measured by quarterly reporting requirements).
- Conduct effective PFM education and training using 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.

Financial Training Topics

The course will provide training on how to be a CFS and how to use relevant service-specific and DoD financial educational material

Specific topics covered during the Command Financial Specialist training process are:

Core Curriculum:

1. Welcome, Introduction and Administration
2. The Need for PFM
3. Financial Counseling
4. Financial Counseling Application
5. Introduction to Financial Planning Worksheet
6. FPW Application and Case Studies
7. Command Action and Security Clearances
8. Financial Referral Resources
9. Instructional Techniques
10. Developing Your Program

Million Dollar Service

Member Curriculum (MDSM):

1. Military Pay
2. Planning for Your Financial Future
3. Consumer Awareness
4. Banking & Financial Services
5. Credit Management
6. Insurance
7. Car Buying
8. Home Buying
9. Wealth Building & Retirement Planning
10. Financial Resources

Touchpoint/FEAP Curriculum:

- TC 1 Introduction to Touchpoint Curriculum
- TC 2 First Duty Station
- TC 3 Permanent Change of Station (PCS)
- TC 4 Promotion
- TC 5 Vesting in the Thrift Savings Plan (TSP)
- TC 6 Entitlement to Continuation Pay (CP)
- TC 7 Marriage
- TC 8 Welcoming Your First Child
- TC 9 Financial Implications of Divorce
- TC 10 Disabling Sickness or Condition
- TC 11 Leadership Training
- TC 12A Pre-Deployment
- TC 12B Post-Deployment

Activity Options

Meet Your Classmates

Pair up with another class member and interview them for 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?

Activity Options

Financial Bingo Game

The Financial Bingo Game is an optional group activity your instructor may choose and they will provide activity cards. For a class with **10 or fewer learners**, the goal is to get five blocks in a row signed; only **one** learner may sign a square. Once you have five signed squares in a row, yell BINGO! For a class with **10 or more learners**, the goal is to have all squares signed. A learner may initial up to **two squares** at a time. Once ALL squares are signed, yell BINGO!

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 Materials

Student Manual

Your manual includes the CFS chapters that provide information on how to be a CFS. These chapters are numbered as CFS 1, CFS 2, etc. This Student Manual is your workbook for the class, and it is yours to keep. We will be actively using the pages in this workbook to complete both in-class activities and after-class homework. Please make notes as we proceed through the information on each topic so that you can refer to them later as needed.

Each CFS chapter will be structured as follows:

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

This manual will also serve as a valuable reference guide for your CFS role after the course. Active participation during class, along with your notes, will enhance your understanding and help you apply what you learn in real-world situations.

The Student Manual has been developed as a standardized workbook and companion to the CFS training class. Some of the material is generic in nature. You should use this workbook to make notes on your military branch, local information, and any updated information provided to you during the course.

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

Common CFS Task Areas

The PFM program has three common CFS task areas across military branches: education and training, information and referral, and counseling. These are woven throughout the course:

Chapter Correlation to Common CFS Task Areas:

- 1. Education and Training:** This topic is covered through modeling and direct training. Service-specific Touchpoint / FEAP Curriculum modules are used directly throughout the course, and both the PFM Standard Curriculum (PFMSC) and Touchpoint/FEAP Training material will be provided to you to use both as a resource for content and for program development. While training techniques and Touchpoint Training materials are structured, the PFMSC modules are not structured in the same manner. Nevertheless, you will be provided with all necessary training materials to effectively deliver PFM education and training, in alignment with the policies of your respective branch of service. Instructional techniques will be reviewed to reinforce further the techniques that have been modeled.
- 2. Information and Referral:** This topic is woven throughout the course and most topics will include sources of help. Guest speakers are invited from common referral resources such as the local service relief society and installation military and family support center or HSWL Regional Practice. The topic is supplemented with dedicated resource training where students are given mini-case studies. Other resources presented during the course can include speakers from the local disbursing or admin office, Legal Services Office, nonprofit debt-management counseling agencies, exchange, credit-reporting agencies, TRICARE, installation housing, the Exceptional Family Member or Special Needs program, and experienced CFSs. You will have been exposed to various referral resources either in person or through case studies by the end of the course.
- 3. Counseling:** You will be exposed to counseling tools and techniques throughout the course and during counseling role-plays. Solution-focused financial counseling and an eight-step counseling cycle are introduced early in training, and specific skills in solution-focused financial counseling are practiced via lecture and role-plays.



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

DoD Learning Resource Library & Service Specific CFS Portal

All of the PFMSC materials and Touchpoint /FEAP Training materials will be provided to you for your future use. You will also be provided a variety of materials to assist you in your job as a CFS. These items are yours to keep at your command. They will provide you with additional reference information and training materials, as well as forms used for the CFS Program.

Learner-centered Activities

Command Financial Specialist Training is conducted using many different training techniques. As adult learners, you are expected to participate in all aspects of the training. You are encouraged to speak openly and to respect each other's opinions. Your full participation in all class activities, including practical applications to be done after class, is vital to the success of this training.

Dot-com Disclaimer

During the course, you will hear references to a variety of websites. These sites are for educational purposes only. 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

At the end of each day, you will be asked to complete a course evaluation. Your honest feedback is crucial in helping us improve the training program and ensure that it meets the needs of future CFS participants. These evaluations are anonymous, and we encourage you to be candid about your experience. Your instructor will direct you to the digital evaluation or provide a print copy at the end of each day.

Daily Homework

To reinforce the concepts discussed in class, you will be assigned homework. These assignments are designed to deepen your understanding of the material and prepare you for the practical application of your CFS duties. Completing the homework is essential for mastering the skills needed to be an effective Command Financial Specialist.

Pretest/Post-test

You will take a pretest at the start of the course to gauge your initial understanding of key concepts, followed by a post-test at the end to measure your progress. These assessments are essential for identifying your growth during the training and ensuring you've grasped the critical skills needed as a Command Financial Specialist. The results will help tailor any additional support or resources needed.

Daily Homework

Before Class

- a. Completely read your Service-specific PFM Program Policy.
- b. CG PFMP Registry
 - 1) CG Sponsoring PFM to register CG CFS candidates.
 - 2) CFS candidates to verify email address.
 - 3) CFS candidates are to view a demo of the registry and submit to CG Sponsoring PFM a screenshot of the updated CFS profile in the Registry (email, phone, and address).

Day One

- a. Begin your *Personal Financial Planning Worksheet*, to be handed in on Day 3 of the course.

Day Two

- a. FPW: Complete your *Financial Planning Worksheet*, to be handed in first thing in the morning.
- b. Review CFS 9 and CFS 10. Answer chapter questions.
- c. For USCG CFS learners, review the Coast Guard CFS Registry Exercise:
 - 1) Enter the PFMP Registry: <https://www.ombudsmanpfmpregistry.org/homepage>
 - 2) Update your Training by adding “Command Financial Specialist Training” with the date of the course as the training date. Send a screenshot of the training data to the instructor. Edit and add a certificate after the course.
 - 3) Fill out a draft Unit Worksheet for the current month with 2400 minutes in “Total Time Spent Performing CFS Duties.” Send a screenshot of the saved draft worksheet to the instructor. Edit the worksheet at the end of the month and submit it as final by the 10th.

Resource: *PFMP Registry Demonstration Video* hyperlink is located under the *PFMP Registry* homepage: <https://www.ombudsmanpfmpregistry.org/pfmregistry>

Day Three

- a. Turn in personal FPW.
- b. Additional assignments if required by the learner’s service.
- c. USCG PFMP Registry Key Points
 - 1) CFS will submit separate worksheets for all assigned units.
 - 2) Submit a worksheet even if no training or contacts occurred.
 - 3) CFS to submit worksheets monthly. Final monthly worksheet submitted by the 10th of each month following the reporting month.

CFS Course Agenda

Please note that your instructor may present the topics in a different order depending on resource availability.

- Day 1**
- Welcome, Introduction and Administration with Pretest (CFS 1)
 - The Need for Personal Financial Management (CFS 2)
 - Introduction to the Financial Planning Worksheet (CFS 3)
 - FPW Application and Case Studies (CFS 4)
 - Daily Debrief and Evaluation
- Day 2**
- Financial Counseling (CFS 5)
 - Financial Counseling Application (CFS 6)
 - Command Action and Security Clearances (CFS 7)
 - Referral and Resources (CFS 8)
 - Daily Debrief and Evaluation
- Day 3**
- Instructional Techniques (CFS 9)
 - Developing your Program (CFS 10)
 - Post-test
 - Daily Debrief and Evaluation
 - Presentation of Certificates



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CFS 2

The Need for PFM

Student Manual
Second Edition

I. INTRODUCTION

The goal of this training topic is to provide an introduction to the importance of all Americans managing their finances and an overview of typical financial problems and concerns experienced by Service members. We will discuss the “presenting” financial concerns that may bring Service members to see you, as well as the real reasons, emotional fallout, and implications of various financial issues. The chapter will also introduce the military’s Personal Financial Management (PFM) Program and a review of each branch of service’s PFM Program Policy (which details the roles and responsibilities of a 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 presenting 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. REFERENCES

Personal Financial Management Standardized Curriculum. (2016). CNIC Family Readiness Program

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)

IV. CONTENT

Financial Problems and Concerns



“Presenting Financial Concerns” are the types of issues that will motivate a client to come and see you as the Command Financial Specialist.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

“Real Reasons” 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 Reasons for the problems.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____

Financial Problems and Concerns



“Emotional Fallout” a client may be experiencing. These are the personal issues that can be linked directly to the client’s financial problems. Your job as a CFS is to recognize that there is emotional fallout and make a referral to the proper resource.

1. _____
2. _____
3. _____
4. _____
5. _____

“Implications” of financial problems. These are detrimental impacts of personal financial problems for the Service member, the command, and the military.

Civilian Implications

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

Military Implications

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

Financial Risk Factors for Military Members

- Youth/immaturity
- Lifestyle
- Easy credit
- Early independence
- Earlier family responsibilities
- Unemployed or underemployed spouse
- Having children earlier
- Deployments
- Frequent moves
- Separation from extended family
- High cost of living
- Stability of employment
- Availability of easy credit
- National savings rate
- Targeting by financial predators

Notes

CFS Roles & Responsibilities

To support mission readiness, and in accordance with DoD INST 1342.22 Military Family Readiness, the Military Family Readiness System must provide services for the financial readiness of the force pursuant to Section 992 of Title 10, U.S.C. These services include proactive life-cycle financial education and counseling services that provide Service members and families with the tools and information they need to develop individual strategies to meet financial goals and achieve financial readiness.

Components of PFM Program by Military Branch

	NAVY	MARINE CORPS	COAST GUARD
Education and Training	✓	✓	✓
Information and Referral	✓	✓	✓
Financial Counseling	✓	✓	✓
Consumer Advocacy	✓		
CFS Program			✓
Outreach			✓
Collaboration and Coordinating			✓
CG SUPRT Financial Wellness Program			✓

The PFM program emphasizes a proactive, military career life-cycle approach to personal financial responsibility. The Command Financial Specialist (CFS), as the officially designated command unit-level representative, is the core of the PFM program.

Components of CFS Program by Military Branch

	NAVY	MARINE CORPS	COAST GUARD
Education and Training	✓	✓	✓
Information and Referral	✓	✓	✓
Financial Counseling	✓		
Basic Budgeting			✓
Consumer Advocacy	✓		

Policy Review Form

DIRECTIONS: Use your Service-specific PFM Program Policy in the service appendices to locate the answers to the questions for your branch of service. Highlight the answers in the policy and list the location where you found each answer below.

NAVY

What are the four major elements of the Navy's PFM Program?

What is the responsibility of the Wardroom and Chief Petty Officers' Mess?

What are the responsibilities of individual Sailors?

What are the minimum requirements to be reviewed in an ISIC's inspection?

Policy Review Form



MARINE CORPS

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

List two of the responsibilities of the Commanding Officers (CO), Officer(s)-in-Charge (OICs), Inspectors-Instructors (I&Is), and Detachment Commanders?

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

What are the responsibilities of the Inspector General of the Marine Corps?

Policy Review Form



COAST GUARD

What are the seven elements of the Coast Guard's PFM Program?

How often must the CFS provide updates to the HSWL Regional Practice (HSWL-RP) PFM?

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

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



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CFS 3

Introduction to the Financial Planning Worksheet

Student Manual
Second Edition

I. INTRODUCTION

As a CFS, you are expected to assist Service members in their efforts to achieve financial readiness. You will become capable of guiding Service members in developing a plan for earnings, spending, saving, and achieving their goals. **This financial plan is the foundation of your CFS effort**. This chapter introduces the *Financial Planning Worksheet*, the main tool used by Command Financial Specialists in counseling.

You will get hands-on intensive instruction on the *Financial Planning Worksheet*. The five components of the Financial Planning Worksheet: Net Worth Statement, Income, Budget or Spending Plan, Financial Health Assessment with Action Plan, Debt Destroyer®, and Financial Links. Hands-on practical application of the FPW is part of the case study applications. A computer demonstration of the electronic *Financial Planning Worksheet* (FPW) will also be provided.

The importance of understanding all aspects of the FPW cannot be overstated. After completing chapters CFS 3 and CFS 4, you will be prepared to complete your own *Financial Planning Worksheet* (FPW).

Chapter Correlation to Common CFS Task Areas:

1. **Education and Training:** The Developing Your Spending Plan Module of the PFMSC is incorporated into this segment of CFST. Although the PFMSC module is not strictly modeled, students 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. 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)

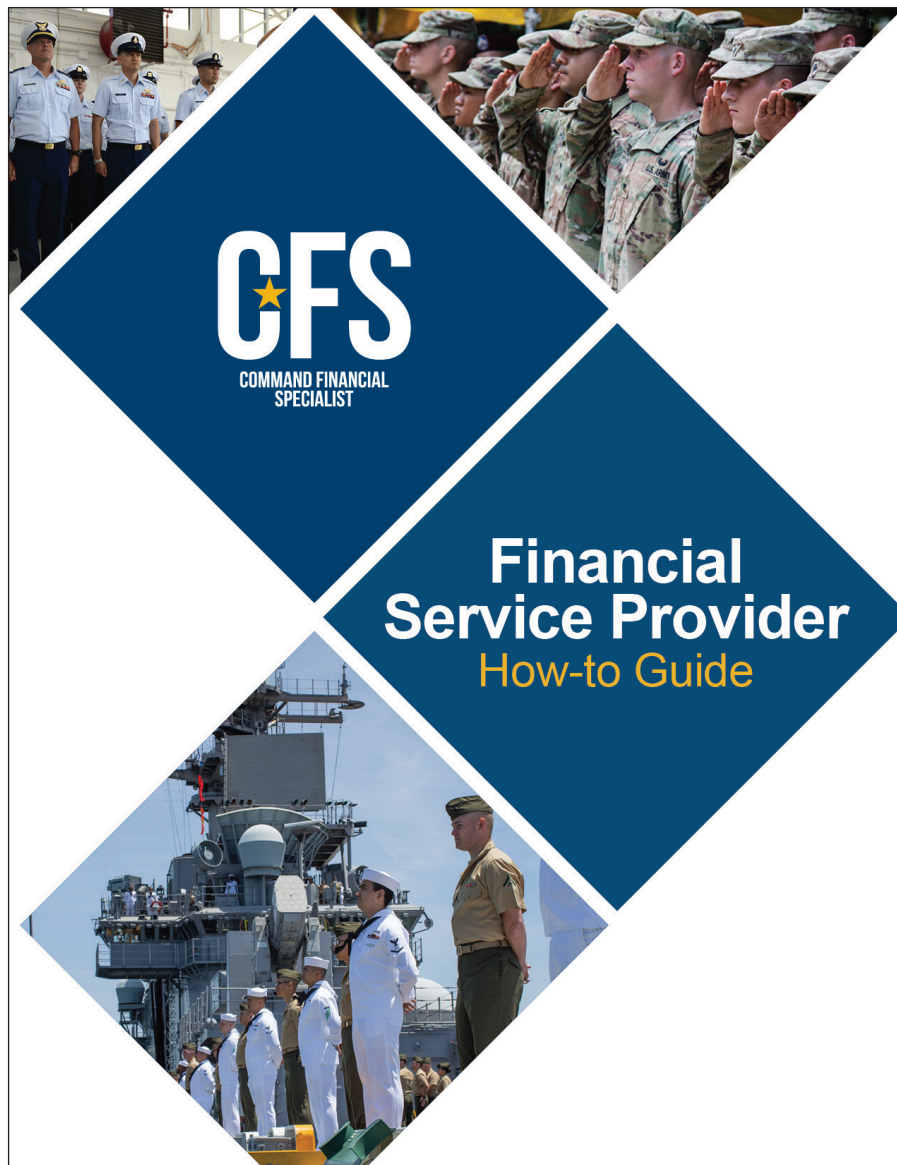
COMDTINST 1740.8 (series) United States Coast Guard Personal Financial Management Program (PFMP)

IV. CONTENT

The electronic and PDF versions of the *Financial Planning Worksheet* (FPW) can be obtained from your Installation Family Support Center Financial Counselor or Educator. FINRED Learning Resource Library has the blank FPW that can be printed or downloaded.

Financial Service Provider How-to Guide

Refer to the eFPW Instructions in the How-to Guide found in the DoD FINRED Learning Resource Library.



Budgeting Tip Sheet

1. General Budgeting Guidelines:

- Living Expenses = 70% or less of net monthly income
- Indebtedness as measured by the debt-to-income (DTI) ratio (minimum monthly credit payments, not including mortgage) = 20% or less of net monthly income
- Saving and Investing = 10% or more of net monthly income

For Navy and Marine Corps Service members, overseas screening debt-to-income ratios need to be less than 30% to be eligible for overseas assignments and certain special duties.

Note: When you go through the transition course to separate or retire from the military, you will see different ratios allowed for your debt-to-income (DTI) ratio. This is normal because civilian employment benefits rarely include housing and your mortgage is included in the calculations. D/I for transition includes any mortgages. Because of this, a DTI less than or equal to 33% is acceptable; 34% to 49%, be cautious about taking on more debt; more than or equal to 50%, seek financial assistance.

- 2. Debt-to-Income Ratio:** Total of monthly debt payments divided by net income x 100. (Net income is calculated by taking all of your gross income minus the four taxes: federal taxes, state taxes, FICA Medicare, and FICA Social Security.)

Debt-to-Income (DTI) Ratio Example:

Total Monthly Debt Payment	= \$300
Total Net Income	= \$1,500
$\$300/\$1,500$	= .20
$.20 \times 100$	= 20%
DTI	= 20%

- **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 your CFS or your Installation Family Support Center Financial Counselor or Educator 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 your CFS or your Installation Family Support Center Financial Counselor.
- **More than 30%:** Seriously overextended; seek help from professional debt-management experts or your Installation Family Support Center Financial Counselor or Educator.

3. **Change Federal Income Tax Withholding (FITW):** Help the client check their LES or Payslip and verify how much income tax is being withheld from their paycheck. Many Service members overpay taxes, when they could use the money every month. If they are over-withholding, suggest they change their W-4 FITW with their accounting or finance office, or via the myPay or Direct Access system. Ask the client what their income tax refund was last year. Refer clients to <https://www.irs.gov>. Calculators on the IRS website can be used to determine withholdings, exemptions, and the impact of changes on cash flow. There is also more information in the How-to Guide for Financial Service Providers on withholding and the new tax laws.
4. **State Income Tax Withholding (SITW):** Must be changed separately from the change in FITW. Refer members to their ADMIN or Pay departments.
5. **Supplemental Nutrition Assistance Program (SNAP) and Basic Needs Allowance (BNA):** Depending on your client's income and family size, they may qualify for food SNAP benefits, which would tie in with the military's Basic Needs Allowance.

Financial Planning Worksheet Checklist



NET WORTH

- ☐ Is cash value listed for insurance (not to include a term policy or SGLI)?
- ☐ Did they use the fair-market value of personal property (not what it cost originally)?
- ☐ Are debts owed to the government listed (advance/overpayments)?
- ☐ Is their net worth calculated?
- ☐ Do total liabilities match the total debt balances on the Indebtedness page (except for the mortgage balance)?
- ☐ Is the counselor information section filled out?
- ☐ Does the worksheet require a signature (financial Touchpoint, screening, required by command)?
- ☐ Is the worksheet dated?

INCOME

- ☐ Are the entitlement amounts correct? Verify with LES/Payslip or pay table.
- ☐ Check federal tax filing status (M/S) and state of residence on LES/Payslip
- ☐ Are federal and state taxes manually entered?
- ☐ What are allotments/advance/overpayments for? When will they end? (enter in Remarks)
- ☐ Is the spouse working and their income included?
- ☐ Are other income sources listed as after-tax figures?
- ☐ For Coast Guard members, is the Payslip entered correctly (double their numbers to get monthly totals)?

SAVINGS AND LIVING EXPENSES

- ☐ Are there any monthly savings or investments listed?
- ☐ Is there a slight surplus for unexpected expenses?
- ☐ If the client has a surplus on their FPW, is it evident in their real life? (If the client does not have savings reflective of the surplus on their FPW, have a conversation about why that is the case.)

INDEBTEDNESS

- ☐ Do the total debt balances on this page match the total liabilities on the Net Worth page (except for the mortgage balance)?
- ☐ Are the APRs, minimum monthly payments, and balances listed on the Indebtedness page?
- ☐ Has the debt-to-income ratio been calculated?
- ☐ Is there a surplus or deficit? Has the Cash Flow Summary been completed correctly?
- ☐ Are all installment accounts included and marked on the Installment Debt column on the Indebtedness tab?

GENERAL

- ☐ Is any information counted twice?
- ☐ How do savings, expenses and indebtedness totals compare to 70-20-10 guidelines?
- ☐ Is there enough planned for insurance (auto, life, health, personal property)?
- ☐ Is money being set aside for holidays, anniversaries and birthdays?
- ☐ For those with children, even in public school, are any expenses listed under education?
- ☐ Are deduction and allotment items from the Income page carried forward as savings, living expenses, and debts?
- ☐ Are allotments used to contribute to savings and investments staying in those accounts, or, are they being pulled back out to pay for living expenses and debts?
- ☐ Are food expenses realistic? Check USDA estimates.
- ☐ Are personal expenses realistic? Have expenditures for all family members been included?
- ☐ **Are the Remarks columns utilized?**

FINANCIAL HEALTH ASSESSMENT

- ☐ Does the Financial Summary match the Cash Flow Summary from the Indebtedness tab?
- ☐ Does Net Worth match the Net Worth tab?
- ☐ Are options listed on the Action Plan?
- ☐ Has the Projected column been used to include options listed on the Action Plan?
- ☐ Is there at least one short-term, one medium-term, and one long-term goal listed along with the plan for achieving their goals?



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CFS 4 FPW Application and Case Studies

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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*.

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 use 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. REFERENCES

Not applicable

IV. CONTENT

Groups/individuals will review the case study materials and:

- Produce a completed *Financial Planning Worksheet* (including projections)
- Complete the Action Plan with appropriate referrals
- Meet the case study goals listed on each case study
- Include appropriate Touchpoint or multiple Touchpoints dependent on the case study assigned

A class debrief will be held after each case study. The instructor, one learner or one group may be asked to present the case study to the rest of 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.

Instructor Case Study Demonstration

Client Profil :

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 is 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 each have 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 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

- 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-Dun	\$110
Dining 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

BAH Screening Case Study

Client Profil :

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
- TSP: \$3,800

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

CAPSTONE Budget Case Study

Client Profil :

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/Snack	\$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

Child Care Case Study

Client Profil :

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

COLA Case Study

Client Profil :

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
- 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: \$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

Food Insecurity Case Study

Client Profil :

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-Dun	\$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

Non-judicial Punishment (NJP) Case Study



Client Profil :

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/snack	\$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

Overseas Screening Case Study



Client Profil :

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/Snack	\$75
Gas for Car	\$180
Car and Renters Insurance	\$175
Clothing Purchases	\$100
Personal Care	\$175
Streaming Services	\$80

Special Needs Case Study

Client Profil :

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-Dun	\$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



CFS

COMMAND FINANCIAL
SPECIALIST

CFS 5 Financial Counseling

★
Student Manual

I. INTRODUCTION

As a CFS, you play a vital role in guiding Service members - and sometimes their families - through financial challenges, helping them build stability and achieve lasting security. This chapter provides an overview of a specific type of counseling called Solution-focused Financial Counseling and an 8-step Counseling Cycle. This introductory segment will be explored in further detail during the course and put into practice through practical application during counseling role-play. Communication skills and the art of listening are essential CFS abilities that will be demonstrated and discussed here and throughout the course.

Consider taking advantage of supplemental material through virtual CFS on-demand modules. This convenient platform allows you to learn at your pace and on your schedule. Get started by establishing an account with the Fleet & Family Support Center (FFSC) Learning Management System (LMS). Access the self-paced Command Financial Specialist portal to explore virtual tools that can support your learning during and after CFS training. This platform is available to all learners.

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 (tools) introduced have educational application.
- 2. Information and Referral:** The process of making referrals is presented in the context of the counseling cycle.
- 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

Using a multiple-choice exercise, learners will identify correctly the appropriate application of Solution-focused Financial Counseling principles.

Learners will demonstrate a basic understanding of the 8-Step Counseling Cycle by developing at least one appropriate question for each stage.

Working in pairs, learners will demonstrate appropriate counseling communication skills.

Learners will demonstrate knowledge and appropriate uses of key counseling tools by completing them for homework.

III. 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)

IV. CONTENT

Solution-focused Financial Counseling Facts to Remember



Solution-focused counseling is a way of thinking, a way of conversing with clients, and a way of constructing solutions interactively.

The solution-focused financial counseling session structure is:

1. Short-term
2. Goal-oriented
3. Task-centered
4. Positive
5. Encouraging
6. Client-generated solutions

SFFC builds on basic techniques such as eye contact, reflective listening, attentive posture, nodding to indicate understanding, positive attitude, mutual respect, empathy versus sympathy, self-disclosure, genuineness, sincerity, honesty, remaining nonjudgmental, and asking open-ended versus closed-ended questions. SFFC instructs counselors to do the following in their sessions with clients:

- Ask questions rather than “sell” answers;
- Notice and reinforce evidence of the client’s positive qualities, strengths, resources, and general competence to solve their own problems;
- Work with what people can do rather than focusing on what they can’t do;
- Pinpoint the behaviors a client is already engaging in that are helpful and effective and find new ways to facilitate problem-solving through these behaviors;
- Focus on the details of the solution instead of the problem;
- Develop action plans that work for the client.

Applying SFFC: The Best Response



Circle the response that you think best fits the client statement. Consider SFFC principles when choosing the best response, and be prepared to justify your choice.

Client Statement	The Best Response
1. <i>I can't seem to save any money, no matter what I do.</i>	<ul style="list-style-type: none"> a. You need to try harder. b. Maybe managing money just isn't your strength. c. Everyone has trouble saving these days. d. What small steps could you take today to start building a savings habit, even if it is just a few dollars?
2. <i>I have no idea how much I spend on things each paycheck.</i>	<ul style="list-style-type: none"> a. What would happen if you started tracking your spending? 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.
3. <i>I've never had a budget and I don't know how to get started.</i>	<ul style="list-style-type: none"> 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? d. What do you think you need to create a budget that you would use?
4. <i>Why do I need to save money? I want to live for today.</i>	<ul style="list-style-type: none"> a. I can relate. You only live once. b. Can you tell me how it felt when you saved for a big purchase in the past? c. What do you typically spend your money on? d. It can be hard to start a savings habit.
5. <i>It's not fair that everyone I know gets to have a nice car, eat out, and go have fun.</i>	<ul style="list-style-type: none"> 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? c. If you see people enjoying things you can't afford, what financial habit would you change to possibly enjoy them as well? d. Most people feel the way you do.

The 8-Step Counseling Cycle

8. Monitor and Follow Up:

- Find out if plan is working
- Begin counseling cycle again
- Use new information to address next concern
- Designate future counseling, if needed
- Follow up with any referrals
- Client is in recovery

7. Implement the Plan:

- Help client evaluate 1st and 15th spending
- Choose options to start immediately
- Explain how to track expenditures
- Encourage whole family to be involved
- Summarize session
- Schedule follow-up session

6. Construct Solutions:

- Break down solution into smaller parts if necessary
- Assist client in finding solutions to implement immediately
- Stress solutions that require change
- FPW Action Plan (Financial Health Assessment tab) and “Projected” columns
- Compute new “bottom line” (Surplus or Deficit)

5. Explore Options:

- Client’s thoughts and feelings on potential options
- Family members’ reactions to options
- Determine benefits and risks of each option
- Determine cost of inaction
- Analyze legal implications

1. Prepare for the Counseling Session:

- Schedule appointment
- Obtain data (case background)
- Determine counseling type
- Explanation of role of CFS
- Providing client with Financial Counseling Checklist and FPW prior to session
- Ask for questions
- Collect materials
- Prepare mentally and prepare meeting location

2. Build the Relationship:

- Warm greeting
- Privacy Act Statement/ Notice
- Discuss normal feelings
- Explain purpose of session
- Provide complete attention
- SOFTEN & LEAPs methods

3. Gather Data:

- Client’s goal(s)
- Client’s view of situation
- Facts and situations of the problem
- Steps client has taken
- Client’s immediate needs
- Situations requiring change or crisis intervention
- What does client want to do?
- Create SMART goals
- Construct *Financial Planning Worksheet* “Net Worth” and “Monthly” columns

4. Prioritize Concerns:

- Immediate critical concerns
- Pressing concerns
- Long-term concerns
- Make appropriate referrals



Sample Financial Counseling Checklist

Your next meeting is _____ (day/date)
 at _____ hrs,
 at _____ (location)

Please bring the following items to assist in our meeting:

Item	Remarks
_____ Most recent LES/Payslip	_____
_____ Bills (past/anticipated)	_____
_____ Correspondence from creditors	_____
_____ Contracts	_____
_____ Your personal budget	_____
_____ Completed Financial Planning Worksheet (FPW)	_____
_____ Checking account and/or credit card statement(s)	_____
_____ Creditor complaints received by the command	_____
_____ Statement of Reasons/Letter of Intent	_____
_____ The most recent credit report from https://www.annualcreditreport.com	_____
_____ Others	_____

Financial Counselor _____
 Telephone _____
 Email _____

Sample Appointment Email

Dear (Client Name),

Your financial appointment is scheduled for _____(date) at _____(time) at _____(location).

Please bring the following items to your appointment:

- 1. Most recent LES/Payslip**
- 2. Other pay statements (include spouse if applicable)**
- 3. Record of any other monthly income**
- 4. Balances of accounts**
 - a. Checking
 - b. Savings
 - c. Investments
 - d. IRA
 - e. TSP
- 5. Monthly bills and payments (include payment due date)**
 - a. Rent / Mortgage / HOA / Storage
 - b. Cellphone / Cable / Internet / Streaming services
 - c. Utilities
 - d. Insurance
 - e. Day care / Education
 - f. All other monthly bills
- 6. Monthly miscellaneous spending (use your statements to categorize)**
 - a. Food / Groceries / Lunches / Treats
 - b. Gasoline / Maintenance / Parking / Tolls
 - c. Clothing / Haircuts / Personal care
 - d. Entertainment / Hobbies / Travel
 - e. Charities / Religious contributions
 - f. Alcohol / Tobacco / Vaping
 - g. Gifts
 - h. All other monthly expenses
- 7. Debt payments (include creditor name, balance, APR*, payment due date, minimum monthly payment, and credit limit or original amount borrowed)**
 - a. Car loans
 - b. Personal loans
 - c. Student loans
 - d. Credit cards
 - e. Military relief society loans
 - f. TSP loan
 - g. All other debts

**APR is your annual percentage rate. APR will not show on your credit report. If your account shows an interest rate and no APR, bring the interest rate instead.*

Your Financial Counseling Book

Compiling a financial counseling notebook with just the essential forms and reference materials you will need for most counseling sessions will help you be better prepared and organized for the interview. Materials to include in your financial counseling notebook include:

- ☐ Privacy Act Statement (if applicable for your branch of Service)
- ☐ Financial Planning Worksheets
- ☐ Debt-to-Income Ratio Sheet
- ☐ Pay Tables (or link to Pay Tables saved on computer)
- ☐ IRS Form W-4 (or link to IRS Tax Withholding Estimator saved on computer)
- ☐ Sample Letter to a Creditor
- ☐ Indebtedness Instruction from your branch of Service (refer to your branch of Service's policy)
- ☐ Guide for Writing a Case Narrative (if required by service-specific policy)
- ☐ Financial Referral Resources
- ☐ List of Touchpoint/FEAP courses
- ☐ Service-specific PFM Policy

Sample Privacy Act Statement

1. **LEGAL AUTHORITY:** The authority for soliciting and maintaining this information is found in 5 U.S.C. Sect. 301 and 5 U.S.C. Sec 552a, in addition to 10 U.S.C. 6161 and 10 U.S.C. 2774 as added by Public Law 92-453.
2. **PRINCIPAL PURPOSE:** The Information you provide will help the Command Financial Specialist assist you and your dependents in planning your personal financial affairs.
3. **ROUTINE USES:** The information collected on this form by the Command Financial Specialist will be used as a chronological consultation sheet to provide aid and insight for future financial counseling sessions, to monitor the progress achieved, and to prepare periodic statistical reports on the financial caseload of the Command Financial Education Program. In addition to using the information you provide for the “principal purpose” given above, the blanket routine uses of all service-specific Privacy Act systems of records are applicable.
4. **OTHER DISCLOSURE OF YOUR INFORMATION:** In addition to using the information you give the Command Financial Specialist for the “principal purpose” and “routine uses” given above, your information may be disclosed in certain other situations, as permitted by exceptions to the Privacy Act. These could include disclosures to a commanding officer and other DoD officials in connection with certain security clearances, personnel reliability programs, and family abuse situations.
5. **DISCLOSURE IS VOLUNTARY:** The information you provide is strictly voluntary; however, failure to provide this information may result in inadequate facts and hinder or prevent the Command Financial Specialist from being able to assist you.

I have read and understand the above important information and Privacy Act statement. My Command Financial Specialist has explained the contents of the Privacy Act statement to me.

Date _____

Signature _____

Spouse _____

Witness/Counselor _____

Hierarchy of Concerns

Immediate critical financial concern

Emergency issues that must be addressed right away.

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

Pressing financial concern

Concerns that are imminent but not an emergency, address within the 10 days

- Involuntary allotments
- Threat of legal actions, repossession or bankruptcy
- Loans placed for collection by creditors
- Creditor complaints received by the command
- Impeding utility disconnects
- 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

Issues that are neither immediate and critical, nor pressing, but require assistance.

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

Guide to Writing a Case Narrative

(If Required by Service Policy)



1. If the client was referred to the Command Financial Specialist Program, who made the referral (name of person, organization, etc.)?
2. Who attended the counseling session (Service member, spouse or both)?
3. What are the main concerns of the client regarding his/her financial situation (having problems between paydays, establishing a spending plan, delinquent accounts, creditor complaints to the command, etc.)?
4. What circumstances in the past have contributed to the present financial situation (transfer, emergency, loss of income, etc.)?
5. Does the client have any emergency needs (food, eviction, loss of electricity, summons to appear in court for judgment, etc.)?
6. What is the “bottom line” after working up the monthly budget (surplus or deficit)?
7. Was a “breakdown” by paydays and projected budget prepared?
8. What options and/or assistance were given to the client (how to economize on living expenses, how to establish a budget and recordkeeping system, how to contact creditors and make repayment arrangements, etc.)?
9. What referrals were made?
10. Were other people or agencies contacted regarding the client’s case (name, agency, address, phone number, information shared, agreements made, etc.)?
11. What tasks were assigned to the client (keeping a record of all spending, contact creditors to establish a repayment plan, etc.)?
12. Was a follow-up session scheduled (date and time)?
13. What was discussed and accomplished at the follow-up session (what has happened since last session, what tasks were accomplished and assigned, what still needs to be addressed, etc.)?
14. When is/was case closed (date and status of the client)?

How Do You Rate as a Money Manager?



Answer the questions according to your **PRESENT** financial experiences

	A.	B.	C.
1. I have managed the bulk of my own expenses since I was:	16 to 18	18 to 21	over 21
2. I have my own checking account.	now	at one time	never
3. I have my own savings account.	now	at one time	never
4. I have trouble balancing my expenses.	never	sometimes	usually
5. I run out of money before the end of the month.	never	sometimes	usually
6. I am bothered by a creditor demanding payment on an overdue bill.	never	sometimes	usually
7. I worry about money.	never	sometimes	usually
8. I have been refused credit.	never	once	more than once
9. I have consumer debt.	never	sometimes	usually
10. I spend more than I planned.	never	sometimes	usually
11. I can afford what I want.	usually	sometimes	never
12. I regret what I buy.	never	sometimes	usually
13. I save regularly.	usually	sometimes	never
14. I enjoy spending money.	never	sometimes	usually
15. I feel as if I've thrown my money away.	never	sometimes	usually
16. My wife/husband thinks I'm a _____	penny pincher	prudent spender	spendthrift
17. I think I'm a _____	penny pincher	prudent spender	spendthrift
18. I like extravagances.	never	sometimes	usually
19. Lack of money is my biggest problem.	never	sometimes	usually
20. I buy on impulse.	never	sometimes	usually
21. I buy ahead.	never	sometimes	usually
22. I have to juggle my creditors.	never	sometimes	usually
23. There are important things I want that I will get.	probably	possibly	never
24. I would go into debt to take a vacation.	never	sometimes	usually
25. I review my net worth.	each year	sometimes	never
26. I count on future raises or bonuses to pay some of my bills.	never	sometimes	always
27. A large portion of my pay goes to spend online.	never	sometimes	usually
28. I overdraft my checking account.	never	sometimes	often
29. I estimate my expenses well.	usually	sometimes	never
30. My monthly rent or mortgage payments are _____ of my monthly after-tax income.	less than 25%	25%	more than 25%

SCORING:

A = 1 point

B = 3 points

C = 5 points

INTERPRETATION:

110 and above – Spender

70-109 – Balanced

69 and below – Saver

TOTAL:



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CFS 6 Financial Counseling Application

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Student Manual

Second Edition

I. INTRODUCTION

This chapter focuses on counseling skills and assists you in developing a counseling strategy. The session will build on the information learned during the Financial Counseling module. You will further explore Financial Counseling by discussing Counseling Fundamentals, Open-ended questions, and Measuring Success in Counseling. Lastly, you will receive hands-on experience using role-play.

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. **Education and Training: Information and Referral:** Referrals to appropriate resources should be provided by the CFS during the role-play portion of this session.
3. **Education and Training: 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. 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)

Open-ended Questions

Open-ended questions allow your client to have a voice and allow you to receive more information about the situation versus closed-ended questions that limit or influence the client with a “YES” or “NO” answer. Here are examples to use in your counseling sessions:

“What would you like to accomplish in the (short) time we have available? In other words, what would you like to leave here with?”

“I’m wondering, what [problem] has cost you already, not just in terms of dollars, but also in terms of your ability to concentrate on your work, your job performance, your relationship with other key people in your life (e.g. your family), in terms of self-confidence and self-respect, or in terms of peace of mind?”

“What specifically do you want to change?”

Once you have calculated the surplus or deficit:

“What do you think about the surplus/deficit? How does it fit with your experience?”

Once you have calculated the debt-to-income ratio:

“What are your thoughts on the accuracy of this debt-to-income ratio?”

“If a miracle were to happen tonight and [the problem] went away, what would your life be like? What would be different in the morning?”

“When does [the problem] not occur? What is happening when [the problem] doesn’t occur? When was the last time [the problem] wasn’t occurring? What was different about that time?”

“So, what have you done about this already?” (and what else, and what else)

“So, what have you thought about doing?” (and what else, and what else)

“What do you see yourself doing first after you leave here today?”

“What options will you implement immediately?”

“How will you know when they have been implemented?”

“What difficulties do you foresee in implementing these options?”

Financial Counseling Planning Sheet



1. Prepare for the Counseling Session

Case background research

2. Build the Relationship

Smile and warm greeting

Compliment

Privacy Act Statement

Normalize feelings

3. Gather Data

What is the presenting problem? _____

Expectations _____

What steps has client taken? _____

Financial Planning Worksheet (current column only)

4. Prioritize Concerns

Immediate/critical _____

Pressing _____

Long term _____

5. Explore Options

FPW — Action Plan

Increase income & savings _____

Decrease living expenses _____

Decrease indebtedness _____

Referrals & recommended trainings _____

6. Construct Solutions

FPW — Action Plan _____

Projected column _____

New “bottom line” _____

Compliment the client _____

7. Implement the Plan

Tracking expenditures – provide options for tracking _____

Bring closure to session _____

Visualize implementing options _____

Can-do mind set _____

8. Monitor and Follow Up

Day and time _____

Interviewing Checklist



Before the Session

- ☐ Ensure you are in the right frame of mind and have all the necessary counseling materials at hand. Confirm the client is prepared for the session with their appointment details, LES/ Payslip, expenses, and supporting documentation. Make sure you have a location to meet that is private and relatively free of distractions.

During the Session

- ☐ Greet the client cordially.
- ☐ Clearly explain your role.
- ☐ Remain objective throughout the session.
- ☐ Present or discuss the Privacy Act Statement.
- ☐ Identify what the client wants to achieve and what they perceive as the problem.
- ☐ Review the client's immediate concerns or needs.
- ☐ Address any immediate needs (e.g., basic security, food, housing, transportation, clothing, medical attention, child care, safety issues) before continuing with further counseling.
- ☐ Explore the client's long-term concerns and needs.
- ☐ Determine if there are situations that require change or crisis intervention.
- ☐ Evaluate the client's needs vs. wants.
- ☐ Maintain eye contact and use active listening skills.
- ☐ Ensure the client is speaking more than you.
- ☐ Use leading questions such as:
 - *"How can I help you today?"*
 - *"What do you see going on financially in your life?"*
 - *"What do you see as the cause of the situation?"*
 - *"How do you want to handle this?"*
 - *"What options have you considered?"*
 - *"What have you done so far, and how did that work?"*
- ☐ Pay attention to what the client is both saying and NOT saying. Identify any gaps in their story.
- ☐ Review the actions the client has already taken.
- ☐ Discuss possible options/solutions, including the benefits, risks, and ramifications of each option or lack of action.
- ☐ Develop a plan, ensuring the client chooses the options that are right for their life.
- ☐ Review the client's spending log or end-of-month statements for credit/debit cards.

Referrals

- ☐ Identify any necessary referrals to other professionals or resources.
- ☐ Ensure the client understands the referral process and how it will support their financial goals

After the Session

- ☐ Determine if monitoring or follow-up is needed, whether internal or external.
- ☐ Confirm any referrals provided and ensure the client has the necessary information to act on them.

Additional Considerations

- ☐ Remember that your role is to guide the client into solving their problems. Use these checklist items as cues, allowing the client to provide the information and solutions, with you facilitating their decision-making process.

NOTES:

Role-play Procedures

1. You will be divided into small groups, with three learners per group. The learners in the small group should be in the same branch of service if possible.
2. 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.
3. Review the role-play profile for the client from your instructor.
4. Arrange the chairs or desks appropriately for a counseling session and clean off the area where the client will sit.
5. Allow about 5-10 minutes for the learner in the CFS role to plan their strategy for the counseling session. In the CFS role, you will discuss the possible obstacles, solutions, resources, and ways to address client's concerns within the scenario. Each member of your group assuming the CFS role might utilize different techniques and provide different resources depending on the actions of the learner in the client's role within the scenario. The learner in the observer role should note these differences.
6. 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 scenario.
7. Once the counseling role-play scenario is complete, the observer will complete the Observer Evaluation form on the next page.
8. Performing the role-play typically takes 25 minutes for each participant to assume each role, and this time should also include delivering observer feedback. Additionally, if the scenario necessitates a Touchpoint-FEAP discussion, the group should carefully structure the counseling session to encompass a brief overview of the relevant checklist and address any other issues that may arise from the scenario.
9. Remember that while in the CFS role, you may offer to schedule another meeting or provide a referral to the local PFM for topics that might arise during the session. Each learner in the CFS role must remember to address the client's presenting financial concerns and complete the session within the time allotted.



Role-play: Observer Evaluation



Instructions:

Evaluate the counselor's performance in each of the counseling cycle using the Likert scale below. Circle the appropriate number for each step. At the end, please provide your overall opinion of the counselor's performance.

- 1 = Poor
- 2 = Fair
- 3 = Good
- 4 = Very good
- 5 = Excellent

Counseling Evaluation:	1	2	3	4	5
Build the Relationship	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gather Data	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Prioritize Concerns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Explore Options	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Construct Solutions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Implement the Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Monitor and Follow Up	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please provide any additional comments or your overall opinion of the counselor's performance:



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Command Action and Security Clearances

Student Manual
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 policy on indebtedness and discuss assisting the command and Service member with creditor complaints and SORs/LOIs.

III. 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)

Military Branch Policies on Indebtedness

IV. CONTENT

Members of the Military Services are expected to pay their just financial obligations in a proper and timely manner.

USN

The United States Navy is without legal authority to require a Service member to pay a private debt, or to deduct any part of their pay to reimburse the creditor even if the indebtedness has been reduced to judgment by a civil court, unless the Service member's pay is to be garnished to provide child support or alimony. The enforcement of private obligations is a matter for civil authorities.

A Commanding Officer (CO) is without authority to adjudicate claims or to arbitrate controversies concerning debts or private obligations of Sailors, or to not, by virtue of their military status, relieve them from continuing obligations to obey pertinent civil laws or to comply with the terms of applicable civil court orders, decrees, or judgments.

The extent to which COs may cooperate with creditors is limited to administrative referral of correspondence to the Service member. The CO shall ensure the Service member communicates their intentions regarding the creditor. Contact by a debt collector with third party, such as COs, for the purpose of aiding debt collection is prohibited without concurrence of the debtor, or without a court order.

USMC

Marines are expected to manage their personal affairs satisfactorily and pay their financial obligations in a proper and timely manner. A Marine's dishonorable failure to pay just debts may result in administrative or disciplinary actions, which can include non-judicial punishment, the initiation of court-martial proceedings and/or administrative separation proceedings. Indebtedness also may adversely impact security clearances (i.e. revocation, suspension, separation from service).

Enforcement of private obligations is a matter for civil authorities. Except as otherwise authorized by statute or regulation, the Marine Corps has no legal authority to require Marines to pay a private debt or to divert any part of their pay for its satisfaction. The extent to which Commanding Officers may assist original creditors is limited to administration referral of the complaint to the Marine.

USCG

Service members who fail to meet their financial obligations bring discredit upon the service, burden the command administratively, and jeopardize their eligibility for a security clearance. Because of this, all members have a military duty to meet their financial obligations. Despite the Coast Guard's interests in the matter, the Coast Guard has no authority to direct or control the pay of its personnel for the purpose of satisfying a private claim of indebtedness, except under certain circumstances to include court ordered garnishment for child support, alimony, and indebtedness.

The Coast Guard is not required to assist in processing debt complaints when the claimant has not made bona fide efforts to collect the debt directly from the member or when the claim is patently false, misleading, or exorbitant. In cases where there appears to be a genuine dispute as to the validity of the claim or where the amount of the claim is disputed, the claimant should be advised to seek redress through the courts. Except as provided for in Article 1.L.1.d. of the COMDTINST M1600.2, a court judgment or court order must be presumed by the commanding officer to be just, fair and binding.

Creditor Complaints

For more information regarding United States Navy “Notices of Indebtedness,” you can refer to the Military Personnel Manual 7000-020, Indebtedness and Financial Responsibility of Members.

For more information regarding United States Marine Corps “Complaints from Creditors,” you can refer to Marine Corps Order 5800.16-V10, Legal Support and Administration Manual Volume 10.

For more information regarding United States Coast Guard “Complaints of Indebtedness,” you can refer to USCG COMDTINST M1600.2, Discipline and Conduct Manual, Chapter 2.D.

Some states have enacted laws prohibiting creditors from contacting a debtor’s employer about indebtedness or communicating facts on indebtedness to an employer unless certain conditions are met. The conditions that must be met to remove this prohibition are generally such things as reduction of a debt to judgment or obtaining written permission of the debtor. At installations in states having such laws, the processing of debt complaints shall not be extended to those creditors who are in violation of the state law.

As the CFS, you may be asked to assist in counseling a Service member whose debt has not been resolved. Remember that you as a CFS are not to enforce any debt payments or collections and are not trained to provide legal advice in these situations. Without passing judgment and through non-biased assistance, a CFS, by the direction of command leadership, would:

1. Help the Service member to create a monthly budget that includes delinquent accounts
2. Provide the Service member with credit management training
3. Make appropriate referrals

Coast Guard CFSs should refer situations beyond basic counseling to a Personal Financial Manager at the Office of Work-Life. Service members and their families who are the victims of suspected illegal debt collection activity or questionable indebtedness complaints should be encouraged to consult military Legal Assistance for help.

Collecting Commercial Debt from a Service Member

Creditors who have been awarded a civil judgment against a Service member may seek enforcement of the judgment by applying for an involuntary allotment from the Service member's military pay. For DoD Service members, if approved, the allotment can pay up to a maximum of 25% of a member's disposable pay per monthly pay period. Refer to 32 CFR 113 for more information. For Coast Guard members, if approved, the allotment must not exceed 25% of a member's pay subject to involuntary allotment. Refer to the USCG COMDTINST M7220.29(series) Coast Guard Pay Manual for more information. DFAS processes all involuntary allotment requests for all branches of the military service except the U.S. Coast Guard. The Coast Guard Pay and Personnel Center (PPC) processes all involuntary allotment requests for the U.S. Coast Guard. The Commanding Officer must notify the member of the involuntary allotment and inform the member of their right to either contest or consent to the involuntary allotment.

Debt Complaints Discussion



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?

Disqualifying and Mitigating Factors

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 (behavior or condition falls within one or more of the following categories)

- (a) Inability to satisfy debts.
- (b) Unwillingness to satisfy debts regardless of the ability to do so.
- (c) A history of not meeting financial obligations.
- (d) Deceptive or illegal financial practices such as embezzlement, employee theft, check fraud, expense account fraud, mortgage fraud, filing deceptive loan statements, and other intentional financial breaches of trust.
- (e) Consistent spending beyond one's means or frivolous or irresponsible spending, which may be indicated by excessive indebtedness, significant negative cash flow, a history of late payments or of non-payment, or other negative financial indicators.
- (f) Failure to file or fraudulently filing annual federal, state, or local income tax returns or failure to pay annual federal, state, or local income tax as required.
- (g) Unexplained affluence, as shown by a lifestyle or standard of living, increase in net worth, or money transfers that are inconsistent with known legal sources of income.
- (h) Borrowing money or engaging in significant financial transactions to fund gambling or pay gambling debts; and
- (i) Concealing gambling losses, family conflict, or other problems caused by gambling.

Mitigating factors (circumstances which may mitigate disqualifying information)

- (a) The behavior happened so long ago, was so infrequent, or occurred under such circumstances that it is unlikely to recur and does not cast doubt on the individual's current reliability, trustworthiness, or good judgment.
- (b) The conditions that resulted in the financial problem were largely beyond the person's control (e.g., loss of employment, a business downturn, unexpected medical emergency, a death, divorce or separation, clear victimization by predatory lending practices, or identity theft), and the individual acted responsibly under the circumstances.
- (c) The individual has received or is receiving financial counseling for the problem from a legitimate and credible source, such as a nonprofit credit counseling service, and there are clear indications that the problem is being resolved or is under control.
- (d) The individual initiated and is adhering to a good-faith effort to repay overdue creditors or otherwise resolve debts.
- (e) The individual has a reasonable basis to dispute the legitimacy of the past-due debt

which is the cause of the problem and provides documented proof to substantiate the basis of the dispute or provides evidence of actions to resolve the issue.

- (f) The affluence resulted from a legal source of income; and
- (g) The individual has made arrangements with the appropriate tax authority to file or pay the amount owed and is in compliance with those arrangements.

Department of Defense Personnel Security – United States Navy and United States Marine Corps



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 is responsible for adjudicating information from personnel security investigations and other relevant information to determine eligibility for access to classified information, and/or assignment to sensitive national security positions.

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 guideline(s) and disqualifying conditions (specific facts that triggered each security concern).

SORs or LOIs issued for financial considerations require a response from the member. The member can provide statements from a financial counselor or documented assistance from the Command Financial Specialist. All documentation should include the signature and contact information for the signatory. Supporting documentation may include a Financial Planning Worksheet (FPW) developed with the assistance of the CFS.

Members must provide documentation that supports proof of payment, such as receipts, or letters from creditors showing the obligation is paid or paid as agreed. If charges drop off the credit report (charge off), you must show that the delinquent debt was resolved via a payment plan or other action. If the charges are disputed, include supporting documentation showing the dispute was submitted to the creditor/credit bureau, as applicable, and the updated credit report. Solely providing a statement that the debt is not owed, or indicating intent to resolve the debt in the future, will not mitigate the security concern. If creditors are unwilling to provide relevant documentation, provide a statement outlining the circumstances and showing a good faith effort to resolve the debt (i.e. the account in question no longer exists due to a merger/acquisition).

The member must address all security concerns listed in the LOI/SOR. Failure to mitigate each listed security concern will likely result in a denied or revoked security clearance. When a favorable determination cannot be rendered, the DCSA AVS will issue a Letter of Denial (LOD) or Letter of Revocation (LOR). The LOD/LOR affords the individual the opportunity to appeal the decision.

NOTE: For information regarding the United States Coast Guard, see page 7-14.

Statement of Reasons

CFS Action Items for Statement of Reasons

As a CFS, you will help the Service member by:

- Creating a realistic Financial Planning Worksheet to include the financial issues addressed in the SOR.
- Assisting them in obtaining a credit report from <https://www.annualcreditreport.com>.
- Assisting them in developing a good-faith action plan to resolve financial issues.
- Discussing how to formally dispute 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.
- Working with them to have documentation to support all claims made in his or her response to the SOR.
- Stressing the importance of a member being proactive in contacting you or another financial counseling resource when experiencing financial difficulties.
- Being careful to not cross the line and provide legal advice. Instead, refer the Service member to the local Legal Assistance office.

Instructions for Response to Statement of Reasons

- Address each item cited in the SOR separately.
- Admit or deny each item in the SOR and provide an explanation for each response.
- Gather any documentation that supports your case.
- Response and supporting documentation should be organized in the same order as the security concerns presented in the SOR (use dividers or tabs to help assemble the supporting documentation in order).
- Documents that have the most impact will be those that refute, correct, explain, extenuate, mitigate, or update the unfavorable information presented in the SOR.
- Examples of financial documents include releases from judgment or wage attachments; statements of account or letters from creditors verifying the status of delinquent accounts; receipts or copies of canceled checks for payment on debts; proof of payment arrangements; current statements reflecting a systematic effort to reduce delinquent debts; complete copies of bankruptcies (to include schedules); current complete credit reports (inclusion of all three main credit bureaus is preferred).
- Mere statements such as “I paid those bills,” will not carry much weight as supporting documentation.

Please note that assisting a client with an SOR involves many steps and the collection of many documents. You will likely need to meet with them two or more times to assist them with the process.

The checklist on the following page will help you remember the key steps and actions your client needs to take as they prepare their SOR response.

CFS Checklist for Successful SOR Counseling Sessions

BEFORE THE INITIAL SESSION

Provide the client with the following list of items they will need for a successful SOR counseling session:

- The SOR
- A list of all current income and expenses, to complete an initial budget. Copies of the last two months of bank and/or credit card statements may help establish current spending estimates.
- Copies/copy of current credit report that the SOR addresses for eligibility determination. This information is within the SOR. If the delinquency was found at all three credit bureaus, then only one credit report from any of the bureaus is necessary. Refer the client to <https://www.annualcreditreport.com>.

DURING THE INITIAL SESSION

- Counsel the Service member that the response to the SOR must address all debt items on the SOR, even if they no longer appear on a current credit report.
- CFS will assist the Service member in creating a budget. Utilize the projected side to include any expense reductions and savings and accommodate payments for outstanding SOR debt items.
- Ask the member to prioritize debt repayment. Document details of their priorities using the Action Plan and remarks on the budget/FPW.
- Encourage Service member to keep a log of all communications with creditors and create a “paper trail” whenever possible. Follow up phone calls with email or mail and keep copies of all correspondence.

If the Service member has enough surplus or savings to settle all delinquent accounts, no follow-up is needed with the CFS. Action items:

- The CFS will make appropriate comments in the Action Plan and Remarks section of the FPW.
- The service must contact delinquent creditors to pay off debts, and request documentation of \$0 due balances.
- The Service member should prepare their response to the SOR for on-time submission. Counsel the member that supporting documentation is highly recommended to be included in their response: completed FPW, current credit report, documentation of erroneous credit items removed from credit report, and receipts showing \$0 balances on SOR items.
- Remind the Service member that the CFS is available for follow-up questions and assistance as needed.
- The CFS should reach out to installation Personal Financial Manager/Counselor for assistance any time there are questions or concerns beyond their knowledge or ability.

If the Service member cannot immediately satisfy all debts on the SOR with savings or budget surplus:

- Assist them with establishing a monthly payment plan according to their priorities and what is affordable within their budget. Note that the budget does not demonstrate a deficit. Update the FPW as needed.
- Schedule a follow-up appointment with the Service member and counsel them on the following action items.
 - Service members must contact creditors to resolve past-due payments. Service member should negotiate payment plans with creditors and document the agreed-upon payment plan.
 - Service members should not commit to payments that will exceed the available budget surplus. (e.g., debt payments total \$600, but surplus is only \$400).
 - If the Service member is unable to settle debt with a single payment or payment plan due to lack of savings or surplus, the member must prioritize delinquent creditors.
 - Service members should secure documentation from each creditor to prove any payments that have been made. For example, new statements showing payments received, payment receipts, etc.
 - Service member should begin preparing their response to the SOR for on-time submission to DCSA AVS. Counsel the Service member that supporting documentation is highly recommended to be included in their response: completed FPW, current credit report, documentation of erroneous credit items removed from credit report, and receipts showing payment plans, payments made and/or \$0 balance for SOR items.
 - Remind the Service member that the CFS is available for follow-up questions and assistance as needed.
 - CFS should reach out to installation's Personal Financial Manager/Counselor for assistance any time there are questions or concerns beyond their knowledge or ability.

FOLLOW-UP APPOINTMENT

- Update FPW with any repayment plans. If the Service member cannot resolve all delinquent accounts as listed on the SOR, annotate Service member's prioritized repayments on the Action Plan. (e.g., Service member has four delinquent accounts and only can resolve one of the accounts at a time due to lack of budget surplus). Once one of the four accounts are resolved, the Service member will begin repayment on the next account.
- Service member should state repayment process in their response to the SOR letter, and be sure to submit their response by the stated deadline in the SOR.

ADDITIONAL INFORMATION REQUESTED FROM DCSA AVS

In some instances, DCSA AVS will issue a follow-up SOR to monitor that the Service member is continuing with repayment plans and/or resolved all debts.

- Update FPW with any changes.
- Note any resolved accounts in the Action Plan or Comments.
- Counsel Service member to include updated FPW and provide documentation of any statements made in SOR responses (payments, payment plans, account paid off, etc.).

Department of Homeland Security

Personnel Security – United States Coast Guard

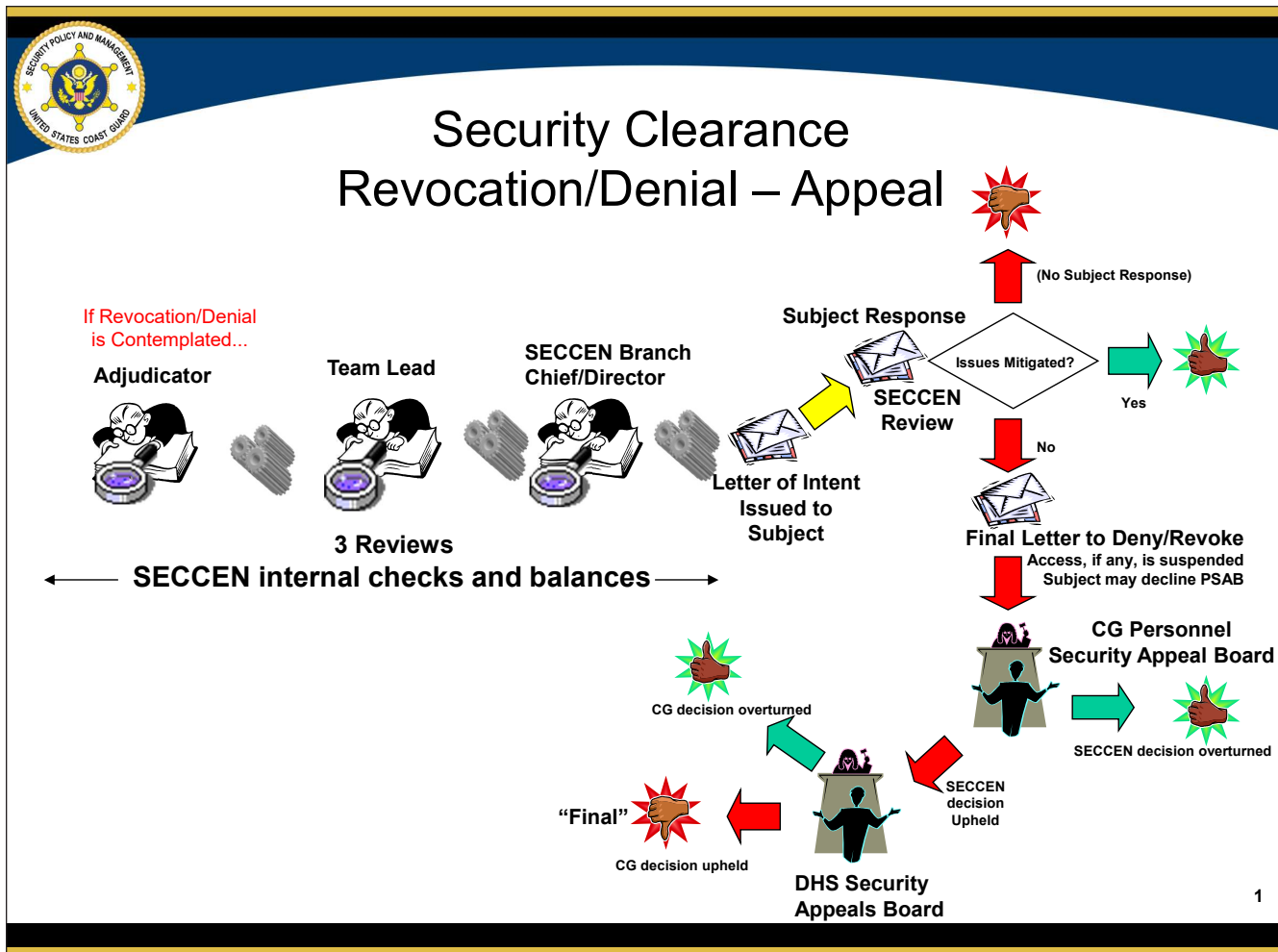
The Coast Guard Security Center (SECCEN) serves as the Coast Guard's Central Adjudication Facility (CAF). The SECCEN is the Coast Guard's central source for interim and final Coast Guard personnel security clearances. The SECCEN has the authority to grant, revoke, or deny interim and final clearances.

All Coast Guard military personnel and civilian employees will be investigated commensurate with the position sensitivity designation for their position. The security clearance and suitability determination process relates directly to the personnel security and suitability standards that must be applied to determine whether a person is eligible for access to classified information or assignment to sensitive duties. The decision is based on all available information including the person's loyalty, reliability, and trustworthiness.

In addition to the initial investigation and renewal investigations, members are subject to continuous evaluations, which include unannounced record checks on a recurring basis. If derogatory information is identified during a continuous evaluation check, the information will be treated as an investigative lead and will be investigated according to exiting personnel security processes. No action will be taken solely on information uncovered during the continuous evaluation process without follow up and review by SECCEN.

When the SECCEN makes an unfavorable personnel security determination, an action to deny or revoke security clearance or eligibility is initiated and a Letter of Intent (LOI) listing the disqualifying factors will be forwarded to the member via their Commanding Officer and the cognizant Security Manager. A form letter acknowledging receipt of the LOI will also be enclosed. Command will ensure that the acknowledgment is signed by the member immediately upon receipt and forwarded to the SECCEN. When the acknowledgement is received and signed, the subject will have thirty (30) days to reply, to mitigate or refute the intended action. If applicable, upon receipt of reply the SECCEN will make a final determination and advise the subject. If the final decision results in a denial or revocation, the subject will be advised of his/her rights by memorandum from the SECCEN via the Commanding Officer and a read copy to the cognizant Security Manager. In order to appeal an unfavorable decision issued by the SECCEN, the subject must first file an appeal with the CG Personnel Security Appeals Board (PSAB).

Security Clearance Revoke/ Deny/Appeal Process



Letters of Intent

USCG CFS Action Items for Letters of Intent

As a CFS, you will help the member by:

- Creating a realistic *Financial Planning Worksheet*
- Referring the member to the Personal Financial Manager at the Office of Work-Life and Legal for assistance in addressing the LOI
- Ensuring the member is ready for their LOI counseling session with the Personal Financial Manager 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

Most common supporting documentation sought by SECCEN to mitigate financial considerations:

- Canceled checks that prove payments have been processed and deducted from the member's bank account
- Bank and/or creditor statements that reflect account standing; to include account balance, transaction dates, transaction amounts and methods of payment
- Receipts that reflect types, amounts and dates of financial transactions between the member and creditor/debtor
- Court dispositions that reflect dismissal or satisfaction of civil suits, fines, or other financial obligations
- Official correspondence on company letterhead that otherwise communicates the status of the account and/or debt owed (i.e. settlement acceptance letters, hardship program/ payment plans, loan deferments, letters disputing the legitimacy of past-due debt, etc.)
- Bankruptcies require submission of court documentation that reflects the schedule of payment and discharge information. The response should also include a personal statement from the Service member that explains the circumstances which led to bankruptcy.
- Foreclosures require submission of bank, court and other documentation that summarizes details of the foreclosure to include: status, amount owed to lender and terms of repayment. The response should also include a personal statement from the Service member that explains the circumstances which led to foreclosure.



CFS

COMMAND FINANCIAL
SPECIALIST

CFS 8 Financial Referral Resources

★
Student Manual
Second Edition

I. INTRODUCTION

Command Financial Specialist training focuses on preparing you to fulfill your role as a CFS by providing instruction in the three common CFS task areas: financial education, financial counseling, and how to be an information and referral resource. Part of being a good CFS is acknowledging that there are limits to your training, authority, personal abilities, and time. That is why you need to become aware of the numerous resources available to assist you in your duties. Another consideration when making referrals is that you must not “endorse” any non-federal entity (NFE) or non-governmental organization (NGO) and only utilize “authorized” organizations.

Throughout this CFS course, guest speakers are used to acquaint you with different resources available on a referral basis for your clients. To assist in this effort, this chapter is presented in two sections:

1. The first section is used to orient you to different referral resources and endorsement considerations when making referrals.
2. The second section is a practical application with case studies to confirm your understanding of how to assist your clients with referrals.

This chapter continues the focus on resources by introducing some of the main referral resources that work with the CFS using guest speakers. You will be compiling a list of important referral resources to include the military and family support center or the Health, Safety and Work-Life Regional Practice and the Service-Specific Emergency Relief Agencies.

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 local important referral resources.

III. REFERENCES

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

IV. CONTENT

Use the eight blank resource pages at the end of the chapter to compile a list of important local referral resources that you will use as a CFS.

Making a Referral

One critical part of your role as a CFS is to make successful referrals. Your goal is to prevent future financial problems from recurring. Your responsibility is to discuss other sources of help with the client and to suggest referrals to the appropriate community and military agencies.

The steps to making a referral are:

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.

Consider the following when contemplating a referral:

1. Determine the needs of the client: Determining the client's 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. You will know who these people are, as they will display actions that are exceptions to the Privacy Act. In such cases, work with the command, security, the Substance Abuse Rehabilitation Program coordinator, or other people in authority. Remember that you are a mandatory reporter. **For scenarios listed below you must report to your Command Financial Specialist Program chain-of-command.**

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 find a large amount of income for which you cannot account in their listed expenses, there is a good possibility that such income is being used for alcohol, drugs or gambling, or for some other activity that your client wants to hide.
- Gambling addicts: Unexplained debt or unaccounted income can be warning signs of gambling issues.
- 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 drugs or alcohol.
- Psychotic and borderline 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 counselors, your branch of service's substance abuse program, local authorities, or the Military Treatment Facility (MTF) for assessment. Not all of these examples require informing your Command Financial Specialist Program chain-of-command. Remember to discuss privacy limitations with disclosed information at the beginning of the session and to inform them of any information you will have to disclose during the session.

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

Identify needs: You will know if a financial referral is appropriate after working through some of the following considerations:

- **Immediate needs:** Does the client have an emergency need that must be addressed NOW? Refer to the appropriate emergency referral resource that is found in the Quick Reference Guide on pages 8-11 through 8-13 of this Student Manual.
 - 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 his or her financial problems?
 - Is the client delinquent in paying any accounts? If so, what was the amount and last payment made on each account?
 - 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 client 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 try to solve the problem?
 - Will any of these issues affect the client's security clearance?

2. Determine if a Referral Is Necessary

Decide whether the client needs help that goes beyond the scope of your 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 other problems I have dealt with?
(**ASK:** What if the answer is no? There is a first time for everything.)
- Are other personal problems involved outside 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?
(SFFC 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? (Solution-focused financial counseling is short term — refer to an outside agency.)
- Are the client or I uncomfortable discussing the problem? (Find a way to deal with the discomfort, refer to another CFS, or refer to a Financial Counselor at your family support center.)

- ☐ Do I 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?

3. Select the Appropriate Referral Resource and Make the Referral

By conducting the assessment via the questions listed above, you should be able to come to a decision regarding 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 resource, you should make the referral promptly.

- a. Explain that you have done all you can do 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.
- b. 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.
- c. Suggest that the client call a specific agency or professional service and provide contact information.
 - If needed, you can make a warm handover to the referral resource or call the referral resource and set up the appointment while the client is in your office (with the client's permission). Let the agency know that this is a command referral and briefly describe the client's problem.
- d. Tell the client that it is recommended that they follow through with seeing the referral resource.
- e. 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 and time of appointment (if an appointment was made), agency, address, telephone number, contact person, and information to bring to the appointment. Use the "Action Plan" referral section of the *Financial Planning Worksheet*.
 - Arrange for absence from work, if necessary.

4. Monitor and Follow Up

Follow up with 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?
- Continue to offer support and encouragement to the client as he or she works out the financial problem and monitor/record/retain the progress of the client in your local case files (if required by branch policy).
- Does the client need anything else?
- Do you need to inform your CFS chain of command of the client's progress?

Developing 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 reliable, if they are accessible, if your clients are eligible for the services, etc.

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

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

You will be able to compile a substantial listing of financial resource referrals from information given out in this class. Student Manual pages 8-17 to 8-24 can be used to compile your resource referral list. You can also refer to your service's policy and directives, the Resources for the Savvy CFS listed in this chapter, and the "References" section of each chapter in the Student Manual to compile your database. Be sure to include any and all websites given out during the class. Finally, write down the name, email address and phone number of your family support center's PFM, who always is standing by to assist with finding the appropriate resource for your client.

Remember to update periodically as local staff and community resources frequently change. Before providing a resource to a client, contact that resource to ensure the resource is still valid. A helpful tip is to place a date next to each resource when you verified their information

Resources for the Savvy CFS

Banks

Help with My Bank — <https://www.helpwithmybank.gov>

Bank Complaints — <https://www.occ.treas.gov>

College Planning

Federal Student Aid — <https://studentaid.gov>

Navy College — <https://www.navycollege.navy.mil>

Consumer Directories

Consumer.Gov — <https://consumer.gov>

Credit Reports and Problems

Annual Free Credit Report — <https://www.annualcreditreport.com>

Federal Trade Commission — <https://www.ftc.gov>

Direct Marketing/Mail/Telephone Solicitation Lists

FTC Complaints — <https://www.ftc.gov>

Telephone Solicitation: <https://www.donotcall.gov>

Emergency Financial Assistance

American Red Cross — <https://www.redcross.org>

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

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

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

Financial Planning and Investor Education

U.S. Financial Literacy and Education Commission — <https://www.mymoney.gov>

U.S. Securities and Exchange Commission — <https://www.sec.gov>

U.S. Securities and Exchange Commission — <https://www.investor.gov>

Thrift Savings Plan — <https://www.tsp.gov>

U.S. Savings Bonds — <https://treasurydirect.gov/savings-bonds>

Government Agencies

Bureau of Labor and Statistics — <https://www.bls.gov>

Consumer Product Safety Commission — <https://www.cpsc.gov>

Department of Education — <https://www.ed.gov>

Federal Communications Commission — <https://www.fcc.gov>

Federal Deposit Insurance Corp. — <https://www.fdic.gov>

Federal Reserve System — <https://www.federalreserve.gov>

Federal Statistics Site — <https://data.gov>

Identity Theft

FTC Identity Theft — <https://consumer.ftc.gov>

Federal Trade Commission — <https://www.ftc.gov>

Insurance

Social Security Administration — <https://www.ssa.gov>

Department of Veterans Affairs — <https://www.va.gov> (Servicemembers Group Life Insurance - SGLI)
<https://benefits.va.gov/benefits> — (SGLI, VGLI, FSGLI, TSGLI, S-DVI, VMLI, etc.)

Defense Finance and Accounting Service — <https://www.dfas.mil> (Survivor Benefit Plan - SBP)

Defense Manpower Data Center (DMDC) — <https://dwp.dmdc.osd.mil/dwp/app/main>

Internet Fraud

Federal Government and Technology Industry Internet Fraud Site — <https://www.onguardonline.gov>

Federal Trade Commission — <https://www.ftc.gov>

Internet Crime Complaint Center — <https://www.ic3.gov>

Federal Bureau of Investigation — <https://www.fbi.gov>

Legal Information

U.S. Navy Judge Advocate General — <https://www.jag.navy.mil/legal-services>

SCRA — <https://scra.dmdc.osd.mil>

Military

TRICARE — <https://www.tricare.mil>

Military Compensation — <https://militarypay.defense.gov>

Navy — <https://www.navy.mil>

Marines — <https://www.marines.mil>

Coast Guard — <https://www.uscg.mil>

Army — <https://www.army.mil>

Air Force — <https://www.af.mil>

Defense Finance and Accounting Service — <https://www.dfas.mil>

myPay — <https://mypay.dfas.mil>

Coast Guard Pay and Personnel Center — <https://www.dcms.uscg.mil>

Coast Guard Direct Access — <http://hcm.direct-access.us>

Military OneSource — <https://www.militaryonesource.mil>

CG SUPRT — <https://www.cgsuprt.com>

Moving

Military One Source (MOS) — <https://www.militaryonesource.mil/moving-pcs/>

Defense Personal Property System — <https://dps.move.mil/cust/standard/user/home.xhtml>

Taxes

Federal Taxes — <https://www.irs.gov>

IRS Publication 3, Armed Forces' Tax Guide — <https://www.irs.gov/forms-pubs/about-publication-3>

Rapid Resource Activity



Resource to Research:

You will be provided time to research your resource. Your research should allow you to locate the answers below. You will provide your peers with a short presentation to share the answers you found.

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?

Quick Reference Guide for Urgent Situations

This reference guide is designed to help CFSs handle urgent financial crises, such as utility shutoffs, food insecurity, and other extreme cases. It includes key resources, referral steps, and emergency contacts that CFSs can quickly reference to support Service members in crisis.

1. Utility Shutoff

Service members face utility shutoffs due to unpaid bills and require immediate financial assistance to avoid disrupting essential services.

Immediate Actions:

- Inform member about the Service Relief Organization's ability to assist them in providing financial relief for basic needs:
 - Navy-Marine Corps Relief Society (NMCRS)
 - Army Emergency Relief (AER)
 - Air Force Aid Society (AFAS)
 - Coast Guard Mutual Assistance (CGMA)

Action Steps:

- Obtain a copy of the shutoff notice for review only.
- Determine the last possible date for payment.
- Provide a warm handover to the relief organization for emergency financial support.
- Refer the Service member to a PFM for ongoing financial counseling and support.

2. Car Repossession

Service members may face car repossession due to missed payments and require immediate financial assistance or alternative options to avoid losing their vehicle.

Immediate Actions:

- Inform member to contact the lender to discuss options for payment plans or deferment.
- Refer the Service member to Base Legal Assistance for guidance on repossession laws and their rights.
- Refer the Service member to a PFM for ongoing financial counseling and support.

Action Steps:

- Obtain a copy of the repossession notice for review only.
- Help the Service member contact the lender so the member can negotiate a payment deferment.
- Refer the Service member to a PFM for further financial counseling and assistance.

3. No Food/Food Insecurity

The Service member is struggling with food insecurity, lacking sufficient resources to buy groceries or feed their family.

Immediate Actions:

- Refer member to a local or on-base food pantry to provide immediate food assistance.
- Inform member about the Service Relief Organization's ability to assist in providing financial relief to members for emergency food support.
- Provide member with information about the Supplemental Nutrition Assistance Program (SNAP).
- Provide member with information about Women, Infants, and Children (WIC). This program provides support to pregnant Service members, new mothers, and children under five.
- Provide Service member information about Basic Needs Allowance (BNA).
- Contact the family support center's PFM for any additional resources.

Action Steps:

- Direct the Service member to local and on-base food pantries for immediate food support.
- Encourage the Service member to apply for long-term support options like SNAP and WIC.
- Provide a warm handover to the Service Relief Organization.
- Assist member with the BNA application process.
- Provide a warm handover to local PFM for ongoing financial counseling — if needed.

4. Eviction or Housing Crisis

Service members risk eviction due to unpaid rent or have a housing crisis requiring immediate assistance to secure housing.

Immediate Actions:

- Inform member about the Service Relief Organization's ability to assist in providing financial relief to members for emergency loans for rent payments.
- Encourage the member to inform the Command Leadership. The Commander can approve advance pay to help the member cover urgent housing expenses, such as rent or deposits. This allows access to future pay, with repayment spread over 8-24 months. Command leadership can also grant emergency leave or adjust the member's duty schedule, providing time to address eviction matters or secure new housing.

Action Steps:

- Gather the eviction notice or housing termination letter for review only.
- Assess the timeframe and provide a warm handover to your service relief organization.
- Debrief command leadership on the situation and steps they can take to assist the member in avoiding eviction.

5. **Emergency Child Care and Pregnancy Support**

Service members need immediate assistance with securing child care or accessing resources related to pregnancy and new parenting.

Immediate Actions:

- Inform members about the child development center (CDC) to obtain information on emergency or hourly care services if available.
- Inform members about the Service Relief Organization's baby budget workshops, which help parents financially prepare for the arrival of their new baby.
- Provide the Birth of a Child Touchpoint/FEAP Training to Service member.

Action Steps:

- Provide member with CDC contact information to inquire about drop off or emergency care service.
- Contact the Service Relief Organization to confirm they offer Baby Budget Workshops; if so, provide members with the contact information.
- Give member Birth of Child counselee checklist to review during the counseling session.

6. **Unpaid Service Member and Basic Needs Assistance**

Service members are experiencing a pay issue due to administrative errors and require financial assistance to cover basic needs until the issue is resolved.

Immediate Actions:

- Inform the member to contact Command Admin and DFAS/PPC to ensure the issue with nonpayment is handled properly and resolved.
- Inform members about Service Relief Organization's ability to provide emergency support for essentials like rent, food, and baby supplies during the nonpayment period.

Action Steps:

- Inform members to obtain documentation regarding the pay issue. This will be needed when requesting financial report support from the Service Relief Organization.
- Refer the member to your service relief organization for immediate financial support.
- Provide member with contact information for Command Admin and DFAS/PPC.

Resource Case Studies

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.
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.
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.
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, buying food, and baby supplies is breaking his budget.
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 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.

Resource Case Studies

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.
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.
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.
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.

Resource Case Studies

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.

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.

Resource Note-taking Pages



NAME OF RESOURCE:
Point of Contact:
Phone:
Email Address:
Address:
What is the resource?
Resource Note-taking Pages
Resource Note-taking Pages

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CFS

COMMAND FINANCIAL
SPECIALIST

CFS 9 **Instructional** **Techniques**

Student Manual
Second Edition

I. INTRODUCTION

The main focus of this training section is the discussion of instructional techniques. You are being given all the information and materials you need to conduct training. We will be focusing on instructor training techniques and styles to bring the training sessions to life. We will focus on making them participant-focused, active learning experiences to make them truly effective. Providing training at the command level is crucial, so we will work with you to enhance both your training skills and your comfort with providing training in a group setting.

Chapter Correlation to Common CFS Task Areas:

1. **Education and Training:** This chapter provides students 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, learners 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. REFERENCES

NAVEDTRA 14300 (series)

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)

IV. CONTENT

Instructional Techniques



Answer the following questions before reading this chapter. As you read the chapter, you can add to or modify your answers. These instructional techniques are designed to make financial training more engaging and effective by focusing on active learning and participant-centered experiences.

What makes a person an instructor?

What makes a good instructor?

What makes a great instructor?

Are there key elements that can make a good instructor great?

How do we motivate our learner to learn the material and then use it to improve their financial future?

Motivation, the “I want” that propels the “I can,” is the driving force that makes you accomplish something. It is stimulus, impetus and incentive. It is key to successful training, as it is a necessary condition for learning, a causal factor in learning, and a consequence of learning. Motivation will make learners cooperative and will stimulate adults to learn. Adults choose to learn, and they will make that choice in an effort to resolve problems, enhance understanding, master a skill or topic, or simply to improve themselves. When learners are motivated to take control of their financial well-being, they are more likely to successfully implement budgeting and savings strategies.

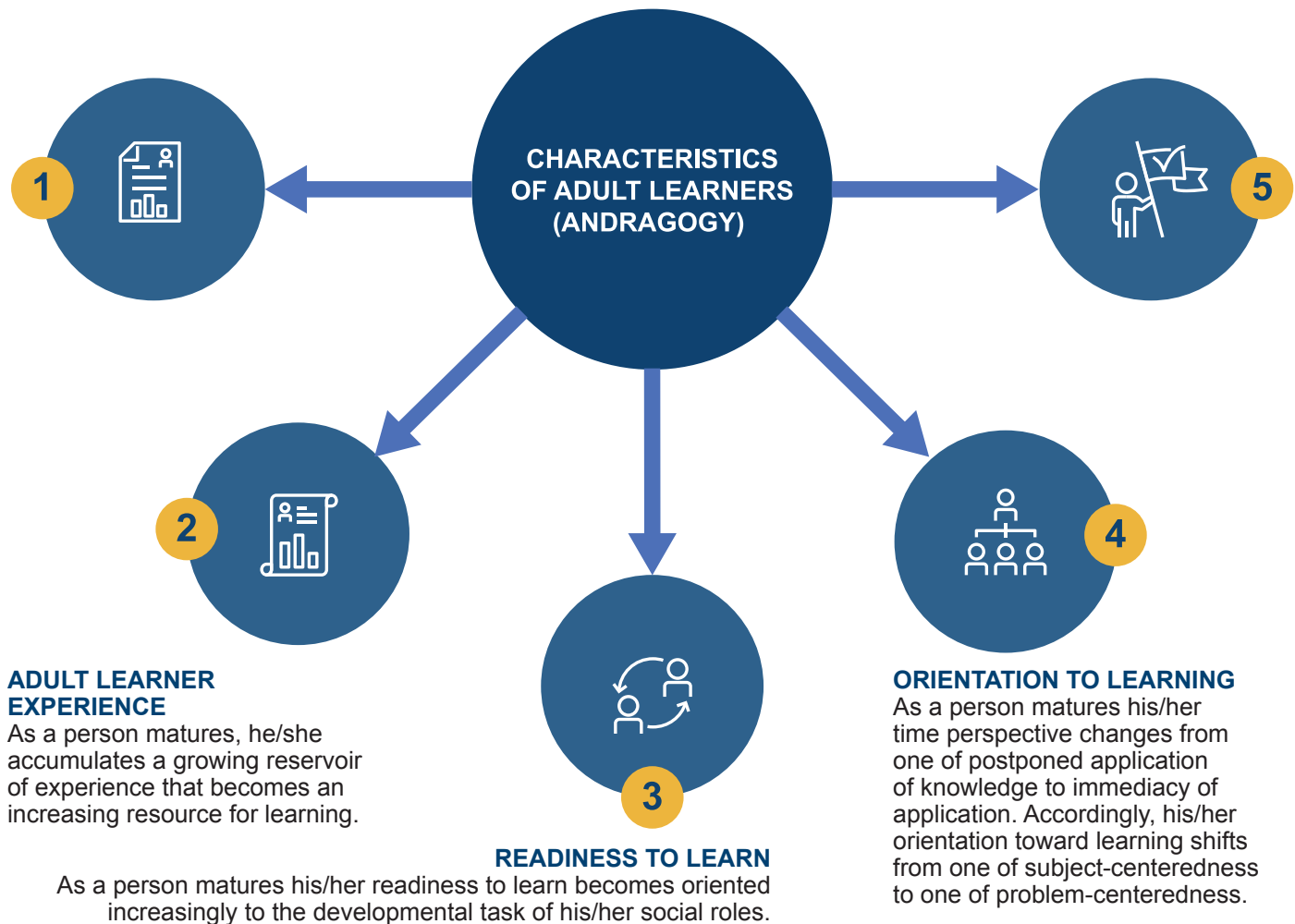
Adult Learner Characteristics

SELF-CONCEPT

As a person matures his/her self-concept moves from one of being a dependent personality toward one of being a self-directed human being.

MOTIVATION TO LEARN

As a person matures the motivation to learn is internal (**Knowles** 1984:12).



Andragogy Method

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.

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.

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 problem-centered learning more 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. It is important for facilitators to choose case studies that are relatable (by rank, warfare, experience, etc.) to the audience.

Motivation. 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. Unlike pedagogical learners, they are internally motivated to learn about new concepts and are eager to apply them. 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.

Active Training Techniques

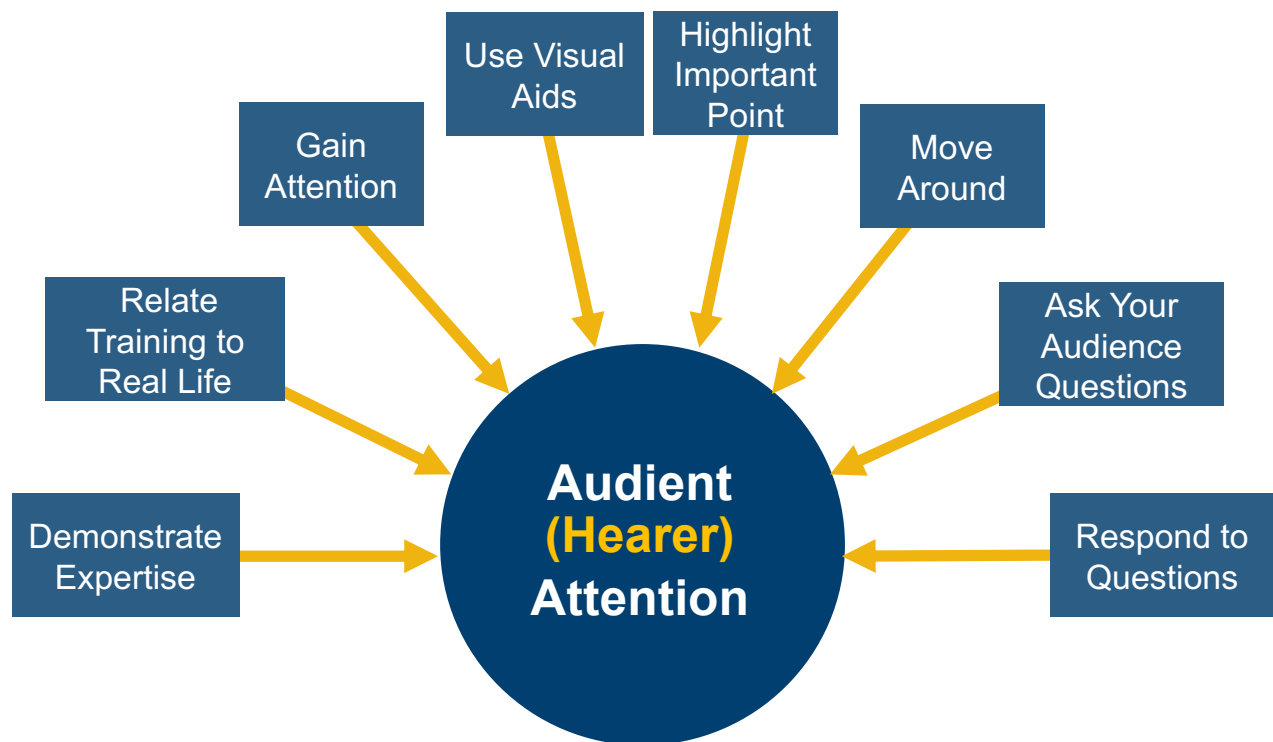
Adult Learning Styles — For adults to learn, instruction must be stimulating and have something for all types of learners.

Some people are **visual learners**. They rely on their sight to learn new information. With visual learners, demonstrations and visual aids (e.g., charts, videos, slides, pictures) are very effective.

Some are **auditory learners**. They like to listen to explanations and discuss new information with others. They learn verbally. Lectures, group discussions, and audio files are effective for this group.

Finally, some learners are known as **kinesthetic learners**. This group learns best by doing. They enjoy “hands-on” experiences and need to practice information when a combination of learning styles is used.

An effective instructor will present information in a combination of ways: visually (learners see it), verbally (learners hear it), and interactively (learners do it), so that people are engaged by the training.



Facilitating Discussion



TECHNIQUE	DON'Ts	DO's
Demonstrating Expertise	<p>Believe you are the ultimate subject matter expert, or</p> <p>Fail to prepare yourself as a subject matter expert</p>	<p><i>Remember:</i></p> <ul style="list-style-type: none"> • It is OK not to know everything • It is OK to be imperfect as an instructor • To facilitate learning, rather than deliver it
Relating Training to Real Life	Be afraid to ask participants to share their real-life challenges in the class	Add your personal stories to add interest or to highlight a point
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, an animation, or a question
Using Visual Aids	<p><i>Use PowerPoint to:</i></p> <ul style="list-style-type: none"> • Show every word you have to say • Read from the screen 	<p><i>Use PowerPoint to:</i></p> <ul style="list-style-type: none"> • Focus the conversation • Highlight points • Illustrate models
Highlighting Important Points	Insist on delivering every point you believe should be made	<p><i>Use memory aids for important points, for example:</i></p> <ul style="list-style-type: none"> • Starting with the most important content • Repeating it and relating it • Providing organizers such as outlines, flowcharts, acronyms, and chunking
Using movement in the classroom	<p>Stand in one place in the classroom</p> <p>Be afraid to go close to participants</p>	<p>Move close to students</p> <p>Look directly at each participant throughout the class — eye contact is important</p>
Using questions to generate discussion	<p><i>Be afraid to:</i></p> <ul style="list-style-type: none"> • Question what participants say • Encourage others to question you • Call on specific participants 	<p><i>Use effective questioning, for example:</i></p> <ul style="list-style-type: none"> • Asking open-ended questions • Asking follow-up questions to participants' answers • Reflecting on answers to other participants

Motivate Your Learners



Fill in the first column with the concept being summarized in the second column:

	Empower participants to individualize the training to suit their needs and to work on their goals for the training.
	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.
	“Chunk” information as much as possible. It helps people remember and assimilate information. Small bits are easier to process.
	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.
	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.
	Humor would work great even with the most demotivated 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 out on your witty sense of humor. You can never lose with that.
	Let your audience answer questions incorrectly. According to a German proverb, “You will become clever through your mistakes.”
	Did you know that 83% of learning occurs visually? Use visual aids to convey key points or to make relative connections.

Humor in Presentations

- Appropriate humor will turn “ha-ha” into “a-ha.” Humor should be used to enhance the learning experience, but should remain appropriate to the audience.
- Humor helps people relax.
- People suspend judgment during and immediately after the use of humor. 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.

Visual Aids

Visual aids strengthen the focus on practical applications.

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

Tips for using visual aids

- Stand to the side of the visual aid. Do not obscure the visual aid if possible. Traditionally, speakers have the visual aid on their left.
- Maintain eye contact. While the visual aid will be tempting to many speakers, the audience should still be their focus. When a speaker loses eye contact, they often end up turning their back to the audience. **A SPEAKER SHOULD NEVER TURN THEIR BACK TO AN AUDIENCE.**
- Introduce a visual aid before talking about the information contained in it. Giving background on where the information for the visual aid was obtained provides the audience with more resources for understanding the content of the speech.
- Practice with a visual aid. The visual aid adds focus for the audience, and the speaker should be able to effectively and smoothly interact with the aid to minimize distractions.
- Make sure the visual aid supports the message. Consistency between what is being said and what is being seen is crucial to a speaker's credibility.
- Supplement, do not supplant, the speech with the visual aid. Do not allow the visual aid to overwhelm the speech itself. Visual aids are not crutches to lean on, but rather lampposts to illuminate.
- Ensure the logistics of the setting are conducive to the visual aid. Make sure that everyone can see the visual aid, that any electronic equipment necessary for the visual aid is functioning — and that the speaker knows how to operate it — and that the visual aid is set up before the speech. There are few things worse for an audience than having to wait while a speaker fiddles with their equipment.
- Point out key elements in the visual aid, especially if it is complicated. Pictures, charts, graphs, and some objects, are often so complex, with so much “going on,” that the audience might need to be directed to the area of the visual aid that the speaker is referencing.
- Avoid distributing materials during the speech. They should be passed out either before or after the speech. Failing to do so will delay the speech, lead to much rustling of paper, and is an unnecessary distraction.

- Limit lists. Do not overwhelm the audience with endless lists on one slide or page. Generally, only five items should be on any single slide or page of a visual aid.
- Remember that simplicity is a good design principle. Do not overload a visual aid with unnecessary information, color, font changes, or superfluous images.

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.

Fill in the tables:

“PERSONALITY”	TYPICAL BEHAVIOR	CLASSROOM EFFECT	INSTRUCTOR STRATEGIES
The Driver AKA <hr/>			

What to say: *“We need everyone to have the opportunity to bring their thoughts into the conversation.”*

"PERSONALITY"	TYPICAL BEHAVIOR	CLASSROOM EFFECT	INSTRUCTOR STRATEGIES
The Analytical AKA _____			

What to say: *"Some ideas may seem off-putting, at first, but I encourage you to bring your thoughts into the conversation."*

"PERSONALITY"	TYPICAL BEHAVIOR	CLASSROOM EFFECT	INSTRUCTOR STRATEGIES
The Expressive AKA _____			

What to say: *"Thank you for your insight. It is very important to the success of the class that everyone has opportunities to contribute."*

Practically Perfect Presentations Checklist



If you do not have a lot of experience making presentations, the following checklist will help you be more comfortable in the classroom and assist in delivering successful training.

☐ **Logistics**

- What is the date and time of the training?
- Where will the brief be held?
- Are there facilities for video, slide show or other electronic presentations?
- Can you arrive early or check the day before to ensure the tech will run smoothly?
- How many participants will there be?
- What are the audience demographics?
- Do you need to provide training materials?

☐ **Speaker Analysis**

- Do you have a clear purpose in mind? Do you know what you want? Do you know what your listeners want to learn, or to be able to do?
- Have you organized and rehearsed the beginning and ending of your presentation?
- Do you appear calm and prepared?
- Are you establishing and maintaining eye contact?
- Are you speaking in a direct, friendly, conversational manner?
- Are your notes unobtrusive and not distracting?
- Are you relaxed and ready to go?

☐ **Audience Analysis**

- Have you considered what interests your listeners have and how these interests will affect their attentiveness?
- Is there a certain person or group with whom you have avoided speaking? Don't do that!
- What is your credibility rating with your audience?
- Have you considered WHOM your listeners are most likely to believe?

☐ **Message Analysis**

- Are the central ideas of your presentation important, significant and/or interesting to your audience?
- Do you have a clear, unified, central idea? Is it narrow enough to be done correctly in the time allotted?
- Is the intent of your presentation to inform, persuade, or both?
- Does the introduction "grab" your audience's attention?
- Does your conclusion adequately summarize your presentation?
- Can you possibly shorten your presentation? If so, do it!

□ **Opening Remarks**

- Look at your audience and smile
- Get their attention; arouse interest in the presentation
- Reveal and preview your topic; make the purpose of your presentation clear
- Establish your credibility for speaking on the topic
- Don't make excuses or apologize
- Never compare audiences

□ **Closing Remarks**

- State that you are concluding your presentation
- Summarize your main idea
- If appropriate, and time allows, ask if there are any questions; set a time limit for questions, and make yourself available to answer questions after the presentation
- Compliment your audience
- Have a "call to action"
- Finish with a BANG!
- Thank the audience; let them know that this was a good beginning and that you would be happy to come back

□ **Questions and Answers**

- Decide when and if you'll take questions
- Limit time
- Don't answer unless you can
- Be brief
- Recognize questions in order
- Repeat the question before answering
- Soften words in hostile questions when repeated
- Use the audience to answer questions
- Avoid conversations
- Be courteous
- Don't let the question-and-answer session drag

Instructional Application

Group Presentation Procedures

Overview: This exercise is a unique opportunity for you to grow personally and professionally by applying the instructional techniques learned earlier through a group activity of presenting your program through various scenarios a CFS will frequently encounter. The goal of this exercise is for you to confidently present and discuss your program with the different groups and training events within your command. This exercise is not just theoretical; it directly prepares you for the role as a Command Financial Specialist, making the training highly practical and relevant.

You will be divided into groups based on your class size. Each group will provide a **15-minute** presentation to the class from a scenario provided by the instructor. During each presentation, your 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.

This will be challenging! Observe how your teammates and other groups present their topics. Take a mental note on items you might use when you go back to your command for your program. Remember the techniques you learned earlier and more importantly, have fun!

1. The instructor will distribute or display prefilled scenario cards, with each group receiving only one scenario.
2. The instructor will provide an overview of the exercise. Remember these are realistic CFS-based scenarios.
3. Groups will have 10 minutes to discuss their roles, assign the presentation order, and discuss any additional key points to cover.
4. While visual aids can be used, 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, no more than two slides are appropriate.
5. Presenters may interact with the audience for all group presentations. While the instructor will participate in the exercise, audience members must remember to respect their fellow classmates and not interrupt their presentations.
6. The instructor will discuss each group's performance at the end of the activity after all the group presentations.



CFS

COMMAND FINANCIAL
SPECIALIST

CFS 10 Developing Your Program

★

Student Manual

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. 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

IV. CONTENT

CFS Responsibilities & Functions

CFS-2 introduced you to your service-specific PFM policy. This interactive activity is designed to engage you in your service-specific policy and familiarity with CFS core duties.

List up to five service-specific policy requirements for your CFS Progra

1.

2.

3.

4.

5.

CFS Tasks by Military Branch

	NAVY	MARINE CORPS	COAST GUARD
Education and Training	✓	✓	✓
Information and Referral	✓	✓	✓
Financial Counseling	✓		
Basic Budgeting			✓
Consumer Advocacy	✓		

Steps to Developing Your Program



1. Communicate Your Program

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. By establishing your program from the outset, you'll be better positioned to anticipate program needs while fulfilling your mission. 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.

2. Assess Your 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.

3. Establish Your Program

Execution of the program relies heavily on your command's support 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.

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

4. Maintaining Your Program

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.
- 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.
- "Training yourself out of a job" with your CFS team if you are a CFS program lead. 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 your 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.

Checklist for Command Financial Specialists

- ☐ Complete initial CFS Training & Refresher Training every three years
- ☐ Obtain a Designation/Appointment letter or be listed on the command's collateral duty roster signed by the CO or OIC
- ☐ Meet routinely with other members of command's CFS team
- ☐ Draft command PFM instruction (if necessary)
- ☐ Gather command data (needs assessment)
- ☐ Self assess program annually
- ☐ Develop marketing plan for command PFM program
- ☐ Familiarize self with available resources, command's PFM library
- ☐ Brief command leadership
- ☐ Establish recordkeeping and reporting system (per branch of service requirements)
- ☐ Input data as required by branch of service and command
- ☐ Attend CFS forums/advanced training
- ☐ Request to be placed on the local PFM's email distribution listing
- ☐ Verify placement on the command check-in & check-out sheet
- ☐ Participate in command INDOCS and ensure placement on the course agenda
- ☐ Provide appropriate PFM information and referral to command personnel
- ☐ Conduct PFM training as indicated by needs assessments and in accordance with branch of service requirements
- ☐ Conduct PFM counseling/budgeting as requested in accordance with branch of service requirements

Command Financial Specialist Needs Assessment



This command is in the process of developing a Financial Education program for all personnel. This survey is to determine the types of services you would like to have provided at this command to facilitate managing your financial affairs.

Education – Please rank the following subjects from 1 to 12 with 1 being the area you are most interested in having training provided.

- ☐ Establishing a Spending Plan/Budget
- ☐ Credit Management
- ☐ Savings and Investments
- ☐ Thrift Savings Plan
- ☐ Military Retirement Plans (Legacy & BRS)
- ☐ Banking Issues
- ☐ Car Buying
- ☐ Insurance
- ☐ Survivor Benefits and Life Insurance
- ☐ Pay Issues
- ☐ Consumer Frauds, Misrepresentations and Scams
- ☐ Touchpoints/FEAPS Requirements
- ☐ Overall Financial Well-being

Information – Would you find it helpful to have the following provided?

- | Yes | No | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Regular plan-of-the-day/week notes with tips on personal financial management |
| <input type="checkbox"/> | <input type="checkbox"/> | Information rack with personal financial management brochures and booklets |
| <input type="checkbox"/> | <input type="checkbox"/> | Personal financial management bulletin board |
| <input type="checkbox"/> | <input type="checkbox"/> | Financial management articles in the command's and Ombudsman newsletters |

Consultation – Would you find it useful to have the following available?

- | Yes | No | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Financial counseling service provided by a Command Financial Specialist (if permitted by branch of service) |
| <input type="checkbox"/> | <input type="checkbox"/> | A Command Financial Specialist to consult with before making major purchases or financial decisions |
| <input type="checkbox"/> | <input type="checkbox"/> | A Command Financial Specialist to consult with for completing Touchpoints/FEAPs |

Please list other services that you would find useful in managing your personal finances and any comments.

Please return this complete form to: _____
(Name and email)

Thank you!
(Signature)

Plan of Action and Milestones



Command: _____

From: _____

To: _____

Period Covered: _____

Primary Issues		Indicators		Actions Required/Objectives		
1.						
2.						
3.						
Objectives/Action	Start Date	Barriers/Strategies for Overcoming	Resource Needs	Estimated Completion	Actual Completion	Remarks/Indicators

CFS Program Recordkeeping

USN Program Recordkeeping

The CFS Program is generally considered to be part of the administrative function of the command. Therefore, it can be subject to review in various kinds of inspections. CFSs are encouraged to review OPNAV 1740.5 (series) and be prepared for an inspection at any time.

Records created as a result of CFS-related duties for both USN and USMC, regardless of media and format, must be managed per Secretary of the Navy (SECNAV) Manual 5210.1

The exact manner of records and documentation management is not prescribed by instruction, but here is an outline of a possible system:

Filing cabinet (double lock and key) – either physical or electronic – accessible by all CFSs at command:

- a. OPNAVINST 1740.5 (series) and SECNAVINST 1740.2 (series)
- b. Command's instruction regarding Personal Financial Management, as applicable
- c. List of command CFSs (with appointment letters and course completion certificates) beginning with Command Special Assistant for Personal Finance (CSAPF) and information regarding crew count and CFS ratio
- d. Copies of indoctrination schedules showing CFS on agenda
- e. Copies of PODs/POWs listing CSAPF on masthead
- f. Copies of PFM Training rosters
- g. Copies of pre- and post-deployment program agendas listing the CFS as one of the presenters, as applicable
- h. Sample check-in and check-out sheets listing the CFS as one of the checkpoints
- i. Quarterly reports (individuals and command summary reports) (at least three years of history)
- j. Client files (maintained in a manner that ensures confidentiality and compliance with applicable Privacy Act regulations)

USMC Program Recordkeeping

CFSs in the U.S. Marine Corps should discuss program recordkeeping requirements with unit leaders and ensure that they follow important regulations for maintaining Personally Identifiable Information (PII) and personal financial information for both hard copy files and digital files. Ensure you follow all applicable laws.

Records created as a result of CFS-related duties for both USN and USMC, regardless of media and format, must be managed per Secretary of the Navy (SECNAV) Manual 5210.1

USCG Program Recordkeeping

CFSs in the U.S. Coast Guard shall prevent the creation and/or maintenance of files, records, notes, or recordings that contain personal financial information of assisted individuals.

Marketing Your Program



Either individually or in a group, you will have five minutes to discuss and document five ideas on how to market your command's CFS program. Remember, be creative to engage the W.I.I.F.M. of your fellow Service members. Depending on your command's operational tempo and operational requirements, your fellow classmates might have great ideas that you can use within your program.

Write down five ideas for marketing your CFS Program:

1.

2.

3.

4.

5.

Making Your Program Inspection Ready

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.

NOTE: Do not keep any PII on a command shared drive to include completed eFPWs.

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 & Records

- For each team member, a letter of appointment with the date of qualification or command collateral duty listing, a CFS training 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 to utilize 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.
- 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.

CFS Virtual Resources

Department of Defense's Office of Financial Readiness Learning Resource Library (LR)

PFM Standardized Curriculum

The PFM Standardized Curriculum is located on the DoD Learning Resource Library website. Training material for all topics includes an instructor guide, PowerPoint presentation, and applicable handouts.

- Banking and Financial Services
- Car Buying Strategies
- Consumer Awareness
- Credit Management
- Developing Your Spending Plan
- Family Financial Planning
- Financial Planning for Deployment
- Financial Planning Following Deployment
- Gambling Awareness
- Home Buying
- How to Survive the Holidays Financially
- Marriage and Money
- Military Pay Issues
- Money and the Move
- Paying for College
- Paying off Your Student Loans
- Planning for Your Retirement
- Raising Financially Fit Kids
- Renting
- Savings and Investing
- Smart Transition Planning
- Survivor Benefit Plan
- The Thrift Savings Plan
- Your Insurance Needs
- Vacation Planning

Touchpoint/FEAP Curriculum

The Touchpoint/FEAP Curriculum is located on the DoD Learning Resource Library website and service-specific portals. Touchpoint/FEAP Curriculum includes Checklists, Handouts, Video Courses, Video Discussion Guides, and How-to Guides.

- First Duty Station
- Permanent Change of Station (PCS)
- Pre-Deployment
- Post-Deployment
- Vesting in the TSP
- Entitlement to Continuation Pay (CP)
- Promotion (Optional)
- Leadership Training
- Marriage
- Welcoming Your First Child
- Preparing for Divorce
- Disabling Sickness or Condition

CFSs may only use their branch of service's approved PFM Standardized Curriculum and Touchpoint Curriculum. CFSs are not authorized to use any other material.

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 two-hour presentation. 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.

USMC — MarineNet Resources

<https://elearning.marinenet.usmc.mil/moodle/course/view.php?id=918#>

The CFS Materials page on MarineNet contains available resources for your CFS program.

- CFS Resources
- Intro to the CFS Program
- Personal Readiness Seminar (FEAP)
- Million Dollar Marine (FEAPs)
- Expanding Your Financial Values and Habits
- Money Habitudes: Discover Your Money Personality
- Communicating about Money
- Military Compensation and Deductions
- Military Allowances and Allotments
- Military Non-cash Benefits
- Choosing a Financial Institution
- Setting Financial Goals and Recordkeeping
- Developing a Spending Plan
- Establishing Savings
- Introduction to Credit
- Using and Managing Credit
- Introduction to Debt Management
- Addressing Excessive Debt
- Recognizing Consumer Fraud
- Protecting yourself from Consumer Fraud
- Financial Planning for Deployment and Extended Absences (FEAP)
- Managing Your Finances Post-deployment (FEAP)
- PCS Allowances and Entitlements
- Financial Planning for PCS (FEAP)
- Car Buying Preparation and Research
- Car Buying Strategies
- Introduction to Insurance
- Renters, Home and Auto Insurance
- Getting Married (FEAP)
- Financial Implications of the Death of an Active-Duty Spouse
- Death of a Family Member
- Introduction to Life Insurance
- Purchasing Life Insurance
- Raising Financially Fit Young Children
- Raising Financially Fit Tweens and Teens
- Raising Financially Fit Young Adults
- Financial Implications of Caring for Aging Parents
- Divorce (FEAP)
- Introduction to Time Value of Money
- Introduction to Investing
- Investing in Stocks and Bonds
- Investing in Mutual Funds
- Planning Your Retirement
- Employer-provided Retirement Plans
- Introduction to the Thrift Savings Plan (FEAP)
- Managing Your Thrift Savings Plan
- Military Retirement Pensions and Plans
- Personal Savings and investments
- Investing in Real Estate
- Renting a Home: Preparation and Research
- Strategies for Renting a Home
- Home Buying: Preparation and Research
- Home Buying Strategies
- Selling your Home: Preparation and Research
- Home Selling Strategies
- TRS DoD Financial Planning for Transition (FEAP)
- Personal Financial Planning for Transition
- Introduction to the Survivor Benefit Plan
- Making the Survivor Benefit Plan Decision
- Civilian Health Insurance Basics
- Disability Insurance

USN — MyNavyFamily Learning Management System

<https://mynavyfamily.com/>

- Comprehensive portal for CFSs. Includes links to training, testing, and resources.
- Single location for all pre- and post-test for both in-person and virtual delivery.
- CNIC FFSP LMS includes:
 - Live online facilitation support, recording delivery, and certificate issuance for CFS forums.
 - Robust calendar of live PFM webinars for active duty and family members. CFSs can offer these trainings as a referral resource for their command.

USCG — Ombudsman/PFMP Registry Resources

Coast Guard PFMP Registry Website is found here: <https://www.ombudsmanpfmpregistry.org/pfmregistry>

A step-by-step video demo on how to navigate the Registry is at:

<https://www.ombudsmanpfmpregistry.org/pfmregistry>.

Key points of using the Registry:

- Submit your CFS certificate to your Training Officer and ask them to enter your CFS Competency Code
- CFS to submit separate worksheets for all units assigned.
- Submit a worksheet even if no training or contacts occurred.
- CFS to submit worksheets monthly. Final monthly worksheet submitted by 10th of each month following the reporting month.

Touchpoints/FEAPs

Your role in providing training on touchpoints and FEAPs is crucial as a key resource for your fellow Service members and command. Take the time to familiarize yourself with the locations of materials, resources, and completion options for each milestone. This readily available information will empower you to deliver effective counseling and training when needed. Your support can make a significant difference!

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
- DoD SEN\$E 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. NSIPS generates a message that 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 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 completion of the training.
8. Sailors who complete training via DoD SEN\$E mobile app will not automatically reflect in members training record. Member will be required to submit completion certificate to their training department.

USCG:

Touchpoint Material Location

DoD FINRED Learning Resource Library

Completion Options

One-on-One

- Checklists and handouts

Classroom

- Checklists and handouts
- PowerPoint (PPT) Training Slides and Instructor Guide (IG)
- Videos and Video Discussion Guides (VDG)

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.

A group presentation option is available, conducted by PFM or CFS

Selected FEAP trainings are available as self paced on Marine Net. SENSE and My Navy Financial Literacy Apps offer training, but will not automatically show in MCTIMS records as completed.

Touchpoint Notification & Completion Proces

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.

Survivor Benefit Plan (SBP)

SBP was established by Public Law 92-425 on 21 September 1972. The SBP is a government-subsidized program that guarantees that a portion of a Service member's monthly retirement pay will continue to be paid to a spouse or other designated beneficiary after the Service member's death. Unlike any other resource available, the SBP monthly payment is guaranteed by the government and protected from inflation. All active-duty Service members are automatically enrolled in SBP at no cost.

Active-Duty SPB Benefit

Eligibility

Survivors of Service members who die in the line of duty on active duty may be eligible to receive SBP benefits. Beneficiaries are established by law.

If the Service member is on active duty at the time of death and the death is in the line of duty, then the Service member's family qualifies for SBP benefits. The SBP base amount is equal to the higher of the retired pay of the member based on length of service or the retired pay as if the member retired with a total (100%) disability equal to 75% of the appropriate retired pay base.

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

Retiree SBP Benefit

Eligibility

Service members, who are covered under SBP at no cost while on active duty, are eligible to continue participating in SBP when they transfer to the Retired List by paying a premium. If they have eligible dependents whom they could name as SBP beneficiaries but do not do so, they will never be able to enroll for those SBP categories in the future. If a retired Service member is recalled to active duty, their original SBP election cannot be changed upon subsequent release from active duty. There are six categories of survivors who may receive benefits:

1. Spouse Only
2. Spouse and Child(ren)
3. Child(ren) Only
4. Former Spouse
5. Former Spouse and Dependent Child(ren) of that Marriage
6. Insurable Interest

Note: The information about the Survivor Benefit Plan (SBP) presented during the CFS course

was a basic overview. 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.

SBP Election Options

1. SBP Election must be made before retirement.
2. All Service members retiring based on an active-duty law and Reserve Components who elected RCSBP Option A must complete the SBP section of the DD Form 2656 or Coast Guard Form 4700, even if they have no eligible beneficiaries.
3. What happens if the election is NOT made before retirement? Federal law directs DFAS or PPC to default the election to full spouse coverage. If that happens, the election can be changed only if the Service member proves that the government erred in the election process.
4. Married Service members electing anything less than the maximum spouse SBP coverage allowable under the law requires spouse's agreement.
5. Generally irrevocable but may be canceled with spouse agreement, between the 25th and 36th month following retirement. Premiums paid before revocation are nonrefundable.
6. SBP is paid up after making 360 payments and reaching at least age 70.
7. Changes in dependents after making SBP election but before retirement may require new election.
8. If SBP beneficiaries change (birth, death, divorce, marriage) between election and date of retirement, a new DD Form 2656 or Coast Guard Form 4700 with SBP election is required.
9. Six election categories: Spouse Only, Spouse and Child(ren), Child(ren) Only, Insurable Interest*, Former Spouse, and Former Spouse and Dependent Child(ren) of that Marriage
10. The SBP premium for a retiree is tied to the retiree's pay. If the retiree's pay increases, so does the premium. The member pays this premium until one of the following options is reached:
 - The member pays both an SBP premium for a total of 30 years AND reaches age 70
 - The member divorces the spouse, or the spouse passes away before the member
 - The member passes away
 - For the children option, child turns 18, becomes married, or turns 22 if a full-time student

**An insurable interest beneficiary for the Survivor Benefit Program (SBP) is someone who has a financial interest in the continued life of the member. This could be a family member or a nonrelated person.*

CFS Program Support

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.

Local Family Support Center

Your local Personal Financial Manager or Personal Financial Counselor is available for:

- Case consults for new CFSs, difficult cases, or both.
- Coaching for new CFSs as needed.
- Referrals and resources.
- Training – follow-on training for the CFS and general PFM training to meet command needs.

Local Family Support Centers:

USN	USMC	USCG	USAF
Fleet and Family Support Center (FFSC)	Marine Corps Community Services (MCCS) Marine & Family Programs	Office of Work-Life	Airman and Family Readiness Center (A&FRC)

Approved Financial Resources

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 utilized, 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.

Maintaining Your CFS Qualification

Maintaining records of attendance/course completions of the below guidelines and your CFS course completion certificate is just as important as attending this CFS course. Depending on your service, you might have to prove that you have maintained and are proficient in your CFS-related duties.

Maintaining Your CFS Qualification in the 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 the CFS Course or the last CFS Refresher course attended. If they fail to complete the required Refresher course within this three-year period, they will need to retake the three-day CFS course.

The Navy offers a range of course formats for CFS 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.

Maintaining Your CFS Qualification in the 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.

Maintaining Your CFS Qualification in the 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 multi-day CFS Initial Training 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 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 Training Course 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 three-day CFS 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.

(<https://www.ombudsmanpfmpregistry.org/pfmregistry>)

Key points of using the Registry:

- Submit your CFS certificate to your Training Officer and ask them to enter your CFS Competency Code
- CFS to submit separate worksheets for all units assigned.
- Submit a worksheet even if no training or contacts occurred.
- CFS to submit worksheets monthly. Final monthly worksheet submitted by 10th of each month following the reporting month.

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 inquire availability of their next scheduled course.

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 Course.

Advanced Training

- College Credit: DSST exams are college subject tests 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 DANTES. Interested learners should contact the Education Services Department for your branch of service and visit the DANTES 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®: The Certified Financial Planner® (CFP®) certification can be obtained through the Certified Financial Planner Board of Standards, Inc. Visit <https://www.cfp.net> to learn about how to obtain your CFP® certification.
- Webinars and Teleconferences: Local Family Support Centers. 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 CFS 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.

USN Command Financial Specialist Quarterly Activity Report Example



COMMAND FINANCIAL SPECIALIST (CFS)

QUARTERLY ACTIVITY REPORT

TRAINING/BRIEFS:

Date	Name of Training	Location

NUMBER OF TRAINING PARTICIPANTS:

E1 - 3	E-4	E-5	E-6	E7 - 9	W1 - 5	Family Members
O-1	O-2	O-3	O-4	O-5	O6 & Above	

NUMBER OF ONE-ON-ONE COUNSELING SESSIONS CONDUCTED:

E1 - 3	E-4	E-5	E-6	E7 - 9	W1 - 5	Family Members
O-1	O-2	O-3	O-4	O-5	O6 & Above	

NUMBER OF REFERRALS MADE:

FFSC	Military Relief Society	Pay Dept	Legal	Housing	Other:
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AREAS & NUMBER OF CLIENTS ENCOUNTERED:

Pay Issues	Gambling/Addictive	TP PCS
Budget Review	Spending Scams/Fraud	TP Marriage
Retirement/Separation	Bankruptcy	TP Divorce
Security Clearance/Debt	Credit	TP Birth of First Child
Overseas Screening/Budgeting Issues	Predatory Lending	TP Disability
Banking	Cryptocurrency	TP Leadership Training
Saving/Investing/TSP	Insurance	TP Pre-Deployment
Car Buying/Selling/Leasing	TP First Duty Station	TP Post-Deployment
Basic Needs Allowance (BNA)	TP Continuation Pay	TP Vesting In TSP
	TP Promotion	Other:

Additional Information:

CFS Name: _____ Quarter: _____ Fiscal Year: _____
 Command: _____ Installation: _____
 CFS Signature: _____ Date Signed: _____

CFS Panel Discussion



If your course offers a CFS panel, take the time to write down four questions you would like to ask the panel concerning their CFS Program.

1.

2.

3.

4.
