

# Command Financial Specialist

**INSTRUCTOR GUIDE** 



Companion to Command Financial Specialist Instructor Guide
Second Edition





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### Virtual Command Financial Specialist (vCFS):

### Course Overview

Welcome to the *virtual edition* of Command Financial Specialist Training Course (CFST). Virtual CFS (vCFS) is a three-day training course converted from the face-to-face CFST. The purpose of this Instructor Guide (IG) is to provide vCFS instructors (presenters) with complete instructions to prepare, conduct, and complete the three-day (24-hour) CFS course on a virtual platform.

vCFS is a supplement to the face-to-face CFST curriculum. For more course details, the face-to-face instructor guides are accessible on DoD's FINRED Learning Resource Library virtual portal.

Additional administrative and presentation guidelines are covered in the Navy's CFS Train-the-Trainer (TTT) course.

#### **vCFS Mission**

The three-day vCFS course provides attendees with the knowledge to properly manage their command's Personal Financial Management Program (PFMP). There are three common CFS areas of responsibility across all service branches; these three commonalities are integrated throughout the course to prepare CFS personnel to carry out their responsibilities according to their service-specific PFM program policy. This training is designed to help learners meet these three tasks, at a minimum, and any additional responsibilities required by policy.

### **Course Learning Objectives**

At the conclusion of this virtual course, learners should have the knowledge and skills necessary to:

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

### **Course Learning Activities**

The vCFS IG is organized in modules mirroring the CFST curriculum exactly. The chapter learning objectives, outlines and lecture notes are pulled directly from CFST. Interactions, activities, and course requirements have been modified for a virtual environment. Presenters should review both the CFST curriculum and vCFS IG before leading the three-day vCFS training.

**Note:** vCFS can be used with Adobe Connect or tailored to other virtual platforms.

### **Virtual Course Participation Requirements**

Verifying attendance and participation in the virtual environment is different than in a face-to-face classroom. The vCFS IG builds-in multiple ways to verify attendance, participation and learning. Depending on your virtual platform, you might not have a corresponding tools and features. If not, use a similar process with the tools your platform provides.

#### Video/Audio Check-Ins:

Having a video camera is essential for both the presenter and learner. Prior to starting each day, presenters and learners are required to meet for a video check-in and audio check; this confirms technological connectivity for the day and fosters crucial relationship-building between presenters and learners; in addition, this provides presenters with verification of

attendance. Several activities are designed with a range of learner-centered interactions, such as small group discussions, interactive questioning techniques, etc., leveraging the virtual platform's technologies. This engages them as adult learners and gives them both theoretical and hands-on learning opportunities. These activities are instrumental in engaging learners and facilitating their mastery of the training content. For example, Chapters 5 and 6 facilitate financial counseling as a theory and then as a counseling role-play application exercise, respectively; the financial counseling application is a cornerstone of becoming a CFS. This requires fully functioning technology where learners are comfortable answering questions verbally and role playing via video.

#### **Chat Pods and Time Stamps:**

Chat pods in the virtual classroom are more than just a communication tool – they are a vital instructional design component that fosters engagement, inclusion, and insight. When used appropriately, chat pods encourage participation, foster collaborative learning, provide immediate feedback, and support accessibility. When time-stamped, they become a powerful diagnostic and planning resource. Enabling time stamps in the chat creates a digital record showing the date and time of messages, allowing instructors to document participation. Always set expectations at the beginning of class that chat responses are a requirement and will be reviewed before the release of the completion certificates.

#### **Breakout Rooms:**

Breakout rooms are powerful tools for increasing interactivity, collaboration, and deeper learning in virtual classrooms; in smaller groups, learners are more likely to speak up, share ideas, and engage in critical thinking. Breakout rooms were deliberately chosen for vCFS as they enable small group interaction that mirrors in-person focused group work, support active learning that requires participation and concept application, and facilitate differentiated instruction with tailored support. Breakout learning spaces can be customized and presenters "room guides" should provide direct support and oversight while allowing learner autonomy. With proper instructional design, breakout rooms transform passive webinars into active learning environments, allowing learners to apply, discuss, and personalize content in meaningful ways. Depending on the virtual platform, presenters will need to become familiar with how to create and utilize breakout rooms.

For breakout rooms to be effective, presenters and producers must:

- ▶ Set up breakout room instructions before workshop.
- ▶ Ensure each room has a staff member scheduled as the "guide" to support learners.
- ▶ Allow time to presort learners into specific breakout rooms, if necessary. Unless otherwise directed, presenters are included in the "random distribution" to breakout rooms. Attempts should be made to verify there is only one presenter, or one "guide", per room.
- Confirm all learners are connected to audio.
- Clearly define the activity's purpose and expected outcomes.
- ▶ Provide written instructions in the breakout environment.
- ▶ Use structures prompts or worksheets to guide interactions.
- ▶ Allow time for debriefing when learners return to the main room.

#### **Poll Questions:**

Polls are an accessible core engagement and assessment tool in well-designed virtual classrooms. They help instructors check understanding in real time, encourage active learner thinking and maintain active learning, and drive interaction and participation, all while collecting useful data to inform instructional decisions. Poll questions are best used for a specific purpose and/or strategic moments, then debriefed in a collaborative discussion that builds community and/or collective understanding. vCFS employs a variety of poll types to include multiple choice, multiple answer, and short answer polls. Poll responses are generally anonymous, which increases honesty for sensitive questions or controversial topics. Presenters can decide if they'd prefer to make poll responses public, by broadcasting results via visual feedback in real time, or keep

them hidden from the group at large. Depending on the virtual platform utilized, presenters must become familiar with the tools available for utilizing poll questions. In all cases, presenters and producers can easily track how many learners have responded to each poll question, which is helpful in determining if it is time to move on from a specific question.

#### Additional Tools (if available):

There are often additional tools in virtual classrooms such as:

- ▶ **Reactions:** Provides emoji reactions that learners can use to express emotions, feedback and agreement in real time without interrupting a session. This is great for pulse checks.
- ▶ **Share Screen:** Provides instructors an opportunity to take learners on a virtual field trip to visit websites or demonstrate online tools/calculators. There are many opportunities in vCFS for virtual field trips. Prepare by practicing the field trip before the webinar.
- ▶ **Randomizer:** Used to select participant names at random to answer questions or engage in tasks. This encourages equitable participation and keeps learners attentive and involved.
- ▶ **Q&A:** Used by participants to submit questions to presenters or producers outside of the general chat, allowing moderators to answer publicly or privately.
- **Word Cloud:** Allows learners to create a visual representation of text data where the size of each word corresponds to its frequency in a set of responses.

### **Course Preparation**

Effective virtual engagement begins long before the first learner logs into the virtual classroom. Just as a well-executed mission requires planning, rehearsal, and coordination, so too does delivering an impactful vCFS course. Preparation is not simply administrative—it is instructional. Thoughtful planning ensures that each virtual tool is used with intention and precision, turning passive participation into active learning.

Being prepared for training promotes organization, projects a positive image, and reduces stress, thus fostering a positive presenter-learner relationship. To ensure you are prepared, review the following:

- vCFS PowerPoint slides, CFS IG and vCFS IG.
- ▶ CFS Student Manual fillable version.
- ▶ Virtual classroom(s). Note: Similar to preparing materials for a face-to-face training, virtual classrooms must be "built" before the training.
- Develop a course agenda and verify guest speakers and breakout room "guides".

#### References

- ▶ Title 10 U.S. Code, section 992 Financial Literacy Training
- ▶ DoD Instruction 1322.34, Financial Readiness of Service members
- ▶ DoD Instruction 1342.22, Military Family Readiness
- ► SECNAV Instruction 1740.4 (series), Department of The Navy Personal Financial Management (PFM) Education, Training, and Counseling Program
- OPNAVINST 1740.5 (series), United States Navy Personal Financial Management Program
- ▶ MCO 1700.37 (series), Personal Financial Management Program (PFMP)
- ▶ COMDTINST 1740.8 (series), Coast Guard Personal Financial Management Program
- Personal Finance Touchpoint curriculum

### How to Use this IG

#### **Instructors Note**

Depending on the virtual platform being utilized, it is beneficial to have prepared email templates or to employ an authorized cloud-based service that provides the necessary materials. This strategy will allow presenters to dedicate their focus to delivering the lesson and engaging with the course content effectively.

Prior to starting vCFS each day, there is a 15 to 30-minute video check-in between PFMs and CFS candidates. Similar to greeting participants as they enter a face-to-face classroom, presenters and/or producers virtually greet each CFS learner. All parties must be connected via video webcam and audio lines. This serves two primary purposes. First, it confirms that learners are logged in, engaged, and that their technological equipment works, thus helping avoid mid-session tech issues. Second, the process fosters positive relationship-building between all parties; tremendous importance is rightfully placed on the trusting, ongoing professional relationship between PFMs and CFSs.

There are several vCFS chapters that use breakout rooms to facilitate small-group learning. It is imperative to plan ahead for these! Each room should be assigned with a qualified presenter to "guide" the room and its activities. "Guides" can include co-presenting PFMs, seasoned CFSs, approved WFL colleagues, or other authorized individuals, as appropriate. The number of necessary breakout room guides can vary based on class size.

At the start of each session, a digital fillable version of the Student Manual (SM) is made available, so each learner has access to a copy. Additional resources will also be available in each classroom to be shared with learners, as needed.

You are encouraged to personalize your chapter delivery while adhering to the curriculum; you may add your own discussion notes and prompts.

You can include:

- Subject matter
- Detailed/technical information
- Instructional strategies and methods
- ► Personal experiences
- ► Examples and analogies

### **Training Materials**

Presenting on a virtual platform requires a computer with:

- ▶ Internet connection
- ▶ Webcam video connection

Additionally, items to conduct sessions include:

- Audio lines (phone line preferred)
- High-quality headphones and microphone
- vCFS PowerPoint presentations
- ▶ Instructor guides, to include supplemental material
- ▶ Student manual access, for reference
- ► Fillable/editable Student Data Card (in vCFS IG)
- ► Handouts shared as PDFs (if necessary)

- Download videos to a local computer or upload in virtual classroom to ensure there are no playback interruptions. Attempts to stream video from external websites can introduce frustrating delays
- LMS course page, virtual classroom and/or Help Desk access information (as appropriate)

The vCFS course has been converted from the face-to-face Command Financial Specialist Training course curriculum to provide flexible, accessible options for CFS candidates. This vCFS IG includes the course overview, with a sample agenda, and content, organized by Chapters 1-10. Refer to the CFS Trainers toolkit for a digital course agenda template.

#### **Course Structure**

The CFS course is a comprehensive three-day course offering 24 hours of training for personnel designated to support commanders in maintaining unit financial readiness, sustaining mission readiness, and promoting personnel readiness and retention in the military. It consists of ten chapters that can be delivered in person or virtually; this IG is reflective of virtual delivery.

The chapters are sequenced to build upon one another; however, presenters may rearrange chapters to meet their site's demands, student demographics, and guest speaker availability, so long as all topics and course objectives are met at the end of Day 3. Note: Chapters 3 then 4, Chapters 5 then 6, and Chapter 9 are each delivered sequentially, as they are designed on a "theory then application" basis.

#### Sample vCFS Agenda

#### **DAY ONE**

0730-0800 Video Check-In  ▶ Tech Check  ▶ Pretest Reminder  ▶ Download Resources  0800-0900 Chapter One: Welcome, Introduction and Administration  0900-0910 Break  0910-1020 Chapter Two: The Need for PFM  Chapter Three: Introduction to Financial Planning Worksheet  1020-1030 Break  1030-1130 Chapter Four: FPW Application  1130-1230 Lunch  1230-1330 Chapter Four: Case Studies  1330-1340 Break  1340-1440 Chapter Five: Financial Counseling  1440-1450 Break  1450-1600 Chapter Five: Financial Counseling  Daily Wrap-Up  ▶ Closer  ▶ Homework Discussion  ▶ Daily Evaluation  ▶ Individual eFPW review in Breakout Rooms		
Pretest Reminder Download Resources  Chapter One: Welcome, Introduction and Administration  Break  O910-1020 Chapter Two: The Need for PFM Chapter Three: Introduction to Financial Planning Worksheet  1020-1030 Break  1030-1130 Chapter Four: FPW Application  1130-1230 Lunch  1230-1330 Chapter Four: Case Studies  1330-1340 Break  1340-1440 Chapter Five: Financial Counseling  1440-1450 Break  1450-1600 Chapter Five: Financial Counseling Daily Wrap-Up Closer Homework Discussion Daily Evaluation	0730-0800	Video Check-In
Download Resources  Chapter One: Welcome, Introduction and Administration  Break  O910-1020 Chapter Two: The Need for PFM Chapter Three: Introduction to Financial Planning Worksheet  1020-1030 Break  1030-1130 Chapter Four: FPW Application  1130-1230 Lunch  1230-1330 Chapter Four: Case Studies  1330-1340 Break  1340-1440 Chapter Five: Financial Counseling  1440-1450 Break  1450-1600 Chapter Five: Financial Counseling Daily Wrap-Up Closer Homework Discussion Daily Evaluation		► Tech Check
O800-0900 Chapter One: Welcome, Introduction and Administration  O900-0910 Break  O910-1020 Chapter Two: The Need for PFM Chapter Three: Introduction to Financial Planning Worksheet  1020-1030 Break  1030-1130 Chapter Four: FPW Application  1130-1230 Lunch  1230-1330 Chapter Four: Case Studies  1330-1340 Break  1340-1440 Chapter Five: Financial Counseling  1440-1450 Break  1450-1600 Chapter Five: Financial Counseling  Daily Wrap-Up  Closer  Homework Discussion  Daily Evaluation		► Pretest Reminder
0900-0910 Break  0910-1020 Chapter Two: The Need for PFM Chapter Three: Introduction to Financial Planning Worksheet  1020-1030 Break  1030-1130 Chapter Four: FPW Application  1130-1230 Lunch  1230-1330 Chapter Four: Case Studies  1330-1340 Break  1340-1440 Chapter Five: Financial Counseling  1440-1450 Break  1450-1600 Chapter Five: Financial Counseling  Daily Wrap-Up  ▶ Closer  ▶ Homework Discussion  ▶ Daily Evaluation		▶ Download Resources
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1020-1030 Break  1030-1130 Chapter Four: FPW Application  1130-1230 Lunch  1230-1330 Chapter Four: Case Studies  1330-1340 Break  1340-1440 Chapter Five: Financial Counseling  1440-1450 Break  1450-1600 Chapter Five: Financial Counseling  Daily Wrap-Up  Closer  Homework Discussion  Daily Evaluation	0910-1020	Chapter Two: <i>The Need for PFM</i>
1030-1130 Chapter Four: FPW Application  1130-1230 Lunch  1230-1330 Chapter Four: Case Studies  1330-1340 Break  1340-1440 Chapter Five: Financial Counseling  1440-1450 Break  1450-1600 Chapter Five: Financial Counseling  Daily Wrap-Up  Closer  Homework Discussion  Daily Evaluation		Chapter Three: Introduction to Financial Planning Worksheet
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1340-1440 Chapter Five: Financial Counseling  1440-1450 Break  1450-1600 Chapter Five: Financial Counseling Daily Wrap-Up Closer Homework Discussion Daily Evaluation	1230-1330	Chapter Four: Case Studies
1440-1450 Break  1450-1600 Chapter Five: Financial Counseling Daily Wrap-Up  Closer  Homework Discussion  Daily Evaluation	1330-1340	Break
1450-1600 Chapter Five: Financial Counseling Daily Wrap-Up Closer Homework Discussion Daily Evaluation	1340-1440	Chapter Five: Financial Counseling
Daily Wrap-Up  ► Closer  ► Homework Discussion  ► Daily Evaluation	1440-1450	Break
<ul><li>Closer</li><li>Homework Discussion</li><li>Daily Evaluation</li></ul>	1450-1600	Chapter Five: Financial Counseling
<ul><li>Homework Discussion</li><li>Daily Evaluation</li></ul>		Daily Wrap-Up
➤ Daily Evaluation		► Closer
		► Homework Discussion
► Individual eFPW review in Breakout Rooms		▶ Daily Evaluation
		► Individual eFPW review in Breakout Rooms

### DAY TWO

0730-0800	Video Check-In
	► Tech Check
	▶ Q&A
0800-0900	Chapter Six: Financial Counseling Application
0900-0910	Break
0910-1010	Chapter Six: Financial Counseling Application
1010-1020	Break
1020-1130	Role Play Debrief
	Chapter Seven: Command Action and Security Clearances
1130-1230	Lunch
1230-1330	Chapter Eight: Financial Referral Resources
1330-1340	Break
1340-1440	Chapter Eight: Financial Referral Resources (Guest Speakers)
1440-1450	Break
1450-1600	Guest Speakers
	Daily Wrap-Up
	► Closer
	► Homework Discussion
	▶ Daily Evaluation
	▶ Individual eFPW review in Breakout Rooms

#### **DAY THREE**

0730-0800	Video Check-In
	► Tech Check
	▶ Q & A
0800-0900	Chapter Eight: Financial Referral Resources (Guest Speakers/Activity)
0900-0910	Break
0910-1010	Chapter Nine: Instructional Techniques
1010-1020	Break
1020-1130	Chapter Nine: Instructional Techniques (Application)
1130-1230	Lunch
1230-1330	Chapter Ten: Developing Your Program
1330-1340	Break
1340-1440	Chapter Ten: Developing Your Program
1440-1450	Break
1450-1600	Final Wrap-Up
	► Closer
	▶ Individual eFPW review in Breakout Rooms
	▶ Post-test
	► Certificate Instructions

This vCFS agenda allows for scheduled breaks, generally following 60-90 minutes of instruction. While suggested places for breaks are highlighted in the IG and above, decisions regarding the number and timing of breaks are left to the discretion of the presenter.

Displaying a countdown timer during breaks provides learners a clear visual cue for when the course resumes. Playing neutral music in the background creates a professional atmosphere while instructors and learners prepare for the course to resume.

Upon returning to classes after breaks and lunches, virtual reintegration best practices include:

- ▶ Post-break: Ask learners to answer a question in the general chat, or share their response of choice, using the "reactions" to verify they have returned. This is a small but potentially meaningful interaction to pull learners back into the virtual classroom.
- ▶ Post-lunch: Prepare an engaging icebreaker (non-content-related question) or opener (content-related question) and request learner audio feedback to reestablish the technology connection. In doing so, presenters are reengaging and refocusing learners, bringing them back to the virtual classroom.

### **Virtual MDS Facilitation**

#### **Virtual Environment**

To ensure effective virtual learning, presenters should use platform tools like chat features and interactive activities to engage participants.

Clarify the use of chat features by specifying the purpose of general and topic-specific chats. Also, define microphone and camera usage – when to speak, etiquette, and video expectations like check-ins or presentation visibility.

Technical issues are common in virtual settings and should be anticipated. Use them as learning opportunities and have contingency plans in place – especially for connectivity challenges during multi-day courses. Ensure all learners have webinar access details and that they receive student manuals in advance.

In addition, establish clear guidelines for using the virtual platform. These should outline participation expectations, define engagement (e.g., frequency of input, collaboration), and promote a sense of community.

Finally, state the minimum participation requirements for course credit. This includes required hours, engagement in live sessions, task completion, and review of course materials. Clear communication of these expectations supports a smoother and more rewarding learning experience.

#### **Evaluation**

Evaluative measures have been built into vCFS to assess the training's perceived value, whether it has met its objectives, and to identify areas for improvement. Additionally, learners are given daily course surveys to express their reactions to the training, providing valuable feedback on the course's effectiveness. The daily course evaluations do not provide local instructor feedback or critiques. This process values the input of each learner, making them integral to the program's success.

Direct learners at the end of each day to the Command Financial Specialist / Million Dollar Sailor Training Course Survey at <a href="https://usnavy.gov1.qualtrics.com/jfe/form/SV\_26nncWMTNjpMu2y">https://usnavy.gov1.qualtrics.com/jfe/form/SV\_26nncWMTNjpMu2y</a>

### **Instructor and Producer Tips**

To facilitate the use of vCFS instructional materials, the following terms and acronyms are used:

Command Financial Specialist Training	CFST
Command Financial Specialist	CFS
Command Financial Specialist Instructor Guide	IG
Command Financial Specialist Training Instructor	Presenter
Command Financial Specialist Training Participants	Learners
Command Financial Specialist Training Student Manual	SM
Financial Education Action Points	FEAP
Electronic Financial Planning Worksheet	eFPW
Personal Financial Management Standardized Curriculum	PFMSC
Personal Financial Management Program	PFMP
Personal Financial Manager	PFM
Touchpoint/FEAP Curriculum	TC
Train-the-Trainer	
Virtual Command Financial Specialist	vCFS

Each chapter's IG will include icons that represent cues for the presenter and producer (if applicable). The classroom layout details and pointers will also be included. While the FFSP LMS platform is not a prerequisite for the successful delivery of a virtual Command Financial Specialist Training Course, embracing this powerful tool presents numerous advantages. By utilizing the platform, presenters can dedicate their full attention to the course content, ensuring a seamless and engaging learning experience, without the distractions of technical intricacies and challenges that often accompany virtual environments.

**Note:** the presenter and producer can be the same person depending on comfort with technology and number of learners.

			Icon Key
	Presenter		Indicates activities intended for the primary presenter.
Who		Guest Speaker	Typically facilitated by a third-party presenter.
		Producer	Instructions for virtual classroom technical assistant, indicating actions to perform such as changing layouts or bringing in polls.
	Animated Slide		Indicates to click on animated slides, or before a bulleted list, denoting the entire list is bulleted on the slide.
nat	Presenter Note	Tips and instructions for facilitating that portion of content.	
What		Activity	Instructions for executing an activity.
	M	Student Manual	Indicates the presenter should refer learners to use their

## Collaborating with the Fleet and Family Support Program (FFSP) Learning Management System (LMS)

The information in this section is beneficial should a site choose to present vCFS in collaboration with the FFSP LMS. While the FFSP LMS platform is not a prerequisite for the successful delivery of the vCFS Course, embracing this powerful tool presents numerous advantages. By utilizing the platform, presenters can dedicate their full attention to the course content, ensuring a seamless and engaging learning experience, without the distractions of technical intricacies and challenges that often accompany virtual environments.

To start, complete the required Webinar Request Form (WRF) at:

#### https://form.asana.com/?k=GPS9th7GAzZ8cwe31qtOvQ&d=484346284818869

vCFS presenters are then assigned to a producer(s). The presenters and producer(s) work together to deliver a successful vCFS course without duplication of effort. Each has their primary responsibilities.

Presenter Responsibilities	Producer Responsibilities
Request the course page link from the producer.	Provide the presenter with the course page link.
<ul> <li>Review and practice standardized vCFS instructor guide and supporting materials</li> </ul>	▶ Build vCFS classrooms.
<ul> <li>Ask your producer to save your slides as a PDF or provide them with a PDF to make available for learner download.</li> </ul>	► Schedule a rehearsal/tech-check.
Inform producer of any relevant supplemental needs.	<ul> <li>Orient presenters to the available virtual classroom features.</li> </ul>
► Attend vCFS rehearsal.	Supply presenters with a training report showing course registration status.
▶ Use a reliable audio connection.	► Manage all technical aspects of the classroom.
Prepare a backup plan in the event of local technical difficulties.	Send daily follow-up materials packet to presenters.
Communicate early, often, and effectively.	► Communicate early, often, and effectively.

# **vCFS 1:** Welcome, Introduction, and Administration

### **Module Preparation**

**Module Length: 60 minutes** 

#### **Materials**

Virtual facilitators must have access to the following:

- ▶ Webcam Video Connection
- Audio Lines
- ▶ PowerPoint slides, "Welcome, Introduction and Administration"
- ▶ Digital Fillable/Editable CFS Student Data Card
- ▶ Pretest Link and Course Data Processing Code (CDP), and Pretest Key (if not completed as a CFS course prerequisite) Note: CDPs will be different from the Million Dollar Sailor course. Please ensure you provide the correct CDP for your location when hosting the vCFS Training course as listed in the CNIC MDS & CFS Instruction.

All learners should have access to the following:

- ▶ Webcam Video Connection
- ► CES Student Manual

### **Learning Objectives**

N/A (This is an administrative chapter).

#### **Course Outline**

- 1. Welcome and Introduction
  - A. Welcome
  - B. Facilitator Introductions
  - C. Contact Information
  - D. Course Learning Objectives
  - E. Financial Training Topics
- 2. Learner-centered Activity
  - A. Meet Your Classmates
- 3. Student Manual
  - A. Chapter Organization
  - B. Terms and Acronyms
  - C. Common CFS Task Areas
- 4. Other Course Materials
  - A. DoD and Service-Specific Websites
  - B. Learner-Centered Activities

- C. Dot-com Disclaimer
- D. Digital Course Evaluations
- E. Daily Homework
- F. Digital Pretest and Post-Test
- 5. Course Expectations (10 minutes)
  - A. Adult Learners
  - B. Participation
  - C. Confidentiality
- 6. Course Agenda Review
  - A. Course Hours
- 7. Facility and Classroom Policies
  - A. Lunch
  - B. Cellphone Usage
- 8. Administration
  - A. Data Card
  - B. Privacy Act
  - C. Provide Contact Information
- 9. Conclusion
  - A. Questions
- 10. Course Pretest -- Applies to locations that do not have students complete the Pretest as a CFS course prerequisite

### **Classroom Layout**

Layout Name	Components
Lobby	▶ Dial-in information note pod
	▶ Chat
	▶ Video pod (enable participant webcams)
	▶ Downloads pod
	CFS Student Manual
	Fillable/Editable CFS Student Data Card
	► Chapter One PowerPoint
	► Attendee pod
	▶ Reaction Tools
	► Lobby chat: "How will you use what you learn during the course, upon returning to your command?"
Housekeeping	Depending on your virtual platform, create a 5-10 minute brief explaining virtual tools, expectations and guidance when there is technical glitches.
	▶ Dial-in information note pod
	▶ Welcome chat pod
	► Housekeeping PowerPoint share pod
	► Attendee pod
	▶ Reaction Tools
Chapter One	▶ Dial-in information note pod
	▶ General chat pod
	► Chapter One PowerPoint share pod
	► Attendee pod
	▶ Reaction Tools
	▶ Weblinks ready to share
Activity:	▶ Dial-in information note pod
Meet Your Classmates	▶ General chat pod
Meet Your Classmates	► Attendee pod
Select a scribe and a debriefer for the activity.     Take turns introducing yourself by answer	▶ Reaction Tools
the following questions:  1. Name 2. Command and installation 3. Job or position at command 4. What do you hope to learn in CFS training?	▶ Video pod
What non-military financial experience do you bring to the classroom?     Have the scribe document what everyone	Countdown timer share pod
wants to learn from CFS training.	► MYC Breakout Room Instructions Single-Slide PowerPoint share pod
	► MYC Note Pod
	▶ Breakout Rooms:
	<ul> <li>Eight breakout rooms ready, if needed, mirroring the main room</li> </ul>

Meet Your Classmates (MYC) Debrief	▶ Dial-in information note pod
	► Attendee pod
	▶ General chat pod
	▶ MYC Breakout Room Instructions Single-Slide PowerPoint share pod
	▶ MYC Note Pods from Breakout Rooms (layered in order of use)
Break	▶ Dial-in information note pod
	▶ General chat pod
	▶ Break Single-Slide PowerPoint share pod
	► Attendee pod
	▶ Reaction Tools
	► Countdown timer

#### **Presenter Content**

#### **Producer Notes**

### Lobby



#### Presenter

Welcome learners to virtual Command Financial Specialist training as they join the classroom. Direct learners to complete their daily video check-in before class begins. This also gives them an opportunity to complete a tech-check before using breakout rooms throughout the day/course.



#### **Activity**

Ask them to answer the lobby chat: "How will you use what you learn during the course, upon returning to your command?

Remind learners to complete their CFS pre-test, and provide their scores to the presenter via email or by direct message if they have not done so already.

Learners should download their CFS Student Manual, if they have not done so already.

Once a video check-in and tech-check is completed, the participant may step away until the class's scheduled start time.

Cue producer to being housekeeping when you are ready to begin.



Be prepared to lead a video and audio check-in before starting lessons on days two and three. The second and third morning's lobby polls/chats could be as simple as: "What questions do you have about yesterday?" and/or "What is the most surprising thing you learned in class yesterday?"

#### **Producer Note**

While individuals enter the classroom, advise them to test their audio line to prepare activities.

Every learner is required to come on-camera for a video and audio check-in.

Explain to learners how to download the handouts in the classroom or on the course page.

If necessary, navigate any technical difficulties.

Retype the lobby chat if needed. It should read, "How will you use what you learn during the course, upon returning to your command?"

### Housekeeping



#### **Producer Note**

Shift to the layout titled Housekeeping.

Review housekeeping and technology tips for learners.

While reviewing housekeeping tips, make sure to share with learners how to send a private chat to the hosts if they have a message that they don't want the entire class to see.

### Virtual Command Financial Specialist: Welcome, Introduction and Administration **Producer Notes Presenter Content Presentation** SLIDE 1: WELCOME, INTRODUCTION AND ADMINISTRATION **Producer Note** Welcome learners to virtual Command Financial Specialist Training. Shift to the layout titled Chapter One. Presenter Introduce yourself by sharing the following information: • Name: · Location: • Length of time supporting the Navy PFMP: • Any brief experience that demonstrates program importance: If there are other vCFS Presenters and Guest Speakers in the room, invite them to introduce themselves and share the same information. Share vCFS instructor team preferred contact method and procedure for contacting the site in case of absence due to illness or emergency. SLIDE 2: COURSE LEARNING OBJECTIVES Upon completion of this course, learners should be able to: Course Learning Objectives ▶ Construct, organize and/or manage a comprehensive, proactive onduct Effective PFM Education and Training PFM program at the command level. ▶ Conduct effective PFM education and training using the relevant service specific and DoD financial educational material. ▶ Provide appropriate information and referral resources for clients evidenced by participation in class role-play and case studies. ▶ Conduct effective one-on-one counseling for clients using Solution-Focused Financial Counseling tools and techniques. Detailed learning objectives are contained within each chapter of the IG.

#### **Presenter Content**

#### **Producer Notes**

#### SLIDE 3: FINANCIAL TRAINING TOPICS



### M Student Manual

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

EXPLAIN that training to become a CFS consists of two stages:

Million Dollar Service member (MDSM) and the CFS course.

MDSM is a two-day course that covers basic financial concepts that

learners will build upon during the CFS course.

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

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

#### **Producer Note**

For groups of more than 10 learners: begin evenly distributing learners to breakout rooms for the learner-centered activity on Slide 4.

There are three (3) variations of the same activity; two of the variants contain breakout rooms. For a detailed breakdown, see presenter notes on the next slide.

### SLIDE 4: **!** MEET YOUR CLASSMATES



Learners will introduce themselves, while on video/webcam, either in the main room (for smaller groups) or in a breakout room (for larger groups). Groups of less than 10 participants will stay in the main room. Groups of 10 to 20 participants will be randomly distributed into no more than four breakout rooms. Groups of 20 to 40 participants will be

randomly distributed into no more than eight breakout rooms. There must be one CFS Trainer as a "quide" in each breakout room.

Introductions should take no more than 10-12 minutes in total. The **activity** should take no more than 20 minutes.



#### **Producer Note**

Shift to the layout titled Meet Your Classmates.

If using either breakout room activity variant, have a qualified CFS trainer in each breakout room, as a "guide".

For groups of less than 10 participants, help all participants connect via webcam in the main room.

For groups of 10 to 20 participants, randomly distribute participants into four breakout rooms, ideally of no more than five learners in each room.

For groups of 20 to 40 learners, randomly distribute participants into eight breakout rooms, ideally of no more than five learners in each room.

Set the countdown timer to 12 minutes.

End breakouts and move to the debrief layout.

#### **Presenter Content**

#### **Producer Notes**



### Activity

Review the breakout rooms instructions with learners. This is the first of many breakout room activities. Allow learners to get comfortable and ask questions about technology. Share that once in the room groups should:

- 1. Select a scribe to document into the notes pod.
- 2. Select an individual who will debrief the group's notes pod.
- 3. Take turns introducing themselves to the group, sharing the following:
  - A. Name
  - B. Command and Installation
  - C. Job or position at command
  - D. What do you hope to learn in CFS Training?
  - E. What non-military financial experience do you bring to the classroom?
- 4. The scribe should list what each leaner hopes to learn from the training.

#### Meet Your Classmates - Debrief



While reviewing what groups hope to learn during the course, expand on topics that are covered during the course. If the group mentions a topic that is not included in the course, explain where they can find more information.

Learners bring their own experience managing their own money into this class and will build on that to help others manage their money.



#### **Producer Note**

Shift to the layout titled MYC Debrief.

Hide each breakout group's MYC note pod (layered, with breakout group one's chat on the top, for first use) after their group debriefer shares their group's comments.

#### SLIDE 5: STUDENT MANUAL OVERVIEW





#### **Producer Note**

Shift to the layout titled Chapter One.

### M Student Manual

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

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

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

Advise learners that the terms and acronyms that will be used throughout the course are also found on SM page 1-5.

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

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

#### **Presenter Content**

#### **Producer Notes**

#### SLIDE 6: COMMON CFS TASK AREAS



### M Student Manual

REFER learners to page 1-6 of their SM. EXPLAIN that there are three Common CFS Tasks among the branches of military.

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

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

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

#### SLIDE 7: OTHER COURSE MATERIALS





This slide has animations.

#### **DoD Learning Resource Library & Service Specific CFS Portal**

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



#### **Producer Note**

Be ready to push out links to learners as the presenter introduces them in the chat or weblinks pod.

Depening upon time, presenters may choose to do a screen share field trip to visit the DoD FINRED Learning Resouce Library.

#### **Presenter Content**

#### **Producer Notes**



#### Presenter

Ask the producer to "push out" any links, as needed. Or share screen and take learners on a virtual field trip of DoD FINRED Learning Resource Library.

#### **Learner-centered Activities**

EXPLAIN to learners that this training is conducted using many different learner-centered activities and techniques to engage them

as adult learners and give them both theoretical and hands-on learning opportunities. You can also include optional activities marked throughout the instructor guide for each module.

#### **Dot-com Disclaimer**

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

#### **Course Evaluations**

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



#### Presenter Note

In vCFS, daily evaluations may be pushed out or given to learners at the end of each day.

#### **Daily Homework**

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

#### **Pretest and Post-Test**

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

#### **Presenter Content**

#### **Producer Notes**

#### SLIDE 8: COURSE EXPECTATIONS FOR LEARNERS



EXPLAIN that CFS is a two-part process that involves the two-day Million Dollar Service member course that provides basic financial education foundation with the three-day CFS course that provides attendees the knowledge to properly manage their command's personal financial management program. In this adult learning

environment, students will be responsible for their own learning, being on time, and attending all sessions.

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

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

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

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

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

#### SLIDE 9: COURSE AGENDA REVIEW



### M Student Manual

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

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



#### Presenter Note

Agenda swaps are acceptable to accommodate local needs. When making agenda swaps, ensure that all topics are still presented and do not reduce the length of the course. Also, remember certain chapters must remain in sequence (e.g., Chapter 3 before 4, and Chapter 5 before 6).

#### **Presenter Content**

#### **Producer Notes**

#### SLIDE 10: FACILITY AND CLASSROOM POLICIES



#### **Producer Note**



Slide 10 is hidden in the virtual classroom



### Presenter Note

This slide is hidden in the virtual format.

#### SLIDE 11: ADMINISTRATION



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

Confirm all learners have downloaded the CFS Student Data Card.

ASK learners to complete the data card, including signing the

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



### Presenter Note

The best practice for sending/receiving data cards electronically is to use government-issued email addresses and encrypt the email.



#### Presenter Note

Not all branches require data cards; in fact, some branches prohibit their use. For mixed-service courses, confirm whether data cards are required/allowed according to service-specific policy and/or as outlined CFS TTT curriculum.

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

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



#### Presenter Note

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

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

REMIND learners that staying in touch with their PFM is crucial for ongoing support, access to updated resources, and continuous professional development as they fulfill their duties as a CFS.

#### **Presenter Content**

#### **Producer Notes**

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



#### Presenter Note

Student data cards are completed and forwarded to the appropriate service PFM program headquarters to ensure students receive credit for completing coursework. Due to service privacy policies, secure completed forms in accordance with service and local policies. Refer to the hosting site's service guidelines for retention and destruction of completed forms. Do not store completed student data cards on your center's share drive. Delete these forms IAW local Privacy Act policies.

#### SLIDE 12: CONCLUSION



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



#### **Producer Note**

All pretests should be completed long before we reach this slide; if needed, locate the pretest information on the FFSP LMS PFM Portal. under PFM Resources.

Clear the pretest responses after the presenter is finished addressing missing tests, if any. Shift to the layout titled Break, at the end of the chapter, if there is a break coming up next.

#### Activity

Request that learners give a green checkmark using the reaction tools to VERIFY with learners whether they have already completed the pretest, and direct those who haven't to the appropriate service-specific virtual testing portal or provide them with a digital copy of the pretest. Digital copies of all the course tests are located in the CFS Trainers Toolkit.

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



#### Presenter

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

ADMINISTER the pretest by directing students to the service-specific virtual testing portal.

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

### vCFS 2: The Need for PFM

### **Module Preparation**

Module Length: 30 minutes

#### **Materials**

Virtual facilitators must have access to the following:

- Audio Lines
- ▶ PowerPoint slides, "The Need for PFM"

All learners should have access to the following:

- ► CFS Student Manual
- ► Service-specific PFM Program Policy

### **Learning Objectives**

As a group, learners will distinguish among and list at least four presenting problems, real reasons, emotional fallout and implications of financial problems.

Learners will identify key components of service-specific PFM program policies.

#### **Course Outline**

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

### **Classroom Layout**

Layout Name	Components
Chapter Two	▶ Dial-in information note pod
	► General chat pod
	► Chapter Two PowerPoint share pod
	► Attendee pod
	▶ Reaction Tools
	► Weblinks pod (in the Backstage)
Activity: Financial	▶ Dial-in information note pod
Problems and Concerns	► Chapter Two PowerPoint share pod
	► Attendee pod
	▶ Reaction Tools
	► Assignment note pod that reads:
	January through March birthday: Presenting Concerns (blue text)
	April through June birthday: Real Reasons (green text)
	July through September birthday: Emotional Fallout (purple text)
	October through December birthday: Implications (red text)
	► Four chat pods (labeled and with prompts in the chat):
	Presenting Concerns (blue text)
	Real Reasons (green text)
	Emotional Fallout (purple text)
	Implications (red text)
Activity: Navy Policy	▶ Dial-in information note pod
Review	► Chapter Two PowerPoint share pod
Only for use with all-	► Attendee pod
Navy classes.	▶ Reaction Tools
	► Four chat pods:
	o Question 1
	o Question 2
	o Question 3
	Question 4

Activity: Policy Review	▶ Dial-in information note pod
Only for use with multi-	► Attendee pod
service classes.	► Reaction Tools (hidden)
	► Twelve chat pods:
	o Navy
	<ul><li>Question 1</li></ul>
	Question 2
	■ Question 3
	<ul><li>Question 4</li></ul>
	Marine Corps
	■ Question 1
	■ Question 2
	<ul><li>Question 3</li></ul>
	<ul><li>Question 4</li></ul>
	Coast Guard
	<ul><li>Question 1</li></ul>
	<ul><li>Question 2</li></ul>
	<ul><li>Question 3</li></ul>
	<ul><li>Question 4</li></ul>
Break	▶ Dial-in information note pod
	▶ General chat pod
	▶ Break Single-Slide PowerPoint share pod
	► Attendee pod
	▶ Reaction Tools
	► Countdown timer

### Virtual Command Financial Specialist: The Need for PFM **Producer Notes Presenter Content Presentation** SLIDE 1: THE NEED FOR PFM **Producer Note** Inform learners that in The Need for Personal Financial Management Shift to the layout titled (PFM) you will review presenting financial concerns and the real Chapter Two. reasons behind the financial concerns. The benefits of sound financial The Need for PFN management and the consequences of poor financial management will also be addressed as they specifically pertain to Service members and their families. Tell learners this chapter will also address briefly their service-specific PFM program, with emphasis on being a Command Financial Specialist SLIDE 2: TOPICS Animated Slide This slide has animations. Review the topics to be covered in this chapter. Financial Problems and Concerns: Learners will perform an activity to review presenting financial concerns and real reasons for seeking the help of a CFS and the emotional fallout and implications of financial problems. Military Risk Factors: We will discuss some of the risk factors making some Service members more vulnerable or susceptible to various financial problems. ▶ **Policies:** Learners will be introduced to their PFM program using their Service-specific PFM Program Policy. SLIDE 3: BENEFITS OF A FINANCIAL PLAN Tell learners that the CFS program is based on practical financial management skills that, when implemented over a Service member's career, can help Service members and their families navigate through the many transitions of military life. It can help Service members and families to have choices and ultimately freedom from financial stress and worry! Reinforce that throughout it all, learners must remember what we are trying to accomplish for our clients — help them build wealth so they can have choices in their lives. Everything we do as Command Financial Specialists — whether we are showing them how to do their budget, assisting them in a wise car purchase, or explaining their options in participating in the Thrift Savings Plan — must help our clients move in the direction of building wealth. All of these items will be outlined on the financial planning worksheet you will use when crafting a spending plan with a client.

#### Virtual Command Financial Specialist: The Need for PFM

#### **Presenter Content**

#### **Producer Notes**

### SLIDE 4:



#### FINANCIAL PROBLEMS AND CONCERNS





### Presenter Note

Learners have four sections in their student manuals in which they must list examples of presenting financial concerns, the real reasons clients are experience coming to see the CFS, the emotional fallout from said concerns and reasons, and the civilian and military implications of the concerns and

Each group is assigned a color; the same color is used by the producer in adding the group's prompt to their assigned chat pod. There is also a note pod showing assignments and reflecting the assigned chat pod's color. This provides additional clarity on where each team should respond.

Possible responses are listed after each of the four subtopics below. For each, introduce the topic and then ask it's assigned group to provide examples in the chat pods.



#### Activity

Refer learners to the Student Manual, pages 2-2 and 2-3, where they will see four headings. Advise learners that they will work together to create a list of responses for each of the four sections in their SM. Ask learners that they refrain from typing in their group's chat pods until prompted. Explain that at the end of this activity, learners will receive a PDF of their responses in lieu of writing down their answers in their SMs.

Divide the group into four teams based on their birth month:

- January through March: Presenting Concerns (blue text)
- April through June: Real Reasons (green text)
- July through September: Emotional Fallout (purple text)
- October through December: Implications (red text)

Presenting Financial Concerns Explain that Presenting Finanial Concerns are the types of issues that will motivate a person to come in and see the CFS. Tell learners to ask themselves, "Why would someone seek the help of a CFS?" or "Hi CFS, I need to talk to you about \_\_\_\_\_?"



#### Activity

Ask learners in the January through March (blue text) group to provide examples in their chat pod.

#### Possible presenting concerns are:

- Unable to pay bills
- Unable to afford car
- Need a new car
- Non-sufficient funds (NSF) fees
- Spouse lost job
- Divorce and separation
- Not enough money



#### **Producer Note**

Shift to the layout titled Financial Problems and Concerns.

Have the four chat pods staged with prompts, each in a different chat color:

- January through March: Presenting Concerns (blue
- April through June: Real Reasons (green text)
- July through September: Emotional Fallout (purple
- October through December: Implications (red text)

The Assignment note pod in this layout provides assignments by birth month grouping and should be typed in the same color that is used in the group's chat pod. This is done to provide additional clarity on where each team should respond.



#### **Producer Note**

When the activity is completed, return to the layout titled Chapter Two.

### Virtual Command Financial Specialist: The Need for PFM **Producer Notes Presenter Content** ▶ No savings Emergency Letter of indebtedness ► Foreclosure notice Ripped off, etc. Couldn't sell home at a different duty location Security clearance flagged ▶ Need to start saving and investing Real Reasons Explain that Real Reasons are the underlying issue why the client might be coming to see you. This is some of the meat of a CFS's job – listening to the Presenting Financial Concerns while trying to discern the Real Reason for the problems. Advise learners that it may help to ask themselves, "Is the presenting concern the problem, or is it a symptom?" For example, if your client tells you, "I can't pay my credit card bills," what might the real reason be? One method to help your client discern this is to ask "Why?" and request additional details as they describe their financial challenges. Activity Ask learners in the April through June (green text) group to provide examples in their chat pod. **Real Reasons:** Lack of education Lack of maturity Pay problems No budgeting Too many wants Not taking care of needs ► Easy credit ► Too much credit, etc. Bad economic conditions Errors on credit report Emotional Fallout Explain that Emotional Fallout is the personal response that can be linked directly to the client's financial problems. It is sometimes unclear which issue is causing the other, but we recognize both are present. Note that financial problems can be a symptom of other problems. A CFS's job is to recognize that there is emotional fallout – do not ignore it – and make a referral to the proper resource. Advise learners to acknowledge and validate the client's feelings and then try to separate the emotions from the discussion by focusing on the facts while seeking to develop an actionable plan.

### Virtual Command Financial Specialist: The Need for PFM **Producer Notes Presenter Content** Activity Ask learners in the July through September (purple) group to provide examples in their chat pod. **Emotional Fallout:** Sullen or crying spells ► Lack of concentration Lack of energy Sleep issues ► Low self-esteem Mood swings Anger Embarrassment or shame Arguments Depression Anxiety Suicidal Ideations **Implications** Finally, explain that Implications are the things that could occur if the financial problems persist, especially if due to inaction on the person's part. These are the detrimental effects of personal financial problems on the Service members, the command, and the military. Another option is to help the client consider how their life would be different if they improved this part of their financial life. Advise learners to condier these questions: "What can happen when you have financial problems? What will the military do, and what can the civilian world do? How can addressing this problem improve financial life?" Activity Ask learners in the October through December (red) group to provide examples in their chat pod. Implications: Civilian Implications: Overdrawn accounts ▶ Not granted credit ► Bad credit report or rating ► Repossession ▶ Foreclosure Bankruptcy ▶ Jail, etc.

### Virtual Command Financial Specialist: The Need for PFM **Producer Notes Presenter Content** Military Implications: ► Negative evaluation ▶ Loss of promotion Loss of overseas transfer ► Loss of security clearance Reduction in rank (busted) ► NJP ► Administrative discharge, etc. Ask learners if there are any questions before moving on. SLIDE 5: FINANCIAL RISK FACTORS FOR MILITARY MEMBERS **Producer Note** Shift to the layout titled Chapter Two. Animated Slide Further discuss some of the risk factors associated with the military. Age We have discussed some of the trends about military life and financial management, but let us now look at some of the factors that contribute to those statistics. While Service members tend to be more educated than their civilian counterparts, they frequently are away from home and any support system at a relatively young age. They tend to take on family responsibilities earlier than civilians, often getting married and having children at a young age. Lifestyle In addition to gaining independence at a young age, the nature of military work and living puts Service members at a greater risk for financial problems. Deployments, frequent moves, and the high cost of living at many military base locations are other military-specific risk factors. These factors also make it difficult for spouses to locate and maintain employment, further affecting finances for military families. **Easy Credit** Finally, it must be noted that all of these risk factors exist in an environment of easy credit availability. Many businesses market directly to the military, enticing Service members with the promise of obtaining easy credit.

### Virtual Command Financial Specialist: The Need for PFM **Producer Notes Presenter Content** SLIDE 6: SERVICE-SPECIFIC PFM PROGRAM POLICIES Presenter Note Remind learners to have their service-specific policy readily available for the upcoming activity. Tell learners they will perform research about the PFM program using their servicespecific PFM Program Policy (which they should have read as part of their course prework). Introduce the policies for each military branch and then have the students work on answering the questions in their Student Manual. Each service-specific policy mandates the qualifications, function, and training of Command Financial Specialists (CFS) to function as a command principal advisor on all policies and matters related to the PFM program. The service-specific policies are included in the service appendices. SLIDE 7: CFS ROLES & RESPONSIBILITIES Refer learners to page 2-5 in the Student Manual. The PFM program shall support commanders in maintaining unit financial readiness to sustain mission readiness and promote personnel readiness and retention in the military. SLIDE 8: CFS ROLES & RESPONSIBILITIES (CONTINUED) CFS Program Roles — Explore the responsibilities of the PFM program (as administered by the Installation Family Support Center) and the roles and responsibilities of the CFS. Discuss the services that the Installation Family Support Center can offer to assist a CFS with the performance of their duties. Also discuss referrals that CFSs should be making to the Installation Family Support Center.

#### **Presenter Content**

#### **Producer Notes**

### SLIDE 9: ACTIVITY: POLICY REVIEW





### Presenter Note

Learners have three policy review pages in their student manuals; they must first find their service branch's policy review page. Then, learners are asked to use their service's four chatpods to answer four (4) questions regarding their service's program policies.

In all-Navy classes, learners are asked to use the four chat pods to answer their service-specific questions. In multi-service classes, each branch of service has four service-specific chat pods in which learners should answer their questions.

Be sure to provide producers with the questions, so they may stage the questions in each chat pod. It is advised to use the same text color for all service-specific questions – all Navy, then all Marine Corps, and, finally, all Coast Guard. Learners may also reference their SM for question reminders.

Correct response policy references appear below each question. After five minutes or when learners finish responding, whichever happens first, debrief the activity by briefly reviewing the responses and advising learners where they can find the correct responses. During the debrief, ask learners to note the correct answers' location in each policy, using the spaces provided in their SM.



#### Activity

Direct learners to pages 2-6 through 2-8 of the SM and have them locate their service-specific CFS roles and responsibilities. Give learners no more than 5 minutes to answer the questions on their respective SM page and then share and explain their answers, in their own words, using the chat pod(s). Ask learners to "raise their hand" when they are finished.

For Navy-only classes, ask that learners answer each question in the question-specific chat pod. For multi-service classes, ask that learners answer in their service-specific chat pods, and specify that there is one chat pod per question.

Advise learners that there will be a debrief and, that during the debrief, learners will have an opportunity to make note of correct answers' location in each program policy instruction in their SM.

#### **NAVY**

- ▶ What are the four major elements of the Navy's PFM Program?
  - Paragraph 6d(1) through 6d(4) page 3
- ▶ What is the responsibility of the Wardroom and Chief Petty Officers Mess?
  - Paragraph 7j page 11
- What are the responsibilities of individual Sailors?
  - *Paragraph 7j page 11*
- ▶ What are the minimum requirements to be reviewed in an ISIC's inspection?
  - Paragraph 8 pages 11 through 12



#### **Producer Note**

For all Navy classes: Shift to the layout titled Navy Policy Review. Learners will use question-specific chat pods.

In the Navy Policy Review layout: Have the four chat pods labeled and staged with prompts, using blue text:

- Navy Q1
- Navy Q2
- · Navy Q3
- Navy Q4

For multi-service classes: Shift to the layout titled Policy Review. Learners will use service- and question-specific chat pods.

In the Policy Review layout: Have the twelve chat pods labeled and staged with prompts, using a different chat color for each service branch:

- Navy (blue text)
  - o O1
  - o O2
  - $\circ$  O3
- o Q4 Marine Corps (red text)
  - o Q1
  - o Q2
  - o O3
  - o Q4
- Coast Guard (green text)
  - 0 Q1
  - o Q2
  - o Q3
  - 004

Set a timer for five minutes. Learners should "raise their hand" when they are done answering.

Assist presenters, if/as needed, in debriefing. They should debrief after the timer stops or once all learners have raised their hands, whichever happens first.

### Virtual Command Financial Specialist: The Need for PFM

#### **Presenter Content**

#### **Producer Notes**

The debrief should include a brief review of student inputs

and presenters should advise

learners where to find the answer to each question.

Remind learners how to

download their student

so, if needed.

manual, if they have not yet done so. Assist them in doing

#### **MARINE CORPS**

- ▶ Which preventative and intervention services are included in the Marine Corps' PFM Program?
  - Paragraphs 3a(2)(c) and 3a(2)(d) page 3
- List two of the responsibilities of the Commanding Officers (CO), Officer(s)-in-Charge (OICs), Inspectors-Instructors (I&Is), and Detachment Commanders?
  - Paragraph 3a(11) pages 9 through 11
- ▶ What is the Extended Absence Financial Plan that a CFS assists Marines in developing?
  - o Enclosure (1) Extended Absence Financial Plan Definition page 14
- ▶ What are the responsibilities of the Inspector General of the Marine Corps?
  - Paragraph 3a(7) page 6

#### **COAST GUARD**

- ▶ What are the seven elements of the Coast Guard's PFM Program?
  - Paragraph 11b pages 3 through 6
- ► How often must the CFS Provide updates to the Health, Safety and Work-Life (HSWL) Regional Practice PFM?
  - Paragraph 12j(7) page 11
- ▶ What are the responsibilities of individual Coast Guard Service members and Civilians?
  - Paragraph 12k pages 11 through 12
- ► How often should the CFS report to the CO/XO the CFS activity (referrals and training) conducted at their command/unit?
  - Enclosure (1) Paragraph 2g Enclosure page 2

#### **Producer Note**

Shift to the layout titled Chapter Two.

Shift to the layout titled Break, at the end of the chapter, if there is a break coming up next.

#### SLIDE 10: QUESTIONS



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

# **vCFS 3:** Introduction to the Financial Planning Worksheet

# **Module Preparation**

**Module Length: 60 minutes** 

### **Materials**

Virtual facilitators must have access to the following:

- Audio Lines
- ▶ PowerPoint slides, "Introduction to the Financial Planning Worksheet"
- Excel
- ► Electronic Financial Planning Worksheet
- ▶ FPW Instructions from the How-to Guide
- ▶ Budgeting Tip Sheet
- ► The Financial Planning Worksheet Checklists

All learners should have access to the following:

- ► CFS Student Manual
- ▶ FPW Instructions from the How-to Guide
- Excel (or the ability to view a PDF, if Excel is unavailable)
- ▶ Electronic Financial Planning Worksheet

# **Learning Objectives**

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

# **Course Outline**

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

# **Classroom Layout**

Layout Name	Components
Chapter Three	▶ Dial-in information note pod
	▶ General chat pod
	► Chapter Three PowerPoint share pod
	▶ Downloads pod
	► Attendee pod
	► Reaction Tools
	▶ Weblinks pod (in the Backstage)
Activity:	▶ Dial-in information note pod
Fixed vs. Variable	► Chapter Three PowerPoint share pod
	► Attendee pod
	► Reaction Tools
	▶ Increase Income / Savings chat pod
	▶ Decrease Living Expenses chat pod
	▶ Decrease Indebtedness chat pod
	▶ Recommended Trainings / Referrals chat pod
	► Countdown timer (in the Backstage)
Break	▶ Dial-in information note pod
	▶ General chat pod
	▶ Break Single-Slide PowerPoint share pod
	► Attendee pod
	► Reaction Tools
	► Countdown timer

### **Presenter Content**

### **Producer Notes**

# **Presentation**

### SLIDE 1: THE NEED FOR PFM



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



### **Producer Note**

Shift to the layout titled Chapter Three.

Be prepared to clear the reactions regularly, as learners will use it regularly during this chapter.



### Presenter

First, ask learners to raise their hands using the reactions tool if they are familiar the electronic FPW (eFPW).

Then, ask those who have not heard of the eFPW to raise their hand if they have a detailed household spending plan in any format.

Finally, ask learners to share their experience in the chat pod – what did they learn?

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



# Presenter Note

Familiarize yourself with using the classroom pointer and use it to identify the eFPW elements being discussed throughout this chapter.

### SLIDE 2: AGENDA





### Presenter

Refer learners to the eFPW. It should be available for download.

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

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

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

### **Presenter Content**

### **Producer Notes**

### SLIDE 3: NET WORTH TAB





# Animated Slide

This slide has animations.



# Presenter Note

Slide animations are included to enhance learner engagement. Be sure you are familiar with the animations. Used throughout this instructor guide.

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

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



### Presenter

Ask learners to raise their hands using the reactions tool if they know what "assets" means. Then ask those who raised their hands, to please provide examples of "assets" in the general chat.

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

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

### **Total Liabilities**

Next, you need to list your Total Liabilities (what you owe).



### Presenter

Ask learners to please provide examples of "liabilities" in the general chat.

### **Presenter Content**

### **Producer Notes**

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

### **Net Worth**

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

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

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



### Presenter

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

### SLIDE 4: SPENDING PLAN TABS OVERVIEW





### **Presenter**

Ask learners to use the chat pod to share what they see as potential benefits of having Income, Expenses and Indebtedness written down together in one place.

When these tabs are completed, you will have a snapshot of one month's worth of cash flow, and you will know if you are "making ends meet" on a month-to-month basis. In its most basic form, a budget is simply a listing of what comes in and what goes out.

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

### **Presenter Content**

### **Producer Notes**



### Presenter

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

### SLIDE 5: BREAKDOWN OF NET INCOME



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

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



### Presenter

Ask learners what they initially think of the 70-20-10 guidelines. Encourage them to share in the chat. Advise learners that a Service member's percentages can vary based on a multitude of factors. These are an recommended initial budget breakdown goal; there is always room for improvement.

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



### **Presenter**

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

Ask learners what should happen to the 70-20-10 guidelines if a Service member has no debt. The typical response will likely be, "Save it!"

Then ask learners the same question, but add the assumption that the Service member is already saving at a healthy rate – what then? Answers may be more diversified. This questioning is meant to get learners thinking, to realize that not all cases are the same. Remind learners that 70-20-10 is a *guideline*.

### **Presenter Content**

### **Producer Notes**

### SLIDE 6: MONTHLY INCOME





### Presenter

Refer learners to the Income tab of the eFPW.

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

Let's review a few income definitions:

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

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



# Presenter Note

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

### SLIDE 7: CALCULATING NET INCOME





# Animated Slide

This slide has animations.

### **Presenter Content**

### **Producer Notes**

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

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

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

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

### SLIDE 8: OVERVIEW OF THE SAVINGS AND LIVING EXPENSES TAB





### Presenter

Refer learners to the Income tab of the eFPW.

To create a level of familiarity with the worksheet, point out the various columns: 1st, 15th, Monthly, and Projected.



### Presenter

Ask learners why some Service members might prefer to split their expenses between the 1st and 15th. Encourage them to use the general chat pod.

The 1st and 15th can be used by those who prefer to designate which pay period expenses are paid to provide a visual breakdown for tracking expenses. The monthly column will autocalculate the totals for amounts placed into the 1st and 15th columns. This column cannot be overwritten by the user. The Projected column is the total monthly future expense.



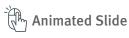
# Presenter Note

Inform learners that the projected column copies over from the monthly column, but the projected can be overwritten to account for changes. More on that later.

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

### SLIDE 9: SAVINGS CATEGORIES





This slide has animations.

### Emergency Fund:



### **Presenter**

Ask learners why Service members would need an emergency fund.

This is money set aside for the unexpected — car breakdowns, sickness, repairs, emergency leave, disasters, etc. A general guideline for emergency savings for military personnel is three to six months of non-discretionary or living expenses.

### Reserve Fund:



### Presenter

Ask learners to describe what they believe a reserve fund could be.

This is money set aside for those items that occur regularly but not monthly, such as birthdays, vacations, holidays, insurance payments, vehicle registration, etc. The recommended balance for the reserve fund will depend on the client's typical periodic expenditures.

### Goal Getter Fund:



### Presenter

Ask learners, given what they know so far, what a goal getter fund might be.

This is the place to hold money that you need to use sometime in the next five years or less, for whatever short-term financial goals you have. Account balance depends on the client's particular short-term financial goals.

### **Presenter Content**

### **Producer Notes**

### TSP:



### Presenter

Advise learners that TSP contributions feed in from the Income tab.

Monthly Thrift Savings Plan retirement contribution amount is listed here.

### Investments/IRAs/etc.:



### Presenter

Ask learners to raise their hand using the reactions tool if they have non-TSP investments.

This is the money a client puts into investments every month (not the balance of investments). Account balances will depend on the client's particular medium-term and long-term financial goals. This is money needed beyond five years. Monthly investments listed here may include IRA contributions or monthly mutual fund purchases.

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

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

### SLIDE 10: LIVING EXPENSES



Below savings on the Expenses tab of the eFPW, you will find Monthly Living Expenses. The line items are grouped into major areas of expenses: Housing, Utilities, Food etc. When working with a client, go over each of these line items and ask for the amount spent on the item in a month.



### **Presenter**

Ask learners what they would do if their client did not have or present this information during the session? Use the general chat pod to respond.

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

You may want to point out to clients that there are two types of expenses: fixed and variable. Fixed expenses are the same amount every month, such as rent or mortgage. Variable expenses can change from month to month, such as utility bills. It is relatively easy to enter amounts for fixed expenses in a budget since clients usually know those amounts. In fact, you may want to start filling in the Living Expense tab by listing fixed expenses to encourage the client in completing the form. With variable expenses, deciding which amount to enter can

### **Presenter Content**

### **Producer Notes**

pose more of a challenge. You can ask the client what the last three- or four-months' worth of the expense has been and take the average, or you can use a higher amount to establish a conservative estimate.



### ACTIVITY: FIXED VS. VARIABLE





# Presenter Note

Use the Attendee pod to divide learners in half according to their first names. The first half of the class will provide examples of fixed expenses in the chat pod on the left; the producer will stage this chat pod with, "Fixed expenses, like rent or mortgage". The second half of the class will provide examples of variable expenses used the chat pod on the left; the producer will stage this chat pod with, "Variable expenses, like utilities".

Students are given one minute to list as many fixed or variable expenses as possible.

Review inputs when time is up.



### Activity

Divide the learners based on their first name as shown in the Attendee pod. Advise learners that the first half of the list, up to and including [insert dividing name] will be in the first group, using the left chat pod to list fixed expenses, like rent or mortgage. Then advise them that the second half of the list, from [insert next name] to the end of the attendee list, will be in the first group, using the right chat pod to list variable expenses, like utilities.

Advise learners that they have only one minute to list as many expenses in their assigned chat pod. Let them know that after one minute, the responses will be reviewed as a group.

It is relatively easy to enter amounts for fixed expenses in a budget since clients usually know those amounts. In fact, you may want to start filling in the Living Expense tab by listing fixed expenses to encourage the client in completing the form. With variable expenses, deciding which amount to enter can pose more of a challenge. You can ask the client what the last three- or four-months' worth of the expense has been and take the average, or you can use a higher amount to establish a conservative estimate.

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



### **Producer Note**

Shift to the layout titled Activity: Fixed vs. Variable.

Assist the presenter, if/ as needed, in dividing the learners using the Attendee pod. Learners should be divided in half according to their first name. Learners in the first half will list Fixed expenses in the chat pod on the left. Learners in the second half with list variable expenses in the chat pod on the right.

Stage the two chat pods, using any two chat colors:

- Left chat pod with: "Fixed expenses, like rent or mortgage."
- Right chat pod with: "Variable expenses, like utilities."

Prepare a one-minute countdown timer (in the Backstage).



### **Producer Note**

Shift to the layout titled Chapter Three.

# Virtual Command Financial Specialist: Introduction to the Financial Planning Worksheet **Producer Notes Presenter Content** You also may need to check with the client as to how they pay these expenses. For example, some clients may charge a lot of their expenses, perhaps to take advantage of the recordkeeping benefits of a credit card or rebates and incentives. If that is the case, ask if they pay off the credit card bill every month. If so, the expense belongs on the Living Expense tab. Note: If they carry a balance on the credit card, then the bill belongs on the Indebtedness tab. For living expenses paid with a credit card where a balance is carried from month-to-month, note in the Remarks that the expense will be listed on the Indebtedness tab. Explain to the client that a good goal is not to use credit (which carries a month-to-month balance and accumulates interest) for regular living expenses. Note: A mortgage (for a primary residence) is included in the Housing section. Even though a mortgage is a debt, for our purposes we include it on the Expenses tab. However, if the client has a mortgage on rental property (not their primary residence), that mortgage would go on the Indebtedness tab. Include the cost for Public Private Venture (PPV)/ Housing on the Expenses tab. It is recommended that clients spend less than 70% of their net income each month on living expenses. On the eFPW, the Total Monthly Living Expenses and the percentage of net income being used toward Living Expenses will automatically calculate for you and populate the amount into the appropriate boxes. SLIDE 11: TRACKING EXPENSES



The best way to find out what the client is spending is to ask them to track expenses for a month.



### Presenter

Ask learners to use reactions tool to identify who does and does not track thier expenses.

Most people cannot account for almost 10% of their income. They simply do not know where it went. There are lots of ways to track expenses. A few options for tracking may include:

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

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

### **Presenter Content**

### **Producer Notes**



### Presenter

Ask learners if anyone is currently tracking, or has previously tracked, expenses? If so, what method did they find helpful, and what did they learn about their spending patterns?

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



### Presenter Note

Tracking spending becomes increasingly meaningful when there is a powerful experience or story tied to it. This is an excellent place to quickly share that story!

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

### SLIDE 12: INDEBTEDNESS TAB





### **Presenter**

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

This can be entered by 1st and/or 15th payments if applicable, or monthly minimum payment required. Many clients pay more than the minimum monthly payment. If so, list the amount they usually pay in the Projected Monthly Payment column. However, to figure out how much of their net income goes to paying debt (their debt-to-income ratio), we need to know just the minimum monthly payment.

Estimated Monthly Payment is intended to be used as a guide, but it is best to use the payment on the statement. Entering the credit limit and balance owed will support in the calculation of credit utilization. Credit Utilization helps demonstrate the impact of debt on the member's credit score.

Types of credit/loans entered on this tab include:

- Auto loans
- Signature loans
- Consolidation loans
- Student loans

### Presenter Content

### **Producer Notes**

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

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

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

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

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

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

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



### Presenter

Ask learners to reflect on their MDSM course and use the general chat pod to share answers to the following questions:

- Where could a client find the majority of information needed for the Indebtedness tab? Answer: Credit Bureau Report
- What's one metric required that can't be found in this report?
   Answer: APR
- What are ways a client can see their interest in these accounts?
   Answer: Check their lending contract or statement
- Would you wait until your primary session to discover if a client has the necessary information?
   Answers may vary
- What would you do if a client did not produce this information? Would you stop the session? Answers may vary, but it is helpful to remind learners that "Remarks are your friend."

### **Presenter Content**

### **Producer Notes**

### SLIDE 13A: CASH FLOW SUMMARY





### Presenter

Refer learners to the Indebtedness tab of the eFPW and direct them to the Cash Flow Summary section

The Cash Flow Summary is a snapshot of the Service member's monthly household finances. This summary captures the total amount coming into the budget and the total amount going out monthly. Calculate the Monthly Surplus or Deficit by adding up all net income (after taxes) and subtracting all amounts going toward savings, investing, monthly living expenses, and debt payments.

After completing this calculation, you are left with a positive number (a surplus), a negative number (a deficit), or zero (breakeven).

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



# Animated Slide

This slide has animations.

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

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

### **Presenter Content**

### **Producer Notes**

### SLIDE 13B: SURPLUS AND DEFICIT





# Presenter Note

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



### Presenter

This activity provides a brief review of the Cash Flow Summary of two scenarios while asking learners to consider if an alleged surplus or deficit is accurate and explain why or why not.

The amounts for this activity, as shown in this instructor guide, are listed in the Monthly column for the Surplus graphic and then the Deficit graphic.

Click to animate a box highlighting the section being discussed prior to reviewing the Surplus Scenario, and again for the Deficit Scenario.

Ask learners to share their thoughts in the general chat.



### **Animated Slide**

This slide has animations.

### Presenter Content

### **Producer Notes**



### Activity

Inform learners that they be given two scenarios; they are similar but not identical. The amounts for each are reflected, and highlighted with an animation, in the Monthly columns on screen. After reviewing the amounts shown, learners will be asked a question and provide what their next step would be as a CFS.

### **Surplus Scenario:**

This Service member states they have \$1,400 left over in their checking account at the end of each month.

 Net Income:
 \$6,289

 Savings:
 \$200

 Investing:
 \$500

 Expenses:
 \$3,860

 Debt:
 \$1,109

Question: Do you have an extra \$1,400 left over in your checking account at the end of each month? If the answer is "no," then you need to review the numbers entered into the FPW You may have missed something.

### **Deficit Scenario:**

This Service member alleges that they are contributing to savings and are breaking even each month.

 Net Income:
 \$6,289

 Savings:
 \$200

 Investing:
 \$500

 Expenses:
 \$5,060

 Debt:
 \$1,109

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

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

If your client reviews the cash flow summary and finds that it is incorrect – for example, if the summary shows a large surplus or deficit that does not match the client's actual situation – ask yourself:

- ▶ What could be wrong with the cash flow summary?
- Was something missed entirely or incorrectly input?
- ▶ Is it something the client underestimated, overestimated, or didn't disclose?
- ▶ How should I, as a CFS, discuss with the client if the inconsistencies are due to the client?
- How do I proceed?

### **Presenter Content**

### **Producer Notes**

### SLIDE 14: DEBT-TO-INCOME RATIO





# Animated Slide

This slide has animations.

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

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

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

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

### **Presenter Content**

### **Producer Notes**

### SLIDE 15: FINANCIAL HEALTH ASSESSMENT TAB





# Animated Slide

This slide has animations.



### Presenter

Refer learners to the Financial Health Assessment tab of the eFPW.

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

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

### Measure of Financial Health

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

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

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

### **Presenter Content**

### **Producer Notes**

### SLIDE 16A: ACTION PLAN





# Animated Slide

This slide has animations.

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



### Presenter Note

The Action Plan has three parts:

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

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

### **Presenter Content**

### **Producer Notes**

# SLIDE 16B:



### **ACTION PLAN OPTIONS**



# Presenter Note

This activity asks learners to use the chat pods to list options for:

- Increasing Income and Savings
- Decreasing Living Expenses
- Decreasing Indebtedness
- Recommended Trainings / Referrals

When learners are done, review general responses and fill in any gaps missed. (Example: Nobody listed "Change federal income tax withholding" as an option, so use the details provided below to fill that gap.)

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

Ask the presenter to shift to the Action Plan layout when the group is ready to begin.

# Activity

Advise learners that they will each be typing into four chat pods. Each chat pod serves a different purpose in creating a successful action plan.

Chat pods include:

- Increasing Income / Savings
- Decreasing Living Expenses
- Decreasing Indebtedness
- Recommended Trainings / Referrals

In smaller groups, ask learners to list two options in each chat pod. In larger groups, ask learners to list one option in each chat pod.

Tell learners that there will be a response review when they are done and that any options not listed will be explained.

Ask learners to give a green checkmark reaction when they are done submitting their answers to each chat pod.

Optional: Ask the producer to set a three minute timer and call time if not all learners have marked themselves "complete".

Review and debrief using the information below. Only details any information not covered by learners!

### **Producer Note**

Shift to the layout titled Activity: Action Plan.

There are four chat pods in the Action Plan layout. Each chat should have a different color. All learners are asked to type in all four chat pods. Those pods should be labeled and staged as:

- Increasing Income / Savings
- Decreasing Living Expenses
- Decreasing Indebtedness
- Recommended Trainings / Referrals

Have a three-minute timer ready, if needed by the presenter.

### **Presenter Content**

### **Producer Notes**

### SLIDE 16C: INCREASE INCOME





**Producer Note** 

Shift to the layout titled Chapter Three.

# Animated Slide

This slide has animations.

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

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



# Presenter Note

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

- 4. Change state income tax withholding. This does not change automatically along with change in FITW; it must be done separately.
- 5. SNAP/Basic Needs Allowance Benefits. Based on the Service member's income and family size, they may qualify for SNAP benefits, which would tie in with the military's Basic Needs Allowance.
- 6. Other options to increase income could include:
  - Selling assets, such as stocks, bonds, or property (There could be additional fees/taxes exploring this option)
  - Selling unused or seldom-used personal items
  - Earned Income Tax Credit (EITC)
  - Earning money from a hobby or skill
  - o Is the member being paid properly? Common pay errors that can be located on a member's LES:
    - Not showing with or without dependents
    - Incorrect BAH 7IP code
    - Incorrect or missing allowances
    - Missing bonus or incentives

### **Presenter Content**

### **Producer Notes**

### SLIDE 16D: DECREASE LIVING EXPENSES



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

Once the Living Expenses tab has been completed, ask the client which expenses they think they can reduce. Let them choose the cuts, with your expert guidance.



### **Presenter**

Ask learners: How important is it to have every family member participate in this discussion? Remind learners that if they are working with only half of a married couple, any cuts decided in the CFS office still need to be accepted by the other spouse.

### SLIDE 16E: DECREASE INDEBTEDNESS



When you have explored all options for decreasing living expenses and increasing income, you will need to explore options for dealing with indebtedness. You already may know that many changes need to take place here based on the DTI ratio calculation, and in fact, the options discussed under Decreasing Living Expenses and Increasing Income all

may be needed to pay down debt. This is a great time to move to the Debt Destroyer tab and explore how using the Debt Snowball or Debt Avalanche debt reduction plans can help!

### SLIDE 16F: RECOMMENDED TRAINING AND REFERRALS



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



### Presenter

After reviewing, debriefing and filling in missing information, prompt the producer to shift to the Chapter Three layout. Then cover "Financial Goals" and "Using the Projected Columns" below.

### **Presenter Content**

### **Producer Notes**

### SLIDE 16G: FINANCIAL GOALS



The bottom section of the Action Plan form provides a place to list the client's short- and long-term financial goals. Once they have completed the Net Worth Statement and the Budget and have looked at various options, goals should begin to take shape in their minds. The importance of helping your clients set some short- and long-term goals

cannot be understated — these goals will be their road map to financial success. Remember your training from MDSM on developing SMART goals. Help your client identify goals that are Specific, Measurable, Achievable, Realistic, and Time-bound. Be sure the goals are stated positively (what they want, NOT what they don't want), and that they are written in the client's own words.

### **Using the Projected Columns**

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

# SLIDE 17: DEBT DESTROYER® TAB



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

The eFPW contains a debt elimination section to assist in creating a debt payoff plan. The Debt Destroyer offers two simple strategies that

are common in the financial world: the debt snowball option and the debt avalanche option.

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

NOTE: These debt-reducing functions can only be utilized on the eFPW and not on a printed copy.

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

### **Presenter Content**

### **Producer Notes**

### SLIDE 18: DEBT SNOWBALL





# Animated Slide

This slide has animations.

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

Ask learners to raise their virtual hand if they have heard of the debt snowball method.

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

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

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

### SLIDE 19: DEBT AVALANCHE





# Animated Slide

This slide has animations.

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

### **Presenter Content**

### **Producer Notes**



### Presenter

Ask learners to raise their hand with reaction tools if they have heard of the debt avalanche method.

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

- 1. List all of your debts from highest to lowest according to the interest rate.
- 2. Pay the minimum required on all debts starting with the highest interest rate debt.
- 3. Put any extra money toward the debt with the highest interest rate (OPTIONAL).
- 4. Celebrate paying off each one!
- 5. When a balance is paid off, add its monthly payment to the debt payment with the next highest interest rate. Please note: Since you are not paying off the lowest balance debt first, you may pay off a smaller debt before the debt with the highest rate. Just take those funds and add them to the highest-rate debt you are currently working on.
- 6. Continue to repeat step five until all debts are paid.

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

### SLIDE 20: FINANCIAL LINKS



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

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

### SLIDE 21: CHAPTER RESOURCES



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

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

Refer learners to the Budgeting Tip Sheet on pages 3-4 and 3-5 of the

Student Manual. This resource provides basic tips for working with clients.

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

Confirm all learners have downloaded a copy of the eFPW. The completed form is to be turned in for homework. Explain that the checklist includes most of the items the instructor will check, and they may find it provides a helpful guide in properly completing the form for homework.

# **vCFS 4:** FPW Application and Case Studies

# **Module Preparation**

Module Length: 120 minutes

### **Materials**

Virtual facilitators must have access to the following:

- Audio Lines
- ▶ PowerPoint slides, "FPW Application and Case Studies"
- ► Electronic Financial Planning Worksheet
- ► FPW Instructions from the How-to Guide (FINRED Learning Resources Library)
- Application Materials (Service Appendices)

All learners should have access to the following:

- ► CFS Student Manual
- Excel (or the ability to view a PDF, if Excel is unavailable)
- ► Electronic Financial Planning Worksheet
- ► FPW Instructions from the How-to Guide (FINRED Learning Resources Library)
- Application Materials (Service Appendices)

# **Learning Objectives**

Learners will practice core Command Financial Specialist (CFS) functions through individual and group case studies.

Learners will complete a comprehensive Financial Planning Worksheet (FPW) by working through multiple case studies.

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



# Presenter Note

Learners should be divided into groups for the application exercise, ideally into equal-sized groups based on their branch of service. If the class is small, some individuals may need to work independently. For larger classes, placing learners into assigned groups prior to beginning coursework will assist with overall time management.

# **Course Outline**

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

# **Classroom Layout**

Layout Name	Components
Chapter Four	▶ Dial-in information note pod
	▶ General chat pod
	► Chapter Four PowerPoint share pod
	► Attendee pod
	▶ Reactions Tool
	▶ Weblinks pod (in the Backstage)
eFPW Demonstration	▶ Dial-in information note pod
	▶ General chat pod
	▶ Desktop share pod
	► Attendee pod
	▶ Reactions Tool
	► Excel with eFPW (for screenshare)
	▶ Weblinks pod (in the Backstage)
	▶ Randomizer tool
	► Countdown timer
	▶ Downloads pod (with CH4 MW E3 Walk-Through LES)
End of Session	▶ Dial-in information note pod
There is a lunch break	▶ General chat pod
and classroom shift	► Attendee pod
between the eFPW	▶ Reactions Tool
demonstration and the case studies	▶ Lunch Single-Slide PowerPoint share pod

Afternoon Lobby	▶ Dial-in information note pod
	▶ Welcome chat pod
	► Chapter Four PowerPoint share pod
	▶ Attendee pod
	▶ Reaction Tools
	▶ Q&A pod
	▶ Lobby chat: "Is a taco a sandwich?" (Icebreaker)
	► Lobby chat: "What part of the eFPW are you most excited to use with a client?" (Opener)
Activity: Case Studies	▶ Dial-in information note pod
CFS Case Study Group Instructions	Figure 1
Select a group scribe and speaker.     Read case study.	► Chapter Four PowerPoint share pod
Document the following in the pod.     What are the presenting concerns.     Prepare to debrief class.	► Attendee pod
	► Reactions Tool
	▶ Q&A pod
	▶ Weblinks pod (in the Backstage)
	▶ Breakout Rooms:
	Eight breakout rooms ready, if needed, mirroring the main room
	No Chapter Four PPT share pod
	Case study-specific SM pages PDF share pod
	<ul> <li>Case study-specific downloads pod with the case study PDF, a blank eFPW, and case LES (branch-specific)</li> </ul>
FPW Poll Questions	▶ Dial-in information note pod
	▶ General Chat Pod
	▶ Poll Questions (see slide 7)
Break	▶ Dial-in information note pod
	▶ General chat pod
	▶ Break Single-Slide PowerPoint share pod
	► Attendee pod
	▶ Reaction Tools
	▶ Q&A pod
	Countdown timer

# Virtual Command Financial Specialist: FPW Application and Case Studies **Presenter Content**

### **Producer Notes**

# **Presentation**

### SLIDE 1: INTRODUCTION





### **Producer Note**

Shift to the layout titled Chapter Four.



# Presenter Note

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

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

### SLIDE 2: AGENDA



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



# Presenter Note

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

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

### SLIDE 3: INSTRUCTOR CASE STUDY DEMONSTRATION





# M Student Manual

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



# Presenter Note

You will complete an eFPW with assistance from the class. Have a blank eFPW ready for screensharing. Ask for class participation and complete the eFPW together.

### **Presenter Content**

### **Producer Notes**

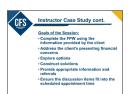
Say: To demonstrate how to utilize the electronic Financial Planning Worksheet (eFPW), we will read the case study as a team and complete the FPW, ensuring we meet each goal for the session.

Ask for volunteers to read aloud the case study (below), the session's goals, and the client's information. If nobody volunteers, use a "randomizer" tool or randomly call on names to speak up.

Scenario: Explain Morgan Wayne, an E3 with just under two years of service, is new to your command and approached you to discuss increasing her contribution to the TSP after your recent Command Indoctrination brief. While interested in her financial future, she worries that increasing TSP contributions might not work with her family's budget. In setting up the appointment, you discovered that she has recently married. They have moved into an apartment right off base, and her spouse is looking for a job. She mentions that she always ensures enough money in her bank account to cover her car payment, rent, utilities, and insurance. Though money seems tight, she acknowledges that they do not track everything they spend.

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

### SLIDE 4: INSTRUCTOR CASE STUDY CONT.





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



This exercise will include class interaction and discussion.

### Goals of the Session:

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

### **Presenter Content**

### **Producer Notes**

### SLIDE 5: EFPW WALK-THROUGH





# Presenter Note

Share screen/monitor to display a blank electronic Financial Planning Worksheet. Having learners unmute their phone line to provide necessary eFPW information while the instructor incorporates the data in the appropriate portion of the eFPW will accelerate the activity.



### Presenter

Show learners how to complete the eFPW using the budget information below and the appropriate service-specific LES or Pay Slip available for download. Once completed, advance to Slide 6 to provide an overview of the exercise.

### Items presented by the 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)

### **Producer Note**

Shift to the layout titled eFPW Demonstration.

The layout includes a screenshare pod for the eFPW walkthrough.

Be ready to support learners who are experiencing technical difficulties in viewing the screenshare.

### **Presenter Content Producer Notes**

### **Monthly Living Expenses:**

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

### SLIDE 6: DEMONSTRATION OVERVIEW





**Producer Note** 

Shift to the layout titled Chapter Four.



### Presenter

Ask the class, "After the walk-through, did we meet all the previous goals for the session?"



# Animated Slide

This slide has animations.

As you advance the slide, each of the session goals will appear. You will discuss with the class where you met each goal within the eFPW. Once the class provides the correct feedback, advance the slide. A check will appear for each goal.

Virtual Command Financial Specialist: FPW Application and Case Studies	
Presenter Content	Producer Notes
Did we meet all the goals?  ✓ Complete the FPW using the information provided by the client  ✓ Address the client's presenting financial concerns  ✓ Explore options  ✓ Construct solutions  ✓ Provide appropriate information and referrals  Ensure the discussion items fit into the scheduled appointment time.	
NO SLIDE Advise learners that they will have a one hour lunch, and that class will reconvene in a different classroom. Provide learners with the appropriate link or classroom access instructions.	Producer Note  Shift to the layout titled End of Session, at the end of the chapter.  Advise learners that there is a one hour lunch and then class will resume in a different classroom. Assist presenter in providing information for accessing the next session.  End the session – classroom and phone lines – for all producers, presenters, and learners.
LUNCH BREAK	
NO SLIDE	Producer Note
Presenter  Welcome learners back from lunch as they join the afternoon session, in a new classroom.  Direct learners to dial in for audio and come off mute to perform an audio check. Advise them that the afternoon session will immediately jump into a major breakout room activity and that audio is required. Calculating Net Income	Shift to the layout titled Afternoon Lobby.  While individuals enter the classroom, assist them with technology line to prepare for the breakout room activity.  Retype the lobby poll if needed. They should read:  "Is a taco a sandwich?"  "What part of the eFPW are you most excited to use wit a client?"  Producer Note  Divide learners into breakout rooms for Case Study activity (see slide 8).
Activity  Draw learners' attention to the two lobby chats:  • "Is a taco a sandwich?" (Icebreaker)  • "What part of the eFPW are you most excited to use with a client?" (Opener)	

### **Presenter Content**

### **Producer Notes**



### Presenter

Instructors should use the same case study for the entire class. The poll questions are based upon the BAH case study. Poll questions will need to be updated yearly with pay changes. If the instructor chooses an alternate case study, new poll questions will need to be developed.



### Producer Note

Set a 25 minute timer for the FPW application.

Once the class has finsihed independtly filling out the FPW, move to the FPW Poll questions.

### SLIDE 7: CASE STUDY APPLICATION FPW INSTRUCTIONS



Request that any learners who have not yet dialed in, do so. Ask that they come off mute for a tech-check prior to beginning breakout rooms.

Explain how learners will complete the case study in two parts. First learners will use the BAH case study to fill out an FPW. Following the completion of the FPW, learners will answer as a series of poll questions to validate their understanding of the FPW.

What is the total net worth?	Monthly Take Home Pay	Projected Net Monthly	
1. 2000.00	1. 2,281.75	Income	
2. 17,850.00	2. 1,140.87	1. 5,167.07	
3. (2,000.00)	3. 2,864.58	2. 4,740.79	
4. (16,300.00)	4. 3,249.47	3. 4,607.46	
, ,	,	4. 4,626.33	
How much did the	What is the projected DTI?	Is there a surplus or deficit in	
percentage of living decrease?	1. 20.04%	the monthly expenses?	
	2. 33.16%	1. Surplus	
1. 15%	3. 25.25%	2. Deficit	
2. 20%	4. 19.96%		
3. 10%			
4. 13%			

#### Virtual Command Financial Specialist: FPW Application and Case Studies

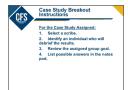
#### **Presenter Content**

#### **Producer Notes**

#### SLIDE 8:



#### CASE STUDY BREAKOUT INSTRUCTIONS



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

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

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

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

Explain the next part of the case study activity is to move into breakout rooms. Once in the breakout rooms the groups will complete the following.

- 1. Select a scribe.
- 2. Identify an individual who will debrief the results.
- 3. Review the assigned group goal.
- 4. List possible answers in the notes pod.

Share how the groups will have 15 minutes to finish the remaining tasks listed in the goals of the session.

# ķ

#### **Producer Note**

Divide learners into 4 breakout rooms.

- For all-Navy classes, randomly distribute the learners.
- For mixed-service classes, sort learners into equal-sized groups based on branch of service.

Each breakout room will, ideally, have one "guide" to support them. If that is not possible, aid presenters in "room hopping" between breakout rooms.



#### **Producer Note**

Move to the Case Study Debrief layout

#### SLIDE 9: CASE STUDY DISCUSSION TIME



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



#### Presenter

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



#### Presenter

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

#### Virtual Command Financial Specialist: FPW Application and Case Studies

#### **Presenter Content**

#### **Producer Notes**

#### SLIDE 10: CASE PRESENTATIONS





#### Presenter

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

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

Evaluation Criteria:

Did the learners address the stated goals of the case study?

Did the learners explore appropriate options and construct viable solutions?

Did the learners provide any relevant referrals to assist the client?

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

# SLIDE 11: QUESTIONS?



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



#### **Producer Note**

Move to Summary Layout

# vCFS 5: Financial Counseling

# **Module Preparation**

**Module Length: 90 minutes** 

#### **Materials**

Virtual facilitators must have access to the following:

- Audio Lines
- ▶ PowerPoint slides, "Financial Counseling"

All learners should have access to the following:

- ► CFS Student Manual
- Service-specific appendices

# **Learning Objectives**

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

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

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

#### **Course Outline**

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

# **Classroom Layout**

Layout Name	Components
Chapter Five	▶ Dial-in information note pod
	► General chat pod
	► Chapter Five PowerPoint share pod
	► Attendee pod
	▶ Reactions Tool
Activity: Applying SFFC	▶ Dial-in information note pod
	► Attendee pod
	▶ Reactions Tool
	► Five Statement poll pods
	Statement 1
	o Statement 2
	o Statement 3
	o Statement 4
	Statement 5
Activity: Money	▶ Dial-in information note pod
Manager	► General chat pod
	► How Do You Rate as a Money Manager? PDF
	► Money Manager Rating poll pod
	► Attendee pod
	▶ Reactions Tool
Activity: Financial Values	▶ Dial-in information note pod
	▶ General chat pod
	► Financial Values Clarification PDF
	► Attendee pod
	▶ Reactions Tool
Break	▶ Dial-in information note pod
	General chat pod
	Break Single-Slide PowerPoint share pod
	Attendee pod
	Reaction Tools
	Countdown timer
Daily Wrap-Up	▶ Dial-in information note pod
	▶ General chat pod
	► Attendee pod
	► Reactions Tool (hidden)
	► Command Financial Specialist / Million Dollar Sailor Training Course survey link <a href="https://usnavy.gov1.qualtrics.com/jfe/form/SV_26nncWMTNjpMu2y">https://usnavy.gov1.qualtrics.com/jfe/form/SV_26nncWMTNjpMu2y</a>

# Virtual Command Financial Specialist: Financial Counseling **Presenter Content Producer Notes Presentation** SLIDE 1: FINANCIAL COUNSELING **Producer Note** At this time, we would like to turn our attention to counseling and Shift to the layout titled introduce you to Solution-focused Financial Counseling (SFFC) and the Chapter Five. 8-Step Counseling Cycle used in financial counseling. SLIDE 2: AGENDA In the CFS program, we use solution-focused counseling techniques specifically tailored for financial counseling. SFFC, developed by Dr. Fred Waddell, is a mindset that guides conversations with clients and helps construct solutions collaboratively. This section of the course will provide an overview of SFFC, the eight-step counseling cycle, and financial counseling tools. SLIDE 3: STRUCTURES OF SOLUTION-FOCUSED FINANCIAL COUNSELING M Student Manual Refer learners to page 5-3 in the Student Manual. In solution-focused counseling, the session structure is: ▶ **Short-term:** As few meetings as possible ▶ **Goal-oriented:** Focus on the goals the client wants to accomplish ▶ **Task-centered:** Provide the client with immediate actions they can take Positive: Emphasis is on what the client can do and is doing ▶ Encouraging: Find a trend toward positive change and encourage it ▶ Client-generated solutions: Help guide the client as they strive to develop solutions for their financial challenges

#### **Presenter Content**

#### **Producer Notes**

#### SLIDE 4: SOLUTION-FOCUSED COUNSELING PROCEDURES



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

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

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

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

# APPLYING SFFC: THE BEST RESPONSE





# M | Student Manual

Refer learners to page 5-4 in the Student Manual, where they will find five multiple-choice guestions. These questions apply the SFFC principles just reviewed.



# Presenter Note

There are five multiple choice poll pods on screen, mirroring the statements and best responses listed in the learner's SM. Learners will be given an opportunity to fill in the correct answers in their SM during the activity debrief.



#### **Producer Note**

Shift to the layout titled Applying SFFC.

There are five multiple chioce poll pods on screen. The statements (i.e. questions) and best responses (i.e. answers) can be found in the CEST IG.

# Virtual Command Financial Specialist: Financial Counseling **Presenter Content Producer Notes** Activity Advise learners that they will work individually to select the best response to the client statements found in the SM and on screen. Learners are asked to respond on-screen. Advise them that they will have an opportunity to fill in the correct answers in their SM during the debrief. When all learners have made their selections, review the correct (that is, the best) responses. After revealing the best response, ask the learners to use the chat pod or come off mute to share why the response is the best option. Repeat this for each statement and response. The correct answers are: Statement 1: I can't seem to save any money, no matter what I do. Answer: d. What small steps could you take today to start building a savings habit, even if it is iust a few dollars? \*Best response looks for something positive on which to build. Statement 2: I have no idea how much I spend on things each paycheck. Answer: a. What would happen if you started tracking your spending? \*Best response has a future orientation. Statement 3: I've never had a budget and I don't know how to get started. Answer: d. What do you think you need to create a budget that you would use? \*Best response looks for something positive on which to build. Statement 4: Why do I need to save money? I want to live for today. Answer: b. Can you tell me how it felt when you saved for a big purchase in the past? \*Best response helps client find exception. Statement 5: It's not fair that everyone I know gets to have a nice car, eat out, and go have fun. Answer: c. If you see people enjoying things you can't afford, what financial habit would you change to possibly enjoy them as well? \*Best response looks for something positive on which to build.

#### **Presenter Content**

#### **Producer Notes**

#### SLIDE 6: THE 8-STEP COUNSELING CYCLE





**Producer Note** 

Shift to the layout titled Chapter Five.

# M Student Manual

Refer learners to Student Manual page 5-5.

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

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

#### SLIDE 7: STEP 1: PREPARE FOR THE COUNSELING SESSION





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



# Animated Slide

This slide has animations.

- 1. Schedule appointment
- 2. Obtain data on the client (name, telephone number, division, person referring the client, problem and/or concern).
- 3. **Determine the type of counseling:** Determine if the client's financial situation is causing other stressors or requires referral to mental health or clinical counseling resources first before discussing financial issues.

Presenter Content	Producer Notes
<ul> <li>A. Remedial: The client has an immediate problem needing help. Schedule an appointment as soon as possible, preferably within one or two business days. Determine any crisis needs and make crisis referrals as necessary.</li> <li>B. Preventive: The client has a problem, but it is not a crisis or an immediate need. It is appropriate to schedule the appointment for a week or two weeks later. This will give the client time to start developing a better awareness of his/her spending pattern and start thinking about solutions before the first interview. Recommend that the client begin to track expenses.</li> <li>C. Productive: The client doesn't necessarily have a financial "problem," but they want to improve their situation. Schedule the appointment at a mutually convenient time. Ask about the nature of the information the client is seeking and prepare as necessary</li> </ul>	Producer Notes
to speak knowledgeably with the client  IDE 8: PREPARE FOR THE COUNSELING SESSION (CONTINUED)	
<ul> <li>4. Explain the counseling program and the function of the CFS, if the client doesn't know either of these things.</li> <li>5. If possible, provide the client with the Financial Counseling Checklist on page 5-6 of the Student Manual and any other forms, including the FPW, they may need to fill out ahead of time.</li> </ul>	
Presenter  k learners: If you provided the eFPW, do you want to have them fill out the whole thing? Why or not?	
Ask for any questions about the program or what the client needs to bring. Restate the exact location, time and date of the appointment, and write it down on the Financial Counseling Checklist or send the Sample Appointment Email.  Collect the materials you will need. Refer to the form "Your Financial Counseling Book" on page 5-8 for guidance.  Just before the appointment, get mentally prepared to see the client.	

#### **Presenter Content**

#### **Producer Notes**

#### SLIDE 9: STEP 2: BUILD THE RELATIONSHIP





#### Presenter

ASK learners what questions they would ask for this step in the cycle and display the questions for the class to see.



#### Animated Slide

This slide has animations.

In this step, the CFS works to build an atmosphere of confidence and trust. Review the tasks in this step:

1. Greet the client and introduce yourself if this is the first time you have met. Make the client feel comfortable. ASK learners how they will do this.



#### Presenter

Ask learners for examples of how they could make clients feel comfortable.



#### Presenter

Refer learners to the sample Privacy Act Statement on page 5-9 in the Student Manual.

2. EXPLAIN what the sample **Privacy Act** says and reinforce each student to refer to their service-specific Privacy Act policy.

RECOMMEND that as soon as the CFS returns to their command they discuss with the command's privacy act officer or coordinator the command's policy on privacy and confidentiality, so they can make a realistic explanation of privacy to the client. The client may have valid reasons for being concerned about the confidentiality of all the information he or she is providing. They may ask how the information will be used; who will have access to the information; if the information will affect evaluations, promotions, security clearances, re-enlistments, etc.; and if the commanding officer sees it.

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



# Presenter Note

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

	nd Financial Specialist: Financial Counseling	
	Presenter Content	<b>Producer Notes</b>
count for any rel develops a degr can be used as a therapeutic.  4. The CFS should the nature of the construct some  5. The CFS should	understand that <b>client fears are normal</b> and rational. They also may acuctance the client has about disclosing information. However, if the client ee of trust and confidence in the CFS, this potentially threatening area means of building a relationship with the client, and it then becomes explain briefly that the <b>purpose of the session</b> is first to determine e financial problem, and then, by properly analyzing it, help the client workable solutions.  be friendly and genuinely interested in what is happening in the client's uld give the client their <b>complete attention</b> .	
Presenter		
U	nples of how they can give clients their complete attention.	
· ·	vith the client's concerns and the emotions he or she may be experienc- Always remain objective, calm and honest with the client.	
SLIDE 10: LEA	APS METHOD	
CFS LEAPS Method	Refer to the LEAPS method as you engage with your client.	
L Lioten E Encontro  A Ask Constons	L: LISTEN carefully to the client as they discuss their financial situation.	
P Paraptraso S Commence	<b>E:</b> EMPATHIZE with them and focus on finding positive solutions.	
	A: ASK questions to gather more information.	
	<b>P:</b> PARAPHRASE back the information the client is sharing.	
	<b>S:</b> SUMMARIZE the information the client shared.	
SLIDE 11: SOF	TEN APPROACH	
SOFTEN Approach  I SOMEST Park Core  O Manual Order Parks  I July SOMEST Parks  I July SOMEST Parks  I July Some To Parks  I July Some To Parks  N NO 0.5 Smith orly	Remember to be aware of your language, both verbal and physical. Be sure to "enter the client's reality" by using language they can understand. Be aware of your own body language — relax and remember to "SOFTEN."	
<b>S:</b> SQUARELY face yo	bur client.	
O: Maintain an OPEN	l posture.	
F: Lean FORWARD to	oward your client.	
<b>T:</b> Give your client yo	our TOTAL attention.	
<b>E:</b> Remember the in	·	

#### **Presenter Content**

#### **Producer Notes**

#### SLIDE 12: OPTIONAL ACTIVITY – EFFECTIVE LISTENING SKILLS





#### **Producer Note**

Slide 12 is hidden in the virtual classroom.



# Presenter Note

This slide is hidden in the virtual format.



#### Presenter Note

This single-slide PowerPoint reminds learners they are on a break. There is no instruction needed. This break can be shifted if/as needed, to accommodate learners. Be cautious to not overextend the learner's cognitive load.

When the break is over, ask participants to "muster" using the reaction tools. For example, ask them for a thumbs up if they can hear you loud and clear.



#### **Producer Note**

Shift to the layout titled Break. Set a timer for the allotted time scheduled. Advise presenters when the break is over.

#### SLIDE 13: STEP 3: GATHER DATA





# M Student Manual

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

For this step, use SFFC techniques to ask the following guestions:

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



#### Presenter

Ask learners to develop an additional question for this step in the cycle, and then share it in the general chat.

#### **Presenter Content**

#### **Producer Notes**

#### SLIDE 14: DETERMINE THE FOLLOWING





# Animated Slide

This slide has animations.

Through additional questioning, determine the following:

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



#### Presenter

Ask learners to raise their virtual hand using reaction tools if they remember the Financial Problems and Concerns activity from CFS 2.

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

#### SLIDE 15: CONSTRUCT THE FPW





#### Animated Slide

This slide has animations.

#### **Presenter Content**

#### **Producer Notes**



#### Presenter Note

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

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



#### Presenter

While discussing the list below, ask learners to provide examples or descriptions of each bullet using the general chat, e.g. "What are some examples of seasonal or periodic expenses?"

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

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



# Presenter Note

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

#### SLIDE 16: POTENTIAL ROADBLOCKS



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

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

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

#### **Presenter Content**

#### **Producer Notes**

#### SLIDE 17: BENEFITS OF DATA GATHERING





# Animated Slide

This slide has animations.

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

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



#### Presenter

Ask learners if they can think of any additional data gathering benefits, aside from those listed. Encourage them to share in the chat or come off mute.

#### SLIDE 18: STEP 4: PRIORITIZE CONCERNS





#### Animated Slide

This slide has animations.



#### M | Student Manual

Refer learners to the Hierarchy of Concerns on page 5-10 in their Student Manual.

Presenter Content	Producer Notes
n this step of the process, you will determine the priority of issues that need to be addressed.	
mmediate critical financial concern: These are emergency issues that must be addressed right away before the client can move on to deal with other rehabilitative issues. Referrals may be appropriate. Until the emergency needs and concerns are met, the client will not be able to continue constructing solutions. These issues include:	
▶ Housing: immediate eviction or no housing	
Food insecurity including little or no food	
No transportation	
Clothing: inappropriate for current weather	
Immediate medical attention	
▶ Utility disconnection or shut-offs	
Lack of child care	
Gambling or addictive behaviors	
e aware of any emotional fallout and be prepared to make the proper referrals.  Presenter  Remind learners that we discussed emotional fallout as part of the presenting concerns versus real reasons conversation. Ask for a volunteer to give examples of emotional fallout via chat or by coming off mute.  Pressing financial concerns: These are concerns that are imminent but not of an	
Be aware of any emotional fallout and be prepared to make the proper referrals.  Presenter	
Presenter Remind learners that we discussed emotional fallout as part of the presenting concerns versus real reasons conversation. Ask for a volunteer to give examples of emotional fallout via chat or by coming off mute.  Pressing financial concerns: These are concerns that are imminent but not of an emergency" nature and can be addressed within 10 days. These include:  Involuntary allotments	
Presenter Remind learners that we discussed emotional fallout as part of the presenting concerns versus real reasons conversation. Ask for a volunteer to give examples of emotional fallout via chat or by coming off mute.  Pressing financial concerns: These are concerns that are imminent but not of an emergency" nature and can be addressed within 10 days. These include:	
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# Virtual Command Financial Specialist: Financial Counseling Presenter Content Long-term concerns: These are issues that are not immediate, critical or pressing, but require the assistance of a CFS or a referral to another financial professional. These include: Developing a savings plan Investment options College savings Tax issues Debt-management plans TSP options Military retirement Buying a home Presenter Ask learners if they have any questions regarding this step before moving forward.

#### SLIDE 19: MAKE APPROPRIATE REFERRALS





This slide has animations.

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

#### Community Support:

Emphasize the importance of leveraging community resources to support financial well-being and address personal or family challenges.

#### ► Installation Military and Family Support Center:

Discuss the role of these centers in providing comprehensive support services, including financial counseling and referrals to other community programs.

#### ▶ Personal Financial Manager (PFM) or Personal Financial Counselor (PFC):

Highlight how PFMs and PFCs serve as primary points of contact for financial education, and training and financial counseling.

#### Additional Resources:

Inform learners that other valuable resources will be explored further in the class to provide a more complete understanding of available support systems.

# Virtual Command Financial Specialist: Financial Counseling **Presenter Content Producer Notes** REMIND students this course teaches basic CFS functions and processes. If a CFS encounters a client with excessive debt, fraud, credit, or security clearance financial issues, seek assistance from their nearest PFM, relief society, or PFC. Presenter Note You may want to update this slide with the specific resource and agency names for your branch of

#### SLIDE 20: STEP 5: EXPLORE OPTIONS



At this point in the counseling cycle, you should have a good understanding of the client's situation, their concerns, and what they hope to accomplish. Now, you can turn to generating ideas for possible solutions and strategies. Encourage your client to consider a wide range of options and think creatively. Don't be afraid to offer options,

strategies or tools that you think may help your client, but remember that ultimately, you are guiding them to options for which they can take ownership.

Important talking points during this step:

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

Discuss the implications: Consider what could happen if no action is taken.



#### Presenter

Ask learners for examples of what could happen if the Service member does not act.

It is your responsibility to inform your client of the Service's policy on indebtedness and the possible ramifications of not "paying his/her just debts."



#### 

Refer students to their service-specific instructions on Indebtedness and Financial Responsibility of Members.

#### **Presenter Content**

#### **Producer Notes**

#### SLIDE 21: STEP 6: CONSTRUCT SOLUTIONS





#### M | Student Manual

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

In this step, you will help the client choose an option or combination of options, which will solve the financial problem or concern.

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

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

#### SLIDE 22: CONSTRUCT SOLUTIONS (CONTINUED)



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



#### **Presenter**

Ask learners if they have any questions regarding this step.

#### **Presenter Content**

#### **Producer Notes**

#### SLIDE 23: STEP 7: IMPLEMENT THE PLAN





# Animated Slide

This slide has animations.

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

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



#### Presenter

Ask learners to share their questions for this step in the cycle in the chat.

#### SLIDE 24: STEP 8: MONITOR AND FOLLOW UP





# Animated Slide

This slide has animations.



#### 

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

#### **Presenter Content**

#### **Producer Notes**



#### Presenter

Ask learners to share their questions for this step in the cycle in the chat.

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

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

- Find out what is and is not working for the client
- ▶ The **counseling cycle may begin, again**, with a different focus. Revise the FPW and Action Plan as needed.
- Use the new information provided by the client to prioritize the next set of issues to be addressed.
- ▶ **Designate future counseling** sessions with specific dates and times, if needed.
- ▶ Follow up regarding referrals; did the client contact or meet with the recommended resources?
- Remember that solution-focused counseling is short-term in nature. Limit appointments to three to five over the course of the three months. If the client needs more sessions, refer them to additional resources that can assist their long-term needs.



#### Presenter

Ask learners to share their questions for this step in the cycle in the chat.

#### SLIDE 25: CLIENT IN FINANCIAL RECOVERY





# Animated Slide

This slide has animations.

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



#### **Presenter**

Ask learners: How will the CFS know when the client is experiencing success? (Another way to ask would be: How will you, the CFS, know when you have achieved success with this cycle?)

When the client is ready to terminate counseling sessions, he or she should be demonstrating progress in effectively managing his or her financial affairs. Indicators of success range from the client simply telling you that they feel better; to comments by the client's supervisor of positive changes in the client's work habits and environment; and to quantifiable evidence of money management, such as savings and investment information provided by the client.

#### **Presenter Content**

#### **Producer Notes**

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



#### Presenter

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

RESPOND as appropriate.

#### SLIDE 26: FINANCIAL COUNSELING TOOLS





#### Animated Slide

This slide has animations.



#### 

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



#### Presenter

Ask learners to share their questions for this step in the cycle in the chat.

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

#### **Presenter Content**

#### **Producer Notes**



#### M Student Manual

Refer learners to pages 5-12 and 5-13 in their Student Manuals.

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



#### HOW DO YOU RATE AS A MONEY MANAGER?



#### Presenter

Learners are asked to complete the How Do You Rate as a Money Manager? activity in their SM. The PDF on screen is strictly for reference. Learners should then select their money manager scoring interpretation in the poll pod on screen.

How Do You Rate as a Money Manager? is a general assessment of money-management habits and practices. It is not scientific in nature but provides an excellent starting point for a financial discussion or an education program.



# Activity

Refer learners to SM page 5-12. Advise learners to complete this activity using their SM; let them know that the PDF on screen is for additional reference.

Learners are to read each item and circle the answer in the column that best applies to them. Learners should total their scores using the scoring system shown at the bottom of SM page 5-12 and then interpret the score's meaning based on the key at the bottom the same page.

Ask learners to respond to the anonymous poll pod on screen, selecting their score's interpretation. The poll pod reads:

"I am a:

- A. Spender
- B. Balanced
- C. Saver"

Ask learners to raise their virtual hands when they are done with the activity and have responded to the poll pod.

Debrief the activity and discuss different ways learners can use this form in their program.



#### **Producer Note**

Shift to the layout titled Money Manager.

The How Do You Rate as a Money Manager? PDF share pod on screen is for learner reference; they should primarily work from their SM.

The Money Manager Rating poll pod asks learners which of the three interpretations they fall under. The poll reads:

"I am a:

- a. Spender
- b. Balanced
- c. Saver"

#### **Presenter Content**

#### **Producer Notes**



#### Presenter Note

Answer guide

#### Scoring:

- A = 1 Point
- B = 3 Points
- C = 5 Points

#### *Interpretation:*

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



#### FINANCIAL VALUES



#### Presenter

Learners are asked to complete the Financial Values Clarification activity in their SM. The PDF on screen is strictly for reference. There is no "answer key" to this activity.

Financial Values Clarification is an excellent tool to use with married or engaged couples to help start a dialogue about money.



#### Activity

Refer learners to SM page 5-13. Advise learners to complete this activity using their SM; let them know that the PDF on screen is for additional reference.

Learners are to mark their answers in their SM.

Ask learners to raise their virtual hands when they are done with the activity.

Debrief the activity and discuss different ways learners can use this form in their program.

Inform learners they should do so separately from their significant other, if any, and then compare responses: Did you and your significant other agree on everything? Was there any discussion?



#### Presenter

Remind learners they are required to work on their personal FPW to submit no later than the beginning of class on Day 3.

Assign candidates to their groups and distribute all necessary materials at the end of Day 1 and Day 2. Learners are expected to review their assigned materials as homework to ensure they are prepared for their group activity.

Cue producer to push out survey link. Inform learners that feedback is used to maintain and improve curriculum. Ask them to complete evaluations on Modules 1-5.

Remind learners of Day 3's link, which is hyperlinked on the Coming Up Next single-slide PPT on screen.



#### **Producer Note**

Shift to layout titled Daily Wrap-up.

Push out survey link and add to chat pod. <a href="https://usnavy.">https://usnavy.</a> gov1.gualtrics.com/jfe/form/ SV 26nncWMTNjpMu2y

End the session -- classroom and phone lines - for all producers, presenters, and learners.

# vCFS 6: Financial Counseling Application

# **Module Preparation**

Module Length: 120-150 minutes

#### **Materials**

Virtual facilitators must have access to the following:

- Audio Lines
- ▶ PowerPoint slides, "Financial Counseling Application"
- ► Financial Counseling Application Demonstration video

All learners should have access to the following:

- ► CFS Student Manual
- ► Role-play Package
- ► eFPW
- ► CFS Training Course service appendices

# **Learning Objectives**

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

#### **Course Outline**

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

# **Classroom Layout**

Layout Name	Components
Lobby	▶ Dial-in information note pod
	▶ Welcome chat pod
	► Video pod (enable participant webcams)
	► Downloads pod
	CFS Student Manual
	► Chapter Six PowerPoint share pod
	► Attendee pod
	► Reaction Tools
	► Q&A pod
	► Lobby chat: "What was the most impactful thing you learned yesterday?"
	► Lobby chat: "What questions do you have after yesterday's sessions?"
Chapter Six	▶ Dial-in information note pod
	► General chat pod
	► Downloads pod
	► Chapter Six PowerPoint share pod
	► Attendee pod
	► Reactions Tool
	► Q&A pod
Activity: Questions	▶ Dial-in information note pod
	► Attendee pod
	► Reactions Tool
	► Q&A pod
	► Four Rephrase chat pods
	Rephrase 1: "Do you have a monthly budget?"
	Rephrase 2: "Are you behind on any of your bills?"
	Rephrase 3: "Do you have any savings?"
	Rephrase 4: "Have you ever used a payday loan or advance?"
Demonstration Video	▶ Dial-in information note pod
	► General chat pod
	► Demonstration Video MP4 share pod
	► Attendee pod
	► Reactions Tool

#### Activity: Counseling ▶ Dial-in information note pod Role-play ▶ General chat pod Counseling Instructions ► Chapter Six PowerPoint share pod Read scenario Determine roles and rotation order Start counseling scenario Each rotation is 25 min Observer must Fills out the critique sheet Provide Reedbook ► Attendee pod ▶ Reactions Tool ▶ Q&A pod ► Countdown timer share pod (backstage) ▶ Breakout Rooms: o Prepare one (1) breakout room per three learners, based on selected branches' topic(s), mirroring the main room • No Chapter Six PowerPoint share pod in the breakout rooms • No Q&A pod in the breakout rooms o Role-play downloads pod, branch and topic-specific Video pod ▶ Dial-in information note pod Break ► General chat pod There is a break midway through this chapter. ▶ Break Single-Slide PowerPoint share pod ► Attendee pod ▶ Reaction Tools ▶ Q&A pod

▶ Countdown timer

#### **Presenter Content**

#### **Producer Notes**

# Lobby



#### Presenter

Welcome learners to virtual Command Financial Specialist Day 2 as they join the classroom. Direct learners to complete their daily video check-in before class begins. This also gives them an opportunity to complete a tech-check before using breakout rooms throughout the day/course.



#### **Activity**

Ask them to answer the lobby chats: "What was the most impactful thing you learned yesterday?" and "What questions do you have after yesterday's sessions?"

Remind learners to have their student manual readily accessible.

Once a video check-in and tech-check is completed, the participant may step away until the class's scheduled start time.

#### **Producer Note**

While individuals enter the classroom, assist with technology to prepare for the breakout room activity.

Every learner is required to come on-camera for a video and audio check-in.

If necessary, navigate any technical difficulties.

Retype the lobby chats if needed. They should read, "What was the most impactful thing you learned yesterday?" and "What questions do you have after yesterday's sessions?"

# Presenter Content Producer Notes Presentation SLIDE 1: INTRODUCTION In this session, we are going to review some of the counseling concepts we learned previously and apply those concepts during activities to ensure that you are prepared to counsel your Service members. Producer Note Shift to the layout titled Chapter Six.

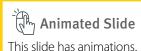
#### SLIDE 2: AGENDA



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

#### SLIDE 3: COUNSELING FUNDAMENTALS





#### **Normalizing**

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

#### Change

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

Virtual Command Financial Specialist: Financial Counseling Application			
Presenter Content	Producer Notes		
Client Has the Ability to Solve Their Problem			
Third, most clients possess the ability to solve their own financial problems. They just need help to discover what options and solutions exist. By using the Financial Planning Worksheet (FPW) in conjunction and reassure their clients that what they are experiencing is normal. Since both spouses are part of the problem, it is extremely important to get both involved in being part of the solution. This is why having both with SFFC, the CFS can help clients understand their present situation better and motivate them to explore various options that will improve their situation. By the time most clients get to a CFS, they have thought about various solutions to their problems, but they need help in organizing them and visualizing how implementation will improve their financial situation. It is important to ask clients what solutions they have been considering, not only to get them involved in solving their own problems, but also to empower them to develop confidence in their own problem-solving ability.			
Clients Feel Vulnerable			
Fourth, many clients may feel vulnerable, especially in the beginning, when asked to share their financial situation. This is a natural response, as financial matters can be deeply personal and sensitive. As a CFS, it's essential to recognize that when clients open up about their finances, it becomes a highly personal experience for them very quickly. To lessen this vulnerability, use strategies such as active listening, showing empathy, and maintaining a nonjudgmental attitude. By creating a safe and supportive environment, clients will feel more comfortable during these discussions.			
This helps build the trust and confidence necessary for successful financial counseling. Establishing this trust is crucial as clients need to feel secure in sharing their financial information and confident that they are receiving guidance tailored to their unique situations.			
Couples Have Unique Needs			
Lastly, it is important to understand that there are several additional considerations when working with married couples. By the time couples seek or are referred for financial counseling, they already have had many "intense discussions" about spending money and who played what role in their present financial situation. There is a tendency to blame each other for their difficulties. A CFS needs to remember that couples have different values regarding the use of money. The CFS should avoid playing the role of referee spouses present for financial counseling is desirable. In most cases where a CFS can work with only one spouse, recognize that whatever plan is developed must be "sold" to the spouse who is not present. This presents some risks for your client who now must take on the role of the "messenger." Joint ownership and joint commitment are essential for any financial plan to succeed in a marriage. If these are not present, sabotage of the plan may occur either deliberately or through neglect.			
In cases where a client's spouse is not present at the session, it is a good idea to use the FPW			

that was discussed. These detailed notes on the FPW will enable the client to effectively communicate the session's content to their spouse without the pressure of having to recall every detail from memory. The CFS should encourage couples to work together on their financial goals and plans so both spouses share ownership of the outcome.

notes and remarks section to diligently document any changes, referrals, or information

#### **Presenter Content**

#### **Producer Notes**

**Producer Note** 

Shift to Activity: Question

Layout

### SLIDE 4:



#### **OPEN-ENDED QUESTIONS**



Explain that when CFSs use a closed-ended question, the client is able to answer with a quick yes or no. Closed-ended questions limit the client and can even influence the client's answer if they don't feel comfortable elaborating on the yes or no response. Instead of using closed-ended questions, CFSs should use open-ended questions.

Open-ended questions require an explanation which gives the client a voice. CFSs will receive more information from the client about their situation when asking open-ended questions. Open-ended questions can be paired with pauses to allow the client to provide more information as they will likely find the pause uncomfortable.

# M Student Manual

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



#### Presenter Note

This activity provides learners with three chat pods, each with a close-ended question shown. Learners are asked to rephrase those questions into open-ended questions. Questions, correct answers, and rationale are listed below. Provide the correct answers and the rationale for each chat pod without identifying which learner responses were correct or incorrect.



#### Presenter

Ask the producer to shift to the Questions layout.

#### **Presenter Content**

#### **Producer Notes**



#### Activity

Refer learners to the four chat pods on screen. Advise them that each chat pod contains an example of a close-ended question, and that each learner is tasked with converting each of the four questions shown into an open-ended question. Inform them that there is a general debrief after; students are not individually identified as "correct" or "incorrect".

- Rephrase 1: "Do you have a monthly budget?"
   Open-ended: "Can you walk me through how you currently manage your monthly expenses?"
   Rationale: Encourages the Service member to describe their budgeting process (or lack thereof), providing insight into their financial habits.
- Rephrase 2: "Are you behind on any of your bills?"

Open-ended: "Tell me about your current bill payment situation – have there been any challenges recently?"

Rationale: Invites the individual to share context about any difficulties, which helps tailor strategies to their needs.

- Rephrase 3: "Do you have any savings?"
  - Open-ended: "How are you currently approaching saving money, and what goals do you have in mind?" Rationale: This opens a discussion on savings behavior, mindset, and goals rather than a simple yes/no answer.
- Rephrase 4: "Have you ever used a payday loan or advance?"
   Open-ended: "What types of credit or short-term loan options have you used in the past?"
   Rationale: Reduces stigma and broadens the discussion to explore financial behaviors that may impact long-term stability.

#### SLIDE 5: MEASURING SUCCESS





#### **Producer Note**

Shift to the layout titled Chapter Six.



The following are some indicators of a successful financial-counseling session:

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

#### **Presenter Content**

#### **Producer Notes**

#### SLIDE 6: MORE FINANCIAL COUNSELING TOOLS





**Producer Note** 

Shift to the layout titled Chapter Five.

# M Student Manual

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

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

#### **ACTIVITY: ROLE-PLAY COUNSELING APPLICATION** SLIDE 7:





Presenter Note

Activity: Financial Counseling and Communication Skills Role-Play

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

#### **Presenter Content**

#### **Producer Notes**

#### SLIDE 8: DEMONSTRATION VIDEO





#### **Producer Note**

Shift to the layout titled Demonstration Video.



# Presenter Note

This slide is hidden in the virtual format. Instead, an MP4 is shared in a new layout.

Use the FINRED link provided in the Chapter Preparation to access the video. Download the video MP4 to your local computer to avoid course interruptions or playback difficulties.



#### Activity

Refer learners to the financial counseling demonstration video.

Introduce the video by explaining that in the scenario, the financial counselor and client act out a debt management issue, a common concern learners will experience as a CFS. The demonstration goes through the 8-step Counseling Cycle, in order, highlighting the good – that is, effective – and the bad – that is, ineffective – CFS actions during each step of the process.

Advise learners to mentally prepare for a short debrief after the video. Debrief the video using the talking points below.



#### Presenter

Ask learners to share their thoughts on the video. Helpful starting points may include:

- Which step stood out the most?
- What worked best in the good examples?
- How would you describe what went wrong in the bad examples?

Each part of the 8-step counseling cycle was showcased in the video, and there is something to be learned by observing both good and bad examples of how to financially counsel your client. Reflect on the Demonstration Video's message as you begin your next activity.



# Presenter Note

This single-slide PowerPoint reminds learners they are on a break. There is no instruction needed. This break can be shifted if/as needed, to accommodate learners. Be cautious to not overextend the learner's cognitive load.

When the break is over, ask participants to "muster" using the reaction tools. For example, ask them for a thumbs up if they can hear you loud and clear.



#### **Producer Note**

Shift to the layout titled Break. Set a timer for the allotted time scheduled. Advise presenters when the break is over.

#### **Presenter Content**

#### **Producer Notes**

# SLIDE 9: "COUNSELING ROLE-PLAY PROCEDURES



# M Student Manual

Refer learners to SM pages 6-6, Role-play Procedures, and 6-7, Role-Play: Observer Evaluation. Advise them that the instructions shown are for in-person classes and that the information has been pivoted to fit a virtual learning environment.



# Presenter Note

The CFS Training Course appendices have the corresponding service specific role-playing packages needed for the application exercise.



#### **Producer Note**

Shift to the layout titled Counseling Role-play.

Do **NOT** begin breakout rooms until the presenter completes the instructions (end of slide 11). The presenter should request to begin breakout rooms.

Prepare as many breakout rooms as necessary, based on number of learners and branches of service represented. As a reminder, there should only be three learners per breakout room, and each branch of service has varying topics that may be discussed. There are up to seven topics, across the three branches of service.

The breakout rooms should mirror the main room, but without the Chapter Six PowerPoint.

Begin distributing three learners and one "guide" into each breakout room, using as many rooms as necessary to complete the activity. Select "Randomly Distribute" when available, and make "corrections" to ensure that same-branch learners are grouped together and that each breakout room has a "guide".

#### **Presenter Content**

#### **Producer Notes**



# Presenter Note

This exercise (described in further detail over slides 9-11) is a unique opportunity for learners to grow personally and professionally by experiencing the role of both a client and CFS from beginning to end. Plan for and prepare enough breakout rooms based on the number of learners and their branches of service, keeping in mind that there should only be three learners in each room, and that each branch of service has varying topics that may be discussed.

The class will be distributed into small groups, with three (3) learners and one (1) "quide" per group. Each learner is required to participate on video/webcam. Each learner will be able to practice their counseling skills by rotating roles within their respective group – each learner will have an opportunity to participate as the client, the CFS, and the observer.

It is the presenters' responsibility to provide the role-play scenario and material that aligns with the learners' appropriate branch of service. For multi-servicé classes, it is recommended to group learners according to their branch of service, as much as possible, to ease the rotation of roles among each

Each group will receive one complete Client Profile Package; the materials allow learners to begin the exercise at Step Two of the 8-step Counseling Cycle. Each package includes:

- Client profile
- Sample Privacy Act Statement
- Appropriate Touchpoint Checklist
- LES/Payslip
- · Monthly budget

Service-specific Touchpoint Checklists, LES/Payslips, and eFPW/budgets are located in the appropriate service appendices.

Each learner will have approximately 25 minutes to counsel their client and debrief. Schedule approximately 30 minutes per learner, to allow for breathing room; with three learners per group, this role play breakout room activity should last around 90 minutes. Ask the producer to set a timer and send "switch roles" notifications every 30 minutes.

Presenters may select one or more scenarios based on branches of service and learner needs. Please note that each group does not need to have a different scenario, as the groups will not interact with one another during this activity. The purpose of this activity is for each learner to practice the counseling process and the 8-step cycle in a controlled setting. By the end of this activity, learners will have employed communication techniques from CFS-5 and will have engaged in a professional conversation with a client.

Role-play client profile options include:

- USN
  - o Marriage and PCS to San Diego
  - o Divorce
- USMC
  - Marriage and PCS to San Diego
  - Deployment
- USCG
  - o Marriage, PCS and Promotion
  - Divorce
  - o Car Breakdown

Touchpoint/FEAP checklists include:

- Divorce
- Leadership
- Marriage
- PCS

# Virtual Command Financial Specialist: Financial Counseling Application

### **Presenter Content**

# **Producer Notes**



# Activity

Inform learners that they will be distributed into several small, three-person groups. Each group will rotate the role of CFS, client, and observer, allowing each learner to apply and evaluate the counseling process. The producer will send a class-wide notification (i.e. a broadcast message) to all "guides" and learners to rotate roles.

Learners should begin by discussing the scenario as a group prior to starting the counseling application process. Given the profile package they receive, learners are allowed to begin the exercise at Step Two, "Build the Relationship". The profile package was assigned at the end of day

Clarify that if the scenario necessitates a Touchpoint/FEAP discussion, learners should structure the counseling session to include an overview of the relevant checklist.

Highlight that the goal is for each learner to practice applying the 8-step Counseling Cycle using scenarios that Command Financial Specialists are likely to encounter.



# M | Student Manual

Refer learners to 6-6 in their student manual and review the materials needed for this activity.

# SLIDE 10: COUNSELING ROLE-PLAY PROCEDURES (CONT.)



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

facilitate the rotation of roles among each group.

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

# SLIDE 11: ROLE-PLAYING RULES



Each group's client profile package contains all the required scenarios, exercise objectives, and material needed by both the CFS and the client. The observer will use the Observer Evaluation form located on page 6-7 in the Student Manual to review the CFS's performance after the scenario, before rotating roles among their group. The observer may assist, when requested, by the learner performing the role of

the CFS if the CFS is unable or unsure how to proceed during the 8-step Counseling Cycle. The learner in the client role should remain in character during their portion of the exercise unless instructed by the observer. The client's goal is not to be unreceptive or combative during the training but to mirror the thoughts and feelings of a Service member in that specific scenario. Each person within the group should have the opportunity to participate as the CFS in the role-play scenario process.



### **Producer Note**

Begin breakout rooms when prompted by the presenter.

Set the countdown timer to 90 minutes. Ask presenters to advise if their group finished the counseling role-play application activity before time is up.

End breakouts after all groups are completed or when time is up, whichever happens first.

There is a break immediately following the activity.

# Virtual Command Financial Specialist: Financial Counseling Application

# **Presenter Content**

# **Producer Notes**



# Presenter

Confirm there are no role-play-related questions before beginning.

Ask the producer to begin breakout rooms when learners are ready to begin the role-play activity. Advise the producer when to end breakout rooms, either after 90 minutes or if all groups are done before then.

There is a break immediately following the role-play counseling activity.



# Presenter Note

This single-slide PowerPoint reminds learners they are on a break. There is no instruction needed. This break can be shifted if/as needed, to accommodate learners. Be cautious to not overextend the learner's cognitive load.

When the break is over, ask participants to "muster" using the reaction tools. For example, ask them for a thumbs up if they can hear you loud and clear.



# **Producer Note**

Shift to the layout titled Break. Set a timer for the allotted time scheduled. Advise presenters when the break is over

# SLIDE 12: ROLE-PLAY REVIEW





### **Producer Note**

Shift to the layout titled Chapter Six.



# Animated Slide

This slide has animations.



### Presenter

To close out this application module, ask the class for their feedback with this exercise. Sample questions to ask are below.

### As the CFS:

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

# As the Client:

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

# **vCFS 7:** Command Action and Security Clearances

# **Module Preparation**

Module Length: 30 minutes

# **Materials**

Virtual facilitators must have access to the following:

- Audio Lines
- ▶ PowerPoint slides, "Command Action and Security Clearances"

All learners should have access to the following:

- CFS Student Manual
- ► Service Appendices for SOR and LOI examples

# **Learning Objectives**

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

# **Course Outline**

- 1. Military Policy on Indebtedness (10 minutes)
  - A. Military Policies on Indebtedness
  - B. Creditor Complaints
  - C. Military Response to Service member Indebtedness
  - D. Garnishment
  - E. Role of the CFS in Circumstances of Indebtedness
  - F. Debt Complaints Discussion
- 2. Security Clearances (5 minutes)
  - A. Addressing Security Concerns for Financial Considerations
- 3. DoD Security Clearances and Statement of Reasons (5 minutes)
  - A. DoD: Statement of Reasons
  - B. DoD SOR: Role of CFS
- 4. DHS Security Clearances and Letter of Intent (5 minutes)
  - A. DHS: Letter of Intent
  - B. DHS: LOI Received at Command
  - C. DHS LOI: Role of CFS
- 5. Summary (5 minutes)

# **Classroom Layout**

Layout Name	Components
Chapter Seven	▶ Dial-in information note pod
	▶ General chat pod
	► Chapter Seven PowerPoint share pod
	► Attendee pod
	▶ Reactions Tool
End of Session	▶ Dial-in information note pod
There is a lunch break and	▶ General chat pod
classroom shift after this	► Attendee pod
chapter.	▶ Reactions Tool
	► Countdown timer

# Virtual Command Financial Specialist: Command Action and Security Clearances **Presenter Content Producer Notes Presentation** SLIDE 1: INTRODUCTION **Producer Note** In this session, we will discuss the CFS' role when the command receives Shift to the layout titled a letter of indebtedness or a known financial issue of a Service member Chapter Seven. that forces the command to intervene. We will also discuss your role as a CFS when a fellow Service member at your command receives a notice from their security manager that their clearance is under review and flagged for past financial issues the member must address. SLIDE 2: TOPICS We'll start by discussing military policy on indebtedness and how it applies to Service members. We'll walk through how creditor complaints are handled and what authority Commands have. We'll explore the military's response to member indebtedness, including what COs can and cannot do. We'll highlight the CFS responsibilities when assisting members with debt and creditor issues. We'll examine how financial issues affect security clearances, and the role of adjudication agencies. We'll go over the DoD Statement of Reasons (SOR) and how to support a Service member who receives one. We'll wrap up with quidance on the DHS Letter of Intent (LOI) process and the CFS's support role. **Note:** Only discuss the LOI process if applicable, as some classes may not include Coast Guard members. SLIDE 3: MILITARY POLICY ON INDEBTEDNESS As a matter of good financial habits, paying debts in full and on time is a Military Policy on Indebtedness best practice. For Service members, this is not only good practice but an expectation. All members of all branches of the military "are expected to pay their legitimate financial obligations in a proper and timely manner." However, it is important to understand that enforcement of debt obligations is a civil matter, not a military matter though it can negatively impact a member's career. SLIDE 4: CREDITOR COMPLAINTS Even though the debt collection is a civil matter, some creditors may Creditor Complaints contact a commanding officer requesting assistance. They hope that Creditor complaints sent to a CO Branch-specific guidance official pressure may prompt a Service member to make payment. Debt collection procedures related to government credit cards and Exchange credit cards require special consideration. If a member fails to make timely payments, the command has the authority to forfeit a member's pay without the need for a court order. Additionally, the Department of Defense (DoD) may withhold up to 15% of a member's disposable income if the bill remains 120 days past due.

### **Presenter Content**

# **Producer Notes**

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

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



# M | Student Manual

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

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



### Presenter

Ask learners to raise their virtual hand once they have located and read their service-specific credit complaint information in their student manual.

# SLIDE 5: MILITARY RESPONSE TO MEMBER INDEBTEDNESS





# **Animated Slide**

This slide has animations.

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



### Presenter

Ask learners to give a thumbs up (or green checkmark) or thumbs down (or red ex) if a commanding officer can obligate a Service member to pay a debt. Acknowledge inputs but do not "correct" responses; explain that the coming slides will provide further details.

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

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

### **Presenter Content**

# **Producer Notes**

# SLIDE 6: GARNISHMENT





# M | Student Manual

Refer learners to page 7-5 of the Student Manual.

State that while a command may not order a Service member to pay a debt, the command will cooperate with garnishment orders from the courts, when a creditor has received a judgment. The creditor may seek enforcement of the judgment by applying for an involuntary allotment from the Service member's military pay.

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

Involuntary allotments have a maximum amount relative to the Service member's pay, as shown on screen. An allotment is processed by the branch's respective pay agency.

DoD personnel are subject to no more than 25% of their "disposable pay per month"; these garnishments are processed by DFAS.

Similarly, DHS personnel are subject to no more than 25% of their "pay subject to involuntary garnishment"; these garnishments are processed by the USCG Pay and Personnel Center.

For DoD, refer to 32 CFR 113 for additional information on "disposable pay."



# Presenter Note

CFR stands for the Code of Federal Regulations.

For USCG, refer to COMDTINST M7220.29(series) Coast Guard Pay Manual for more specifics on "pay subject to involuntary garnishment."

### **Presenter Content**

# **Producer Notes**

# SLIDE 7: ROLE OF THE CFS





# Animated Slide

This slide has animations.

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

The Command Financial Specialist should:

- ▶ Help the Service member create a budget using the FPW. The budget should be thorough and include all delinguent accounts, even if the Service member has not been making payments. The Service member may need to negotiate a revised payment plan with their creditors.
- ▶ Provide credit management training. Counsel the member on the implications of unpaid debt on credit scores and future credit decisions. Educate them on the benefits to credit of resolving outstanding debts, and that while their credit may improve, it will take time.
  - o INFORM learners that it may be helpful to the conversation to review the Service member's credit report.
- In some cases of indebtedness, the Service member may require additional assistance. The Personal Financial Manager or Counselo at your installation military and family support center or Health, Safety, and Work-Life Regional Practice is available for consultations and referrals. In addition, some cases may benefit from legal advice. In cases where a Service member may have been subjected to deceptive business practices or unfair debt collection practices, they may want to make a complaint with the Federal Trade Commission or Consumer Financial Protection Bureau. The Service member may need to contact their creditors to resolve past-due payments.

# **Presenter Content**

# **Producer Notes**

# SLIDE 8: DEBT COMPLAINTS DISCUSSION





# M | Student Manual

Refer learners to page 7-6 of the Student Manual.



### Presenter

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

Possible questions to ask:

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



# Presenter Note

The Statement of Reasons/Letter of Intent information varies for DoD (Navy, Marine Corps, Army) and DHS (Coast Guard), so presenters should select the slides that are most relevant for the Service members in their CFS class. In all cases, show Slides 8-9. For DoD-only classes, show slides 10-11. For USCG classes, show slides 12-13. If there are DoD and USCG learners, show all slides. Request producer support if needed.

### Slides 8-13

- Slides 8-9 include basic Security Clearance information that applies to all branches.
- Slides 10-11 address the process of handling an SOR for DoD branches: Navy and Marine Corps.
- Slides 12-13 address the process of handling an LOI for the Coast Guard.

# **Producer Note**

Support the presenter in skipping slides, if/as needed. In all cases, show Slides 8 and

For DoD-only classes, the presenter may request assistance in skipping Slides 12 and 13 (only show Slides 10 and 11).

For USCG-only classes, the presenter may request assistance in skipping Slides 10 and 11 (only show Slides 12 and 13).

In mixed DoD-USCG classes, show all slides.

### **Presenter Content**

# **Producer Notes**

# SLIDE 9: ADDRESSING SECURITY CONCERNS FOR FINANCIAL CONSIDERATIONS





# **Producer Note**

Always display this slide, regardless of learners' service branch.

# Animated Slide

This slide has animations.

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

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

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

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



# Presenter Note

The slide animation below replaces the text on screen.

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

- Criminal Conduct
- Financial Considerations
- ▶ Foreign Influence

· · · · · · · · · · · · · · · · · · ·		
Presenter Content	Producer Notes	
▶ Personal Conduct		
▶ Drug Involvement and Substance Misuse		

# SLIDE 10: WHOLE PERSON CONSIDERATIONS





This slide has animations.

The whole person concept allows a Service member to explain the circumstances that led to his or her financial issues. It allows the adjudicator to make a decision based on those factors. When DCSA AVS sends a letter to the Command, it outlines the financial issues requiring explanation and/or action. Defense Counterintelligence and Security Agency defines the Whole Person Concept as:

The adjudicative process is an examination of a sufficient period and a careful weighing of a number of variables of an individual's life to make an affirmative determination that the individual is an acceptable security risk.

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

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

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

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

# **Presenter Content**

# **Producer Notes**

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



# Presenter Note

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

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



### Presenter

Ask the class for other ideas of circumstances or behavior they think may be a reasonable "mitigating circumstance."

# SLIDE 11: DOD: STATEMENT OF REASONS





# Presenter Note

Show this slide if there are DoD learners in the class. Skip this slide if it is a USCG-only class.

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



# Presenter

Ask learners to raise their virtual hands if they know who their Security Manager is, or if they know how to reach their SMO.



# M Student Manual

Refer learners to the service appendices for a sample SOR or LOI.

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

Let's start with **Attachment 2** since it's the first item requiring action.

Presenter Content	Producer Notes
ttachment 2, Statement of Reasons Receipt and Statement of Intent. When the SMO presents are SOR to the Service member, the Service member must sign within 10 days.	
important to note that signing this document does not mean that the Service member cepts responsibility for any debt items in question. It is simply an acknowledgment that they are received the letter and that they intend to respond to it. If the Service member fails to cknowledge and respond, DCSA AVS will likely take the intended unfavorable action stated in the SOR.	
Presenter Note  f time permits, have someone read Paragraph 10 (DCSA memorandum to member) which states:  lf you choose the option not to respond or if you chose to respond but your response is not received by the SMO within the specified time, this preliminary decision will become a final security determination on the merits of the information available. Please direct questions regarding this memorandum to your SMO."	
ttachment 1, the Statement of Reasons, outlines specific issues and/ or derogatory formation that DCSA AVS requires a response for. The Service member must address VERY item listed on the SOR.	
Student Manual Refer learners to the service appendices for a sample SOR and LOI.	
this case, there are seven creditors, each reporting as charged off.	
le'll talk more about how you, as a CFS, can help a Service member when they receive an DR. Bottom line, this is their opportunity to provide a rebuttal and/or additional information DCSA AVS that may allow them to maintain their security clearance. Remember when we lked about mitigating factors? This is a Service member's chance to explain those factors in lation to their financial situation.	
Presenter  Ask learners if there are any questions before moving forward.	

### **Presenter Content**

# **Producer Notes**

# SLIDE 12: DOD SOR: ROLE OF CFS





# **Producer Note**

Show this slide if there are DoD learners in the class. Skip this slide if it is a USCG-only class..



# Animated Slide

This slide has animations.



# Presenter Note

Show this slide if there are DoD learners in the class. Skip this slide if it is a USCG-only class.

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

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



# 

Refer learners to SM page 7-10 to review "CFS Action Items for Statement of Reasons" and "Instructions for Response to Statement of Reasons".



# Presenter Note

The bullets on the slide reflect the content of the slide and not necessarily the contents of the bullets

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

# **Presenter Content**

# **Producer Notes**



# M | Student Manual

Refer learners to SM pages 7-11 through 7-13 to review "CFS Checklist for Successful SOR Counseling Sessions."

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

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

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

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



### Presenter

Ask learners if there are any questions before moving forward.



# M Student Manual

SM page 7-14 covers content specifically for the Department of Homeland Security and the Coast Guard.

# SLIDE 13: DHS: LETTER OF INTENT





# **Producer Note**

Show this slide if there are USCG learners in the class. Skip this slide if it is a DoD-only class.



# Animated Slide

This slide has animations.



# Presenter Note

Show this slide if there are USCG learners in the class. Skip this slide if it is a DoD-only class.

The Coast Guard/DHS regularly grants new security clearances and periodically reviews existing ones. When an unfavorable personnel security-eligibility determination is being contemplated

# **Presenter Content**

### **Producer Notes**

by the Coast Guard Security Center (SECCEN), which serves as the USCG Central Adjudication Facility (CAF), SECCEN will issue to the individual concerned a Letter of Intent to revoke or deny security-clearance eligibility.



# M | Student Manual

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

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



### Presenter

Ask learners if there are any questions before moving forward.

# SLIDE 14: DHS LOI: ROLE OF CFS





# **Producer Note**

Show this slide if there are USCG learners in the class. Skip this slide if it is a DoD-only class.



# Animated Slide

This slide has animations.



# Presenter Note

Show this slide if there are USCG learners in the class. Skip this slide if it is a DoD-only class.



# M | Student Manual

Refer learners to SM page 7-16 to review "USCG CFS Action Items for Letters of Intent."

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

- Assist the Service member in creating a realistic budget using the FPW.
- Refer the Service member to the Personal Financial Manager at the Office of Work-Life and to Legal, for assistance in addressing the LOI
- ▶ Ensure the Service member is prepared for their LOI counseling meeting with the PFM by providing them with a list of items to bring to their counseling session.
  - o The LOI
  - The completed electronic Financial Planning Worksheet (or a listing of current income and expenses to complete an initial Financial Planning Worksheet if not already completed)

# Virtual Command Financial Specialist: Command Action and Security Clearances **Presenter Content**

- o A copy of their credit report. Members can (and should) request a copy of their credit report from SECCEN (FIN-SMB-SecHelpDesk@uscg.mil).
- o Documents from the list of most common supporting documentation sought by SECCEN to mitigate financial considerations above

# M | Student Manual

Refer learners to SM page 7-16 to review "Most common supporting documentation sought by SECCEN to mitigate financial considerations."



# Presenter

Ask learners if there are any questions before moving forward.

# SLIDE 15: SUMMARY





# Animated Slide

This slide has animations.

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

So, to summarize in this chapter:

- ▶ The military expects Service members to address their indebtedness and pay their legitimate debts.
- Watch for the warning signs of financial issues in your command and have conversations early on to get people the help that they need to stay mission-ready.
- You as a CFS can make an impact on the mission readiness of your command by helping people understand and stay on top of their finances.



# Presenter Note

This closing recap guestion below is tailored to reinforce the session's key takeaways while prompting critical thinking from CFS candidates. The question integrates both major components of the webinar – indebtedness policies and security clearance implications – and prompts the learner to synthesize their understanding of the CFS role in a realistic scenario.

**Producer Notes** 

# **Presenter Content**

# **Producer Notes**



# Presenter

Advise learners that there is one final question to recap this chapter. Ask learners to use the general chat to answer the question in the activity detailed below. Tell them the question is tailored to reinforce the chapter's key takeaways and prompt critical thinking.

After learners respond to the question, quickly debrief the activity. Acknowledge learner inputs and thank them for their participation.



# Presenter Note

The slide animation below replaces the text on screen.



# Presenter Note

To recap and close out this chapter, please consider what we've covered and how it pertains to the realistic scenario, then think critically and use the general chat to respond.

Scenario: Imagine a Service member in your command receives an SOR/LOI to unresolved debt. Based on what you learned today, how would you explain your Service's policy on indebtedness, and what specific actions would you take to support both the command and the Service member through the creditor complaint and security clearance process?

# SLIDE 16: QUESTIONS?





This slide is hidden in the virtual format.

Slide 15 is hidden in the virtual classroom...

# LUNCH BREAK



# **NO SLIDE**

Advise learners that they will have a one hour lunch, and that class will reconvene in a different classroom. Provide learners with the appropriate link or classroom access instructions.



### **Producer Note**

Shift to the layout titled End of Session, at the end of the chapter.

Advise learners that there is a one hour lunch and then class will resume in a different classroom. Assist presenter in providing information for accessing the next session.

End the session – classroom and phone lines – for all producers, presenters, and

Instruct learners on how to return to the virtual classroom after lunch.

# vCFS 8: Financial Referral Resources

# **Module Preparation**

# Module Length: 60-120 minutes

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



# Presenter Note

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

# **Materials**

Virtual facilitators must have access to the following:

- Audio Lines
- PowerPoint slides, "Financial Referral Resources"
- Outline of speaking points and time limits for guest speakers

Guest speakers must have access to the following:

- Audio Lines
- PowerPoint slides
- Outline of speaking points and time limits

All learners should have access to the following:

CFS Student Manual



# **Guest Speaker**

Guest speakers may need additional support navigating a virtual platform. Encourage guest speakers to do a technology check in the virtual classroom before your CFS course. Have them practice logging in, sharing their PowerPoint slides or flyers, testing audio, etc.

# **Learning Objectives**

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

# **Course Outline**

- 1. Make a Referral
  - A. Steps to Making an Appropriate Referral
  - B. Developing Your Resource Database
  - C. Resources for the Savvy CFS
  - D. Activity: Rapid Resource Activity
- 2. 2. Service Branch Relief Organization
  - A. What Is the Relief Organization?
  - B. Who Is Eligible for Assistance?
  - C. Financial Assistance
  - D. Policy Limitations
  - E. Making a Referral to the Relief Society
  - F. Interview Process
  - G. Loans Versus Grants
  - H. Denials
  - I. Other Services and Programs
  - J. Where to Get Additional Information
  - K. Relevance of Resource to CFS Program

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

- 3. Local Family Support Center (edit as needed for your specific location):
  - A. Deployment Readiness
  - B. Exceptional Family Member Program (EFMP)
  - C. New-parent Support (NPS)
  - D. Emergency Family Assistance Center (EFAC) Program
  - E. Family Employment
  - F. Relocation Assistance (RELO)
  - G. Life Skills
  - H. Clinical Counseling
  - I. School Liaison Officer
  - J. Where to Get Additional Information
  - K. Relevance of Resource to CFS Program
- 4. Local Family Support Center Coast Guard:
  - A. Critical Incident Stress Management
  - B. Suicide Prevention
  - C. Sexual Assault Prevention and Response
  - D. Family Advocacy
  - E. Special Needs
  - F. Family Resources (to include Child Care Resources, Elder Care Resources, Adoption Resources, and Scholarship Resources)
  - G. Transition Assistance

- H. Relocation Assistance
- I. Family Employment
- J. Licensed Family Child Care (FCC) Provider Program
- K. Health Promotions

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

- 5. Legal Service Office:
  - ▶ What services are available?
  - ▶ Who is eligible for assistance?
  - ▶ How can they be reached for assistance?
  - ▶ What documents should be brought to the appointment?
  - ▶ Where can someone get additional legal assistance?
- 6. Other Resource Guest Speaker Ideas:
  - A. Housing Office In some locations, the high cost of living or other factors may create challenges to securing housing. Key talking points for this topic include:
  - ▶ What does the housing office do?
  - ▶ Housing issues and challenges at your location
  - ▶ Where to get additional information
  - ▶ Relevance of resource to CFS
  - B. Women Infant & Children (WIC) representative
  - C. Non-government organizations (NGOs) or non-federal entities (NFEs) like nonprofits and financial institutions that have an agreement with the branch of service
  - D. United Service Organizations (USO)
  - E. Local United Way
  - F. Military OneSource
  - G. Morale, Welfare and Recreation (MWR) representative
  - H. TRICARE
  - I. Survivor Outreach Services/Gold Star Program/Casualty Matters

# **Classroom Layout**

Layout Name	Components
Afternoon Lobby	▶ Dial-in information note pod
	▶ Welcome chat pod
	► Chapter Eight PowerPoint share pod
	► Attendee pod
	► Reaction Tools
	▶ Lobby chat: "What is the theme song to your life?" (Icebreaker)
	► Lobby chat: "What part of the financial counseling application exercise was most impactful for you?" (Opener)
Chapter Eight	▶ Dial-in information note pod
	► General chat pod
	► Chapter Eight PowerPoint share pod
	► Attendee pod
	► Reaction Tools
	▶ Resource Case Studies, SM 8-14 to 8-16 PDF share pod (must bring forward)
Activity: Rapid Resource	▶ Dial-in information note pod
Breakout	▶ Breakout Rooms (2-3 referral resources per room)
	► Chat pod for each breakout room
	▶ Note pod for each breakout room
	► Attendee pod
	► Reaction Tools
	► Countdown timer
Break	► Dial-in information note pod
There is a break midway	► General chat pod
through this chapter.	► Break Single-Slide PowerPoint share pod
	► Attendee pod
	► Reaction Tools
	➤ Countdown timer

Daily Wrap-Up	▶ Dial-in information note pod
	▶ General chat pod
	► Coming Up Next PowerPoint share pod
	▶ Download pod with Module 9 Practice Scenarios (CFS IG 9-19 to 9-29)
	► Attendee pod
	► Command Financial Specialist / Million Dollar Sailor Training Course survey link <a href="https://usnavy.gov1.qualtrics.com/jfe/form/SV_26nncWMTNjpMu2y">https://usnavy.gov1.qualtrics.com/jfe/form/SV_26nncWMTNjpMu2y</a>
Guest Speakers	▶ General Chat
	► Attendee pod
	► Reaction Tools
	► Guest Speaker PowerPoint share pod(s)

# **Presenter Content**

# **Producer Notes**

# **Presentation**

# **NO SLIDE**



# Presenter

Welcome learners back from lunch as they join the afternoon session, in a new classroom.

Direct learners to dial in for audio and come off mute to perform an audio check.



# Activity

Draw learners' attention to the two lobby chats:

- "What is the theme song to your life?" (Icebreaker)
- "What part of the financial counseling application exercise was most impactful for you?" (Opener)

# **Producer Note**

Shift to the layout titled Afternoon Lobby.

While individuals enter the classroom, assist them in dialing-in using the audio line to prepare for the breakout room activity.

Retype the lobby poll if needed. They should read:

- "What is the theme song to your life?"
- "What part of the financial counseling application exercise was most impactful for you?"

# SLIDE 1: FINANCIAL REFERRAL RESOURCES





### **Producer Note**

Shift to layout titled Chapter 8.



Refer learners to page 8-3 in their SM, "Making a Referral".

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

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

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



# Presenter Note

Learners can use SM pages 8-17 to 8-24 to compile a list of local resource referrals.

# Presenter Content Producer Notes SLIDE 2: STEPS TO MAKING AN APPROPRIATE REFERRAL Briefly review the steps to making an appropriate referral: 1. Determine the needs of the client. 2. Determine if a referral is necessary. 3. Select the appropriate referral resource and make the referral. 4. Monitor and follow up. ASK: What steps of the 8-step counseling cycle would these fall under? Type into the chat.

# SLIDE 3: DETERMINE CLIENTS NEEDS



# M Student Manual

Refer leaners to pages 8-3 to 8-5 in SM and encourage them to follow along during the discussion.

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

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

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

These would include:

- ▶ People who are engaged in any kind of criminal activity. Do not endanger yourself or open yourself to possible legal problems and time-consuming criminal court appearances.
- ▶ Drug addicts or alcoholics, unless in supervised treatment. If you notice significant income that isn't reflected in their expenses, there is a possibility that the income is being used for alcohol, drugs, gambling, or for some other activity that your client wants to hide.
- ▶ Gambling addiction is a growing concern, especially with the rise of online sports betting apps, which make gambling more accessible and harder to detect. Unexplained debt or unaccounted for income can be warning signs of gambling issues. If a Service member is suspected of having a gambling disorder, refer them to a Military Treatment Facility for appropriate medical and behavioral health treatment, along with referrals to family support centers for any additional resources and support.

Presenter Content	Producer Notes
Intoxicated persons. Do not attempt financial counseling with someone who is drunk or under the influence but be careful not to jump to conclusions about behavior that initially might suggest that the person is under the influence of intoxicants.	
Psychotic and emotionally unstable personalities. Such people will tend to exhibit intense outbursts of emotion, such as uncontrolled crying or screaming, amnesia, hallucinations, exceptional fear or rage.	
f you identify or suspect emotional issues and other kinds of problems that CFSs are not prepared to handle, these issues may be exceptions to the Privacy Act and you should refer to the family support center's professional therapists, service substance abuse program, local authorities, or the local Military Treatment Facility (MTF) for assessment. In addition, you MUST inform your CFS chain of command of these potential issues.	
Presenter  Ask learners to use the chat pod to share examples of emotional issues and problems that require	
mandaotry reporting.	
he following examples require Mandatory Reporting:	
▶ Talk or hints of suicide/homicide	
▶ Problems with substance addictions	
▶ Problems with psychological addictions	
Spousal or child abuse	
<ul> <li>Anger management problems, intense, uncontrollable outbursts of rage, fear, or other emotions</li> </ul>	
▶ Amnesia	
► Hallucinations	
Feelings of profound helplessness	
Generally bizarre behavior	
Seek assistance when you encounter the following:	
Marital examples	
Interpersonal problems at work	
<ul><li>Chronic and severe depression</li><li>Phobias</li></ul>	
Chronic insomnia	
Extreme anxiety	
<ul> <li>Verbal responses unrelated to your questions</li> </ul>	
Once you have worked with the client and determined that he or she is to be a client, you	
will know if a financial referral is appropriate after working through some of the following considerations:	

Presenter Content	<b>Producer Notes</b>
mmediate needs: Does the client have a financial emergency need that must be addressed NOW? Refer to the appropriate emergency referral resource:	
If the client has received an eviction notice, when is the last date the client can occupy the residence?	
▶ If the client has received a cutoff notice for utilities, when will the service be terminated?	
Does the client have enough money for food and other necessities until the next payday?	
Does the client have adequate clothing and transportation?	
➤ What resources does the client have available to meet his/ her emergency needs, such as savings, checking, cash-value life insurance, family, friends, etc.?	
Recommend that the client return for a follow-up appointment after meeting with the appropriate emergency referral resource.	
<b>Long-term needs:</b> 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 nandle the client's problems yourself:	
▶ Has the client ever seen a financial counselor regarding financial problems?	
Is the client delinquent in paying any accounts? If so, when was the last payment made on each account and the amount?	
▶ Is this the first time the client has experienced financial difficulties of this sort?	
▶ Have any of the client's debts been turned over to a debt collection agency?	
▶ Has the command received letters of indebtedness concerning the client?	
▶ Has the client received final notice for payment from any creditors?	
Are any of the client's creditors threatening to take legal action?	
Has the client had any judgments filed against him or her by creditors or received notices to appear in court for nonpayment of debts?	
▶ Has the client contacted the creditors and tried to work out a repayment plan? If not, when was the last time the client contacted the creditors?	
▶ What has the client done to solve the problem?	
▶ Is there a potential impact on the Service member's security clearance?	

### **Presenter Content**

### **Producer Notes**

# SLIDE 4: IS REFERRAL NECESSARY?



# M Student Manual

Refer leaners to page 8-5 in SM and encourage them to follow along during the discussion.

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

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

### **Presenter Content**

# **Producer Notes**

# SLIDE 5: SELECT APPROPRIATE RESOURCE AND MAKE REFERRAL





# Animated Slide

This slide has animations.

# 

Refer leaners to page 8-6 in SM and encourage them to follow along during the discussion.

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

- Explain that you have done all you can as a CFS, or that the client's needs go beyond the scope of your service and expertise. Any further progress toward a solution for the problem requires the use of another resource. Select the referral resource best suited to assist with the client's particular problem. Select no more than two to three resources per client session. Be specific and direct in suggesting the resource.
- ▶ Suggest that the client call the specific agency or professional service and make an appointment.
- ▶ With the client's permission, you can do a warm handover or call the referral resource and set up the appointment while the client is in your office. Let the agency know that this is a command referral and briefly describe the client's problem.
- ▶ Tell the client that it is recommended that they follow through with seeing the referral resource.
- Prepare the client for the appointment with the referral resource.
  - List what the client needs to prepare for the appointment.
  - o Give written information to the client date, agency, address, telephone number, contact person, time of appointment, and information to bring to the interview. Use the "Action Plan" referral section of the Financial Planning Worksheet.
  - o Arrange for absence from work, if necessary.

# **Presenter Content**

# **Producer Notes**

# SLIDE 6: MONITOR AND FOLLOW UP



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

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

# SLIDE 7: DEVELOP YOUR RESOURCE DATABASE



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

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

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



# Presenter Note

Remind learners to use SM pages 8-17 to 8-24 to compile their resource referral list. Learners should be sure to include all websites provided during the class in their resource list. Finally, they should fill in the name, email address and phone number of their family support center's PFM, who always is standing by to assist them with finding the appropriate resource.

# Resources for the Savvy CFS



# M Student Manual

Refer learners to SM pages 8-8 to 8-9, Resources for Savvy CFS, Briefly review the listing along with the governing directives. Encourage learners to add these lists as they find new resources and to share their resources with their fellow CFSs.

### **Presenter Content**

# **Producer Notes**



# Presenter Note

This single-slide PowerPoint reminds learners they are on a break. There is no instruction needed. This break can be shifted if/as needed, to accommodate learners. Be cautious to not overextend the learner's cognitive load.

When the break is over, ask participants to "muster" using the reaction tools. For example, ask them for a thumbs up if they can hear you loud and clear.

# **Producer Note**

Shift to the layout titled Break. Set a timer for the allotted time scheduled. Advise presenters when the break is over

# Rapid Resource Layout

# SLIDE 8: OPTIONAL ACTIVITY – RAPID RESOURCE (90 MINUTES)





# Presenter Note

This optional activity is espcially helpful for locations with limited local resources and organizations on site to present during this module.

# Activity

Directions on page 8-10 of SM. Presenters will compile a list of resources that are commonly referred to in their area of responsibility. This activity can be completed individually or in small groups. If completing this activity individually, instructors will provide each learner with a referral resource organization to research. Learners will list their referral resource organization and answer the questions on page 8-10 in their SM. Allow learners to research their resource organization for 10 minutes. Learners will then verbally present their finding to the class.

For larger groups, divide learners into smaller groups to complete the activity using breakout rooms. Assign each group 2-3 referral resource oganizations to research. Groups will answer the guestions on page 8-10 for each assigned resource. EXPLAIN that learners will need to assign one group member to take notes in the notes pod and one group member to verballly present the groups findings to the entire class. Allow groups 10-15 minutes to complete the acitvity.

Instructor will bring in notes pods from each group and call on groups to share their findings. Encourage learners to use their blank Resource Note-taking pages on SM 8-17 through SM 8-24 to take notes. Learners should explain:

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

# **Outside Resources**

### **AnnualCreditReport.com** — https://www.annualcreditreport.com

- ▶ Federal law authorizes free credit check annually
- Catch ID theft
- Make sure report is accurate

# **Producer Note**

Shift to the layout titled Activity: Rapid Resource Breakout Activity.

- · Create five or more breakout rooms determined by attendance.
- Equally divide learners into breakout rooms.
- Provide learners with directions on how to use the breakout rooms.

Return to the layout titled Chapter Eight at the end of the activity

Presenter Content	<b>Producer Notes</b>
▶ ID theft resources	
▶ Credit education	
▶ <u>https://www.optoutprescreen.com</u> – opt out of preapproved credit offers	
FINRED — DoD Office of Financial Readiness — <a href="https://finred.usalearning.gov">https://finred.usalearning.gov</a>	
▶ Blogs and one-minute videos on many personal finance topics (like investing)	
▶ Find a Personal Financial Counselor tool	
Studentaid.ed.gov — https://studentaid.gov	
▶ Info about college financial assistance	
► FAFSA & documents needed to apply	
▶ Loans, grants, loan forgiveness and loan payment plans	
▶ Public Service Loan Forgiveness	
DoNotCall.gov — https://www.donotcall.gov — Sign up to block telemarketing calls	
FINRA — Financial Industry Regulatory Authority — <a href="https://www.finra.org/investors">https://www.finra.org/investors</a>	
▶ Protects America's investors by ensuring fair practices	
► Financial Readiness project	
► Military resources	
▶ Broker Check and Fund Analyzer tools for investors	
MilSpouse Money Mission® — https://www.milspousemoneymission.org	
WIC: Women, Infants & Children (WIC and WIC overseas — https://www.fns.usda.gov/wic	
Pregnant women and children under 5 (children eligible if living with a single father)	
▶ OK for immigrant families	
▶ Military families can apply; allowances other than BAS excluded from income	
RS Withholding Estimator tool — https://www.irs.gov	
Securities and Exchange Commission (SEC) — <a href="https://www.sec.gov">https://www.sec.gov</a> and <a href="https://www.sec.gov">h</a>	
Federal Trade Commission (FTC) — <a href="https://www.ftc.gov">https://consumer.gov</a> and <a href="https://www.militaryconsumer.gov">https://www.militaryconsumer.gov</a>	
dentityTheft.gov — https://www.identitytheft.gov	
CG Resources	
CG SUPRT	
► For Active Duty, SELRES, All dependents & PHS officers and Navy Chaplains assigned to the CG	
▶ Non-medical counseling	
▶ Legal services – free consultation and referrals with discounts	
▶ Education and career counseling – spouses and members AND dependents	
▶ <u>https://www.cgsuprt.com</u> Password: "uscg"	

# Virtual Command Financial Specialist: Financial Referral Resources **Presenter Content Producer Notes** ▶ 855-CG-SUPRT (855-247-8778) ▶ FREE Tax filing software – this is the H&R Block PREMIUM software, available to CG members, civilians and dependents – access through https://www.cgsuprt.com website to ensure you get the free version Sea Legs ► Family member guide to the CG ▶ Lots of informational tabs **Ombudsman** Volunteer representative, communicates between Command and Families **Legal Assistance** Landlord/tenant issues, SCRA, MSRRA, family law, consumer law, small claims court, immigration, Powers of Attorney, estate planning **ESO – Education Services Officer** Tuition assistance ASVAB Service-wide exams Active Duty members may have as a collateral duty and there are civilian ESO's also **USCG Health Benefits Advisor** ▶ Located at HSWL SC – Alameda ▶ Resource for Active, Reserve, families ► TRICARE benefits, claims, concerns **Chaplain** – 100% confidential resource for members, families and civilians SLIDE 9: OUICK REFERENCE GUIDE FOR URGENT SITUATIONS M | Student Manual Refer learners to SM pages 8-11 to 8-13. Instruct learners that using the Quick Reference Guide is essential for handling urgent situations. Explain that as a CFS, they must respond quickly with the appropriate resources. Direct them to

refer to pages 8-11 through 8-13 of the Student Manual to learn more about effectively utilizing the Quick Reference Guide to assist Service members during critical challenges.

### **Presenter Content**

# **Producer Notes**

# SLIDE 10:



# RESOURCE CASE STUDIES





# Presenter Note

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

The presenter should close out each case study by repeating the appropriate referrals to ensure all students hear the correct answers.



# Activity

### Materials

- Resource Case Studies, SM pages 8-14 to 8-16 share pod
- Information and Referral listing provided by local military and family support center or the local Health, Safety, and Work-Life Regional Practicer I&R specialist, if one exists or is available

Refer learners to the Resource Case Studies on pages 8-14 to 8-16 during the activity. The acvitity is written to be completed as a class and can also be done individually, in pairs or in small groups. To complete the activity individually, assign each learner a case study. To complete the activity in pairs or groups, assign a case study to each breakout room. Give learners 10-15 minutes to determine referral resources.

To complete the activity together as a class, read the case study or ask learners to volunteer to read the case study. Give learners 2-3 minutes to research online. Then, ask learners to name referral resources they would recommend for the case study. After enough time for learner responses, debrief the case study by providing the appropriate referral resources, noting them in a note pod or chat pod. Remind learners to take notes in their SM. Complete this process for each case study.

# **Resource Case Studies**

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

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

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



# **Producer Note**

Set timer for 10-15 minutes.

Presenter Content	Producer Notes
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 ner PCS as medical bills keep piling up.	
Exceptional Family Member Program/Special Needs Program, Community Services Board (early intervention programs, respite programs, mentally challenged and abuse issues), military and family support center or the Health, Safety, and Work-Life Regional Practicer &R specialist/Family Resource Specialist and Relocation Assistance Program, child development center, TRICARE health benefits adviser, Legal Services Office (or Legal Officer), state child support office, PCS Touchpoint, Disabling Condition Touchpoint	
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 paying off her student loans.	
Military and family support center or the Health, Safety and Work-Life Regional Practice for programs such as family employment, relocation, education, l&R, Personal Financial Manager, and classes such as New Spouse Orientation, local state employment office, Miltary Guide for your location — available through command or service websites and for DoD, through https://www.militaryonesource.mil, First Duty Station Touchpoint, Marriage Touchpoint	
While you work nights, a coworker discloses to you that due to a computer problem, ne was not paid. You know that he is married and they have a 6-month-old baby. He is concerned and expresses that he is struggling to pay his upcoming rent and buying food and baby supplies is breaking his budget.	
Service Relief Organization for rent, food, and baby supplies, command admin and DFAS/PPC to resolve pay issue, WIC, Supplemental Nutrition Assistance Program (SNAP), Commissary (where available), FFSC Personal Financial Manager, FFSC New Parent Support Program, Local United Way and authorized community resources, First Child Touchpoint, Basic Needs Allowance	
One of your junior Service members living in the barracks just found out she is pregnant. You are aware that her fiancé just deployed with another command. She knows that you have assisted others at your command with answering questions on child care and any other financial resources that might be helpful. You know that she will need to move out of the barracks soon and you want to discuss her housing options.	
Base Housing Office, child development center, military and family support center or the Health, Safety and Work-Life Regional Practice, I&R specialist, Branch Relief Organization (Budgeting for Baby or similar training), Military Treatment Facility, New Parent Support (where available), WIC, Birth of Child Touchpoint, Marriage Touchpoint	

Presenter Content	Producer Notes
Your command is about to leave for deployment. Your Division Officer is a sing at your command, and you overheard that his sister will be taking care of his dwhile he deploys. He asked you if you know how his sister can get on base to to medical and other facilities.	aughter
Designated-shopper or agent-assist program, Command Admin (ID card), Lega Office or Legal Officer (Specific Power of Attorney–medical/education), TRICAF mand Ombudsman, Base Security, Predeployment Touchpoint	
A junior Service member approaches you at the command Geedunk when you ing for a quick snack. She seems very upset. She remembers you from the recemand INDOC course from your CFS program overview and wants to talk. She is you that she recently got married between boot camp and her first duty static dependent BAH has not started yet. She and her new spouse signed a lease up but without the dependent BAH they are at risk of being unable to make the repayment.	ent com- nformed on, but her pon arrival,
Service Relief Organization, Base Housing Office, PFM, Command Admin and/or PPC to resolve pay issues, and CFS Command Leadership, Marriage Touchpoint Station Touchpoint, local United Way and authorized community resources.	
You overhear one of your junior Service members discussing that he has recent become separated from his spouse. The person he is talking to suggested he sayou as the CFS. He is not sure if they want to get divorced. With everything go does not know where to start. He also mentioned that he doesn't want every command to know.	speak with ing on, he
Military and family support center or the Health, Safety and Work-Life Regional clinical counseling, TRICARE counseling, chaplain, Legal Services Office or Legal Divorce Touchpoint, PFM	
Your new work center supervisor just reported to your command from oversest sitting down and talking about your collateral duty as a CFS, you ask if everyth well with his PCS experience. He tells you that their household goods have not and that his wife should be arriving soon. He is worried that his foreign-born wadjust well to the new command as she speaks very little English, and no families close by. He also mentioned that they are expecting their first child.	ing is going t arrived vife will not
Local Adult Learning Center for English as a Second Language classes, Branch I Organization (Budgeting for Baby or similar training), Military Treatment Facility available), TRICARE Household Goods office, PCS Touchpoint, First Child Touch Relocation services, FFSC New Parent Support, FFSC English as Second Languages, Command Ombudsman	v (where point, FFSC
O. A junior Service member approaches you requesting help for a coworker who nificant financial problems. She disclosed this Service member is two months her car payments and has maxed out all of her credit cards. Additionally, she as friend is stressed out by these problems and shouldn't be working on equipm possible safety issues. She wants her colleague to get help, but the coworker is discuss her issues with anyone at the command.	behind on dmits her ent due to

# Virtual Command Financial Specialist: Financial Referral Resources **Producer Notes Presenter Content** Service Relief Organization, military and family support center or the Health, Safety and Work-Life Regional Practice for clinical counseling, PFM, chaplain, and CFS Command Leadership 11. A coworker, who lives in the barracks, comes to you saying he is not sure if he can pay his car insurance. When you ask why, he says he spent the weekend using a gambling app, betting on football and now is short on being able to cover his obligations. Military and family support center or the Health, Safety and Work-Life Regional Practice clinical counseling, TRICARE counseling, chaplain, Legal Services Office, PFM, CFS Command Leadership, and Service Relief Organization Presenter Note **Producer Note** Shift to the layout titled Daily Refer them to page 9-15 in SM for Instructional Application Group Presentations Procedures. Explain Wrap-Up. they will be required to presenter tomorrow. Assign each learner an instructional technique scenario Push out survey link and add and provide instructions on how to download scenario details. to chat pod. https://usnavy. Cue producer to push out survey link. Inform learners that feedback is used to maintain and improve gov1.qualtrics.com/jfe/form/ curriculum. Ask them to complete evaluations on Modules 6, 7 & 8. SV 26nncWMTNjpMu2y Advise learners to begin working on their personal eFPWs, which are to be emailed to the instructor End the session – classroom in on Day 3 of the course. and phone lines – for all Assign learners their "teach back" groups and distribute necessary materials. Learners should producers, presenters, and be divided into groups for the Instruction Techniques application exercise, ideally into equallearners sized groups based on their branch of service. If the class is small, some individuals may need to work independently. For larger classes, placing learners into assigned groups prior to beginning coursework will assist with overall time management. Answer questions about expectations. Remind learners of Day 3's link, which is hyperlinked on the Coming Up Next single-slide PPT on screen. **REFERENCES** Navy-Marine Corps Relief Society — <a href="https://www.nmcrs.org">https://www.nmcrs.org</a> Coast Guard Mutual Assistance — https://mycgma.org United Service Organizations — https://www.uso.org United Way — https://www.unitedway.org DoD — <a href="https://www.militaryonesource.mil">https://www.militaryonesource.mil</a> Coast Guard — https://www.cgsuprt.com Navy — <a href="https://www.nsfamilyline.org">https://www.nsfamilyline.org</a>

# vCFS 9: Instructional Techniques

# **Module Preparation**

Module Length: 120 minutes

### **Materials**

Virtual facilitators must have access to the following:

- Audio Lines
- ▶ PowerPoint slides, "Instructional Techniques"
- ► Instructional Techniques video
- ► Practical Application Instructions

All learners should have access to the following:

- ▶ CFS Student Manual
- ▶ Practice Scenarios from pg 9-18 of the course IG

# **Learning Objectives**

Upon completion of this lesson, the class should have a strong foundation of techniques for instructional delivery. These techniques will assist learners in delivering effective training to both small and large groups. This could include a variety of training purposes and settings, for example, General Military Training, and mandatory financial Touchpoint Training. Course Outline

- 1. Introduction
- 2. Instructional Techniques
  - A. Adult Learner Characteristics
  - B. The Learning Channels
  - C. Active Training Techniques
  - D. Motivate Your Learners
  - E. Visual Aids
  - F. Handling Classroom "Personalities"
  - G. Practically Perfect Presentations Checklist
- 3. Resources

# **Classroom Layout**

Layout Name	Components
Lobby	▶ Dial-in information note pod
	▶ Welcome chat pod
	► Video pod (enable participant webcams)
	▶ Downloads pod
	CFS Student Manual
	► Chapter Nine PowerPoint share pod
	► Attendee pod
	► Reminder to email eFPWs to instructor
	► Reaction Tools
	▶ Lobby chat: "What was the most impactful thing you learned yesterday?"
	▶ Lobby chat: "What questions do you have after yesterday's sessions?"
Chapter Nine	▶ Dial-in information note pod
	► General chat pod
	► Chapter Nine PowerPoint share pod
	► Attendee pod
	► Reaction Tools
	▶ Q&A pod
	► Weblinks pod (in the Backstage)
	► Comfort poll pod
Activity: Do's and Don'ts	➤ Dial-in information note pod
	► General chat pod
	► Chapter Nine PowerPoint share pod
	► Attendee pod
	► Reaction Tools
	► Do's chat pod
	▶ Don'ts chat pod

Activity: Motivation	▶ Dial-in information note pod
	▶ General chat pod
	► Chapter Nine Activity Motivate Your Learners PowerPoint share pod
	► Attendee pod
	▶ Reaction Tools
	▶ Poll: (C9 SL13) Which motivation applies?
	A- Create useful and relevant learning experiences
	B- Facilitate exploration
	C- Use HUMOR!
	D- Chunk information
	○ E- What's in it for me? (WIIFM)
	F- Let them make mistakes! Wrong answers encouraged
	G- Are your visual aids interesting?
	H- Use emotion, be passionate about your topic
Video	▶ Dial-in information note pod
	► CFS9: Instructional Techniques video
	► Attendee pod
	▶ Reaction Tools
	▶ Video discussion chat pod
Activity: Practical	▶ Dial-in information note pod
Application Breakout	▶ Breakout room chat pod
	▶ Breakout rooms:
	Six breakout rooms
	<ul> <li>Share pod with one training scenario per group (1- Pre-long Weekend; 2- Command INDOC; 3- Car Buying; 4- First Child; 5- Touchpoint Overview; 6- CFS Leadership Brief – The IG includes 12 scenarios; breakout topics may be modified based on presenter choice.)</li> </ul>
	► Attendee pod
	▶ Reaction Tools
	▶ Video pod
	► Countdown timer
End of Session	▶ Dial-in information note pod
There is a lunch break and	▶ General chat pod
classroom shift after this chapter.	► Attendee pod
	▶ Reactions Tool
	▶ Q&A pod
	► Countdown timer

# Lobby

### **Presenter Content**

### **Producer Notes**



#### Presenter

Welcome learners to virtual Command Financial Specialist Day 3 as they join the classroom. Direct learners to complete their daily video check-in before class begins. This also gives them an opportunity to complete a tech-check before using breakout rooms throughout the day/course. Remind learners to email their completed eFPW if they have not already.



# Presenter Note

Ask them to answer the lobby chats: "What was the most impactful thing you learned yesterday?" and "What questions do you have after yesterday's sessions?"

Once a video check-in and tech-check is completed, the participant may step away until the class's scheduled start time.

#### **Producer Note**

While individuals enter the classroom, assist with technology to prepare for the breakout room activity.

Every learner is required to come on-camera for a video and audio check-in.

If necessary, navigate any technical difficulties.

Retype the lobby chats if needed. They should read, "What was the most impactful thing you learned yesterday?" and "What questions do you have after yesterday's sessions?"

# SLIDE 1: INSTRUCTIONAL TECHNIQUES



# M Student Manual

REFER learners to the "Instructional Techniques" information starting on 9-2 of the Student Manual.



#### Presenter

First, ask learners to raise their hand if they have had formal trainer instruction.

Cue the producer to bring in (C9 SL1) Comfort Level poll to **ASK** about their comfort level in conducting training at their command.

**EXPLAIN** that although the local Installation Family Support Center is available to conduct command-level training, the CFS is encouraged to conduct stand-up training and will be provided with all the resources they need to support training.

A CFS brings a wealth of experience to the command. They also bring "baggage" such as bias, stereotypes, bad experiences, and past challenges. A CFS provides training to educate the audience, not to coerce their decision process. For example, a trainer with a strong personal bias against credit card debt may inadvertently convey judgment, which can make learners uncomfortable. Instead, trainers should present balanced views on financial topics, allowing the audience to make informed decisions based on all available options.



#### **Producer Note**

Shift to the layout titled Chapter Nine.

Be prepared to clear the reactions regularly, as learners will use it regularly during this chapter.

Bring in Comfort Level poll on presenter's cue.

What is your comfort level in conducting training at your command?

- Verv uncomfortable
- Uncomfortable
- Somewhat uncomfortable
- Somewhat comfortable
- Comfortable
- Very comfortable

### **Presenter Content**

#### **Producer Notes**



# Presenter Note

#### **Optional Discussion: Best/Worst Training Experiences**

Command Financial Specialist students have no doubt observed a wide range of various trainings — some that were excellent and highly effective, and others that were less effective. and others that have been less so. This discussion will help students to think about how good or bad training practices affect learning outcomes.

**ASK** the class: What are some things that make training effective? What have you seen trainers do that makes them a great presenter?

Then **ASK** the class: What things have you seen that make a presentation not so good, aka, what NOT to do?

You may consider asking the class members who are currently or have previously been responsible for training and ask if they want to share a best practice they have found effective as a trainer.



#### Presenter

If skipping the optional activity, faciliate a brief disussion to support transtion to the next slide. Ask learners to recall one of their best learning experiences, or an excellent presentation they attended. ASK: What made it a great experience?

#### SLIDE 2: ADULT LEARNER CHARACTERISTICS



#### Andragogy – Characteristics of Adult Learners

Adults learn best when they perceive the material as useful, and they attend training because they are interested and have chosen to learn something new. However, they need to buy into the value of training. So, trainers need to uncover issues that will motivate adults to participate.

Andragogy is a learner-centered approach to instruction where the teacher acts as a facilitator to help bridge the gap between learners and knowledge. The learner is viewed as an independent entity, who enters the learning experience with a unique set of experiences and motivators.



# M Student Manual

Refer learners to pages 9-3 and 9-4 of the Student Manual for a summary of these points.



### Presenter Note

Use the classroom pointer tool to draw attention to each feature on the slide as it is being shared.

Self-concept. Our learners are directed by their own plan. They want input into what the learning outcomes will be. Course and topic objectives still must be met, but learners might want to take it further. As a facilitator, it is up to you to use your time wisely and use discretion on how you will meet the learner's needs.

Adult learner experience. Our learners bring an ever-growing reservoir of experience and knowledge to the classroom. They want to and need to share their experiences with the rest of the class. It is your job as a facilitator to solicit this experience and ensure it relates to the objectives.

#### **Presenter Content**

### **Producer Notes**

**Readiness to learn.** Our learners are focused and ready to learn in a highly pragmatic way. They want to learn those things that will have a direct impact on themselves, their family, and/ or their work. Relate the material being taught to practical applications. Our learners want to hear real-life lessons learned. They want to share our challenges and our successes. Too much theory without practical applications will lose the adult learner.

**Orientation to learning.** Our learners need more problem-centered learning than subjectorientated learning. Learning about a specific leadership or ethics theory is not suitable for adults, unless they can see and practice the application of this theory. Facilitators need to choose relatable case studies — by rank, warfare, experience, etc. — to the audience.

Motivation to learn. Our learners are learning for a reason and they are pushing themselves from within. They are sparked by an inner source and have a sense of urgency about their learning. We recognize that not all of our learners might share internal motivation, such as those who must take our courses as a requirement. Use class time to include the learner's experiences and strengths to emphasize the value they bring to the classroom.



#### Presenter

Ask learners to think back to their best learning experience or excellent presentation they recalled moments ago. Ask them to raise their hand if the experience included one or more of the features covered on this slide.

#### SLIDE 3: THE LEARNING CHANNELS





# M | Student Manual

Refer learners to page 9-5 in the Student Manual. This will help them engage with the discussion prompts below.

Generally, adult learning is broken down into three types: visual learners, auditory learners, and kinesthetic learners.

**ASK** the class to differentiate between the three.

**ASK** for examples of what types of teaching styles would work best with each learning style.



#### Presenter

Reinforce that a trainer's challenge is to maintain learner attention, build learner interest, and develop learner involvement. This can be done best using active training techniques.

#### **Presenter Content**

#### **Producer Notes**

## SLIDE 4: ACTIVE TRAINING TECHNIQUES



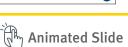


Refer learners to page 9-5 in the Student Manual.

Instructors have a wide variety of techniques they can use to enhance learning, when those techniques are used well. We are going to review a variety of these techniques and cover practical "do's" and "don'ts" that will help you be effective in training.

### SLIDE 5: FACILITATING DISCUSSION





This slide has animations.



Refer learners to page 9-6 of the Student Manual.

# Presenter Note

As you show each slide, invite students to share the do's and don'ts of these training techniques verbally or in the corresponding chat pod ("do's" chat or "don'ts" chat). If time allows, invite students to add additional relevant examples of do's and don'ts.

Throughout the activity, model the "using questions to generate discussion" do's:

- Ask open-ended questions
- Ask follow-up questions to participants' answers
- Reflect answers to other participants

Each of the following slides is animated, first showing a blank list of Do's and Don'ts, and then a click will bring up the relevant points listed in the Student Manual.

Each of the following slides is animated, first showing a blank list of Do's and Don'ts, and then a click will bring up the relevant points listed in the Student Manual.



#### **Producer Note**

Shift to the layout titled Do's and Don'ts.

Shift to the layout titled Motivation at the end of the activity.

#### **Presenter Content**

#### **Producer Notes**

# SLIDE 6: DEMONSTRATING EXPERTISE





**Producer Note** 

Remind learners to unmute.





# Animated Slide

This slide has animations.



#### Presenter

Ask: What are the do's and don'ts a trainer should consider when aiming to demonstrate expertise?

#### DON'Ts

- ▶ Believe you are the ultimate subject matter expert, or
- Fail to prepare yourself as a subject matter expert

#### DO'S

#### Remember:

- ▶ It is OK not to know everything
- It is OK to be imperfect as an instructor
- Facilitate learning, rather than deliver it

# SLIDE 7: RELATING TRAINING TO REAL LIFE





# Animated Slide

This slide has animations.



#### **Presenter**

Ask: What are the do's and don'ts a trainer should consider when relating training to real life?

#### DON'Ts

▶ Be afraid to ask participants to raise their real-life challenge in class

#### DO'S

- Add your personal stories to add interest or highlight a point
- Remember client conversations are confidential

#### **Presenter Content**

#### **Producer Notes**

### SLIDE 8: GAINING ATTENTION





# Animated Slide

This slide has animations.



#### Presenter

Ask: What are the do's and don'ts a trainer should consider when trying to gain learner attention?

#### DON'Ts

▶ Forget that you are not the focus of the training; you are only the facilitator

#### DO'S

▶ Use your presentation skills to capture student attention with something novel, a story, a visual, animation or a question

#### SLIDE 9: USING VISUAL AIDS





# Animated Slide

This slide has animations.



#### Presenter

Ask: What are the do's and don'ts a trainer should consider when using visual aids?

#### DON'Ts

Use PowerPoint to:

- ► Show every word you have to say
- ▶ Read from the screen

#### DO'S

Use PowerPoint to:

- ▶ Focus the conversation
- ▶ Highlight points
- ▶ Illustrate models

#### **Presenter Content**

#### **Producer Notes**

# SLIDE 10: HIGHLIGHTING IMPORTANT POINTS





# Animated Slide

This slide has animations.



#### Presenter

Ask: What are the do's and don'ts a trainer should consider when highlighting important points?

#### DON'Ts

Insist on delivering every point you believe should be made

#### DO'S

Use memory aids for important points, for example:

- ▶ Starting with the most important content
- Repeating it and relating it
- Providing organizers such as outlines, flowcharts, acronyms, and chunking

#### SLIDE 11: USING MOVEMENT IN THE CLASSROOM





# Animated Slide

This slide has animations.



#### **Presenter**

Ask: What are the do's and don'ts a trainer should consider when using movement in the classroom?

### DON'Ts

- ▶ Stand in one place in the classroom
- ▶ Be afraid to go close to participants

#### DO'S

- ► Move close to students
- ▶ Look directly at each participant throughout the class eye contact is important

### **Presenter Content**

#### **Producer Notes**

# SLIDE 12: USING QUESTIONS TO GENERATE DISCUSSION





# Animated Slide

This slide has animations.



#### Presenter

Ask: What are the do's and don'ts a trainer should consider when using questions to generate discussion?

#### **DON'TS**

#### Be afraid to:

- Question what participants say
- ► Encourage others to question you
- ► Call on specific participants

#### DO'S

Use effective questioning, for example:

- ► Ask open-ended questions
- ► Ask follow-up questions to participants' answers
- ▶ Reflect on answers to other participants



### **Presenter**

Faciliate a brief disussion to support transtion to the next slide.

Ask: What ways can you motivate your learners?

#### **Presenter Content**

#### **Producer Notes**

### SLIDE 13: MOTIVATE YOUR LEARNERS



# M | Student Manual

Refer learners to page 9-7 of the Student Manual, Motivate Your Learners. This slide covers eight motivation strategies. In the Student Manual, a summary of each strategy is shown in the right column of the table, and the left side is blank.



# Animated Slide

Cue the producer to reveal the CFS 9 Activity Motivate Your Learners PowerPoint presentation. Each of the slides include statements from page 9-7 in the Student Manual. Proceed through the slides to conduct the activity.



### **Activity**

As the presenter describes each motivational strategy, learners should name the motivation strategy by responding to the (C9 SL13) Which motivation strategy applies? poll. As responses are reviewed, learners may fill in the concept that matches each summary in their Student Manual. Elaborate on each concept with the information below.

#### WIIFM: What's in it for me?

Empower participants to individualize the training to suit their needs and to work on their goals for the training.

#### **Facilitate exploration**

Adult learners sometimes like to take the opportunity to construct knowledge in a way that is meaningful to them. For this reason, you should have all sorts of materials, references, infographics, short videos, lectures, podcasts, and free resources available. In such an environment learners are more likely to get inspired or find something that makes them want to learn more.

#### **Chunk information**

"Chunk" information as much as possible. It helps people remember and assimilate information. Small bits are easier to process.

#### Use emotion

If you do not sound inspiring, if your materials are not exciting, how will you motivate your learners? Get participants emotionally involved – making controversial statements and adding real stories can engage them in the lesson.

#### **Producer Note**

Shift to the layout titled Motivation

On the presenter's cue, reveal the CFS 9 Activity Motivate Your Learners PowerPoint presentation

Reveal poll: (C9 SL13) Which motivation strategy applies?

- A-Create useful and relevant learning experiences
- B- Facilitate exploration
- C- Use HUMOR!
- D- Chunk information
- E- What's in it for me? (WIIFM)
- F- Let them make mistakes! Wrong answers encouraged
- G- Are your visual aids interesting?
- H- Use emotion, be passionate about your topic

Shift to the layout titled Presentation Nine at the end of the activity

Use general chat if polls are not an option.

Virtual Command Financial Specialist: Instructional Techniques	
Presenter Content	Producer Notes
Create useful and relevant learning experiences	
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.	
Use humor	
Humor would work great even with the most unmotivated learners in your course. When your students know you are funny, they will listen to your material carefully, because they would not want to miss your witty sense of humor. Follow the rules for humor, and you won't go wrong. (See Presenter Note below).	
Let learning occur through mistakes	
Let your audience answer questions incorrectly. According to a German proverb, "You will become clever through your mistakes."	
Are your visual aids interesting?	
Did you know that 83% of learning occurs visually? Utilize visual aids to convey key points or to make relative connections.	
Presenter Note  Additional material on using humor in presentations is included below and on page 9-8 of the Student Manual. If you have time, feel free to discuss some of these strategies. If you do not have time, refer learners to page 9-8 in the Student Manual for future reference.	
More on Humor	
If you have time, review some of these additional ideas and talking points about using humor in training.	
<ul> <li>Appropriate humor will turn "ha-ha" into "a-ha"</li> <li>Humor helps people relax</li> </ul>	
During and immediately after the use of humor, people suspend judgment. This is a teachable moment — call it the "laughter-math" and take advantage of it.	
▶ Humor can be very simple — showing a funny cartoon, t-shirt, hat or button. It can be more complex — humorous ways of choosing groups, games and activities with a humorous twist. Humor can include props as well. Although humor should be appropriate to the training, there are times when humor for humor's sake is OK, too.	
▶ Humor makes training fun, but it doesn't make fun of trainees.	
▶ Humor isn't necessarily telling a joke so much as communicating a sense of humor.	
▶ Here are eight E's of humor:	
<ol> <li>Environment: have a humor-filled environment</li> <li>Entrance: Start the workshop with humor</li> </ol>	

3. Ear Ye, Ear Ye: Listen to participants; let them share humor

4. Exercise: Use humorous but relevant exercises

# Virtual Command Financial Specialist: Instructional Techniques **Presenter Content Producer Notes** 5. Exaggerate: Use humorous exaggeration to stress a point 6. Energize: Use energizers that refresh and amuse 7. Enhance: Use humor that goes for the jocular vein, not the jugular! 8. Extend: Use humor that will extend learning

### SLIDE 14: VISUAL AIDS





#### **Producer Note**

Shift to the layout titled Chapter Nine.

# Animated Slide

This slide has animations.



# Presenter Note

Time may only allow for a brief review of the benefits of visual aids as presented on the slide. The Student Manual also includes a list of "Tips for using visual aids" which learners can use as a reference for the next module.

# M Student Manual

**REFER** learners to pages 9-9 to 9-10 in the Student Manual for additional tips on creating and using visual aids.

Visual aids can powerfully help the effectiveness of a speech. Many speeches benefit from having objects, images, key quotes, or data presented clearly and dramatically. Visual aids vary in kind, but there are similar benefits and tips for dealing with any kind of supplementary evidence that is shown to an audience. AVOID "Death by PowerPoint."

#### Visual aids can:

- ▶ Improve audience understanding and memory
- Serve as notes
- Provide clearer organization
- ► Facilitate more eye contact and motion by the speaker
- Contribute to speaker credibility
- Supplement facilitation key points

#### **Presenter Content**

#### **Producer Notes**

### SLIDE 15: HANDLING CLASSROOM "PERSONALITIES"



The first challenge a facilitator has when managing participant behavior is recognizing the efficacy and extent of comments. Then the facilitator must choose the appropriate intervention, to ensure the dialog is productive. Inevitably you will encounter behavior in the classroom that is not productive for learning. It is not necessary or appropriate to intervene each time a group member manifests a

disruptive behavior. One or two exhibitions of negative behavior do not constitute a pattern.

Only when a disruptive behavior becomes repetitive, has a negative effect on the group, or becomes irritating to you does it become an issue to be addressed. At that point, it is desirable to intervene to eliminate the behavior. If you must label someone's behavior, remember that the behavior is not the person. It is only one aspect of the person. Also, remember that people can and do change. When an individual is primarily showing a negative side, it is difficult to see the positive. You, as a facilitator, need to reinforce any positive behaviors and attempt to minimize the negative ones.



# 

Refer learners to pages 9-11 and 9-12 of the Student Manual. Learners will complete the table for each of the personalities.



# Presenter Note

Each "personality" is covered on two slides, one that describes that personality and its effect in the classroom, and the other that has tips for how an instructor might constructively manage the behavior.

Tell learners that the tables provided will give them space to take notes on three types of personalities they may encounter in the classroom. Recommend that they fill in the AKA for each personality, and one thing from each of the other columns they feel could be most helpful for them to identify and manage each personality. Be sure to cover the "What to Say" suggestions that are preprinted below each table and on the slides, as phrases like these can be very useful in managing the classroom.

The content below includes suggested discussion questions that may support learner engagement, especially in a virtual format.

### SLIDE 16: THE DRIVER PROFILE



#### **Typical Behavior**

"Driver" behavior comments on and adjusts everything that is said to reflect a more precise truth. This detracts from the conversation by limiting the time others have and by intimidating others into silence.

**AKA**: The "Know-it-all"



#### Presenter

**ASK**: What strategies can an instructor use to navigate this type of personality?

#### **Classroom Effect**

Facilitators need to guard against overdependence on these participants, as these participants are all too willing to give the answers the facilitator is looking for, to the detriment of others.

#### **Presenter Content**

#### **Producer Notes**

#### SLIDE 17: ADDRESSING DRIVER BEHAVIOR





# Animated Slide

This slide has animations.

#### **Instructor Strategies**

**Limit** – Let these participants know their input, and that of others, is valuable.



#### Presenter

**ASK**: What can you say when a "driver" is dominating discussion?

What to say: "I need everyone to understand that this is a discussion. We need everyone to have the opportunity to bring their thoughts into the conversation."

#### SLIDE 18: THE ANALYTICAL PROFILE



#### **Typical Behavior**

"Analytical" behavior "sees things in a different light." The challenge is accepting his/her way. Because it is contradictory, a facilitator may overreact to what s/he is hearing.

AKA: "On the other hand"



#### Presenter

**ASK**: What strategies can an instructor use to navigate this type of personality?

#### **Classroom Effect**

Dealing with an analytical personality can present a special challenge. When they express their thoughts, it may sound like opposition, which generally elicits a "shoot the messenger" response. The facilitator needs to guard against such a reaction. Second, analytical viewpoints may challenge the status quo. The facilitator must train her/himself to see the value in the diversity of thought.

#### **Presenter Content**

#### **Producer Notes**

### SLIDE 19: ADDRESSING ANALYTICAL BEHAVIOR





# Animated Slide

This slide has animations.

#### **Instructor Strategies**

**Tolerate** – Allow the participant to express her/himself without intervention to encourage a fruitful discussion, but watch for escalation to a more disruptive stage, such as the sharpshooter or know-it-all.



#### Presenter

**ASK**: What can you say when an "analytical" personality contradicts your instruction?

What to say: "I want everyone to understand that this is a discussion. Some ideas may seem offputting, at first, but I encourage you to bring your thoughts into the conversation."

### SLIDE 20: THE EXPRESSIVE PROFILE



### **Typical Behavior**

"Expressive" behavior shares too much, too often. Because they prefer to "think out loud" as they learn, they continually volunteer their views on the topic of discussion. While they may find their style effective for learning, it is easy to see why it may be a learning detractor for others.

**AKA**: The "Over-sharer"



#### Presenter

**ASK**: What strategies can an instructor use to navigate this type of personality?

#### Classroom Effect

Most people who are "talkers" are aware of their behavior. Positive reminders will, more than likely, be welcomed. Rather than address the individual, facilitators can manage this behavior by encouraging conversation from others.

#### **Presenter Content**

#### **Producer Notes**

# SLIDE 21: ADDRESSING EXPRESSIVE BEHAVIOR





# Animated Slide

This slide has animations.

#### **Instructor Strategies**

**Limit** – Let the participant know you want others to have the opportunity to express themselves equally.



### Presenter

**ASK**: What can you say when an "expressive" personality repeatedly volunteers their thoughts?

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

#### SLIDE 22: PRACTICALLY PERFECT PRESENTATIONS CHECKLIST





### **Presenter**

Practically Perfect Presentations: Briefly REVIEW the Practically Perfect Presentations Checklist on pages 9-13 and 9-14 of the Student Manual. **EXPLAIN** that CFSs can use this as a guide to help them be prepared for presenting. Emphasize that preparation leads to effective and successful training.

#### **Presenter Content**

# SLIDE 23: INSTRUCTIONAL TECHNIQUES VIDEO / NO SLIDE





# Presenter Note

This slide is hidden in the virtual format. Instead, an MP4 is shared in a new layout.

Due to the video file size, it is recommended that you download the video to ensure no playback interruptions. Attempts to stream video from external websites can introduce instruction delays such as extended buffering, loss of connectivity, hardware freezing, and audio/visual synchronization.

The video is available on the FINRED Learning Resource Library at <a href="https://militarypay.defense.gov/">https://militarypay.defense.gov/</a> <u>Irl/.</u> Provide your producer with the MP4 before your presentation, so they can prepare the virtual classroom for you.



# M Student Manual

Refer learners to pages 9-11 and 9-12 of the Student Manual for reference to the various classroom personalities demonstrated during the video presentation. Encourage learners to take notes in their Student Manual.

**INFORM**: This video is a visual example of various classroom personalities you will encounter as a CFS. As the instructor, you play a crucial role in maintaining control of the classroom. Your actions directly impact the success of the presentation. Remember, as a CFS, you will have limited time to cover your material. Not addressing audience interruptions immediately can hinder your presentation and devalue the information provided.

#### **Producer Notes**



#### **Producer Note**

Shift to the layout titled Video

Play and pause the video after each scene.

- Scene 1 ends 01:07
- Scene 2 ends 02:20
- Scene 3 ends 03:00
- Scene 4 ends 03:40
- Scene 5 ends 04:39

#### **Presenter Content**

#### **Producer Notes**



### Presenter

This video provides a basis for a whole-class discussion. Cue your producer to play the video and facilitate discussion using the video discussion guestions after each scene.

Scene 1: Instructor Introduction (0:00-1:07)

Review discussion questions:

- · What did you like?
- · What would you do differently?
- What interesting stories could be shared as part of your introduction?
- · Would anyone like to model their introduction?

Scene 2: Encountering the Driver Personality (01:08-02:20)

Review discussion questions:

- How might you handle this situation?
- How would you maintain a positive classroom environment when working with a learner who communicates in this way?

Scene 3: Encountering the Analytical Personality (02:21-03:00)

Review discussion questions:

- How might you handle this situation?
- How would you maintain a positive classroom environment when working with a learner who communicates in this way?

Scene 4: Encountering the Expressive Personality (03:01-03:40)

Review discussion questions:

- How might you handle this situation?
- How would you maintain a positive classroom environment when working with a learner who communicates in this way?

Scene 5: Bringing it All Together (03:41-04:39)

Review discussion questions:

- · What did you like?
- · How would you approach the conclusion?
- What are your key takeaways?

Each demographic presents unique audience interactions. As a CFS, you must be adaptable, altering your teaching techniques and handling of classroom personalities accordingly. Course delivery on the same topic will differ between officers, senior enlisted, junior enlisted, and family members. Remember, you are a direct representative of the Commanding Officer. Your ability to maintain professionalism, regardless of audience interactions, is a sign of respect and value you show to your audience.

#### **Presenter Content**

#### **Producer Notes**

#### **Break Layout**



#### Presenter

Cue the producer to shift to the layout titled Break for a 10-minute break.

This single-slide PowerPoint reminds learners they are on a break. There is no instruction needed.

This break can be shifted if/as needed, to accommodate learners. Be cautious to not overextend the learner's cognitive load.

When the break is over, ask participants to "muster" using the reaction tools. For example, ask them for a thumbs up if they can hear you loud and clear.

### **Producer Note**

Shift to the layout titled Break. Set a timer for the allotted time scheduled. Advise presenters when the break is

Begin evenly distributing learners to breakout rooms for the learner-centered activity on Slide 24. No more than five people per group.

For a detailed activity breakdown, see presenter notes for Slide 24.

#### **SLIDE 24:** INSTRUCTIONAL TECHNIQUES APPLICATION





# M Student Manual

Refer learners to page 9-15 of the Student Manual.



#### **Producer Note**

Shift to the layout titled Practical Application Breakout.

Shift learners to breakout on presenter's cue.

Set timer to 15 minutes. Provide five-minute and oneminute warnings; then end the breakout returning for the whole-class practice and debrief.

#### **Presenter Content**

#### **Producer Notes**



# Activity

**Activity**: Instructional Techniques Application

After providing learners with activity instructions, cue producer to shift to breakouts.

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

Each group will provide a 15-minute presentation to the class from a scenario provided by the instructor. During each presentation, the group needs to meet the scenario's goals in the time allotted while allowing each member of the group to present at least one goal or expand on a related topic to practice their instructional techniques.

During the group presentations, the instructor can interiect during each presentation with one of the various classroom personalities covered earlier. The interjection of the instructor is so each group can experience how a presentation can be interrupted by the audience and how they would respond to maintain control of the topic and presentation.

Time: 75 minutes

#### Materials:

Exercise Instructions, Student Manual page 9-15

Topics are located at the end of the Instructor Guide, starting on page 9-18. They should have been assigned at the end of day two.

OR

Timer or stopwatch

#### Procedure:

- 1. The producer evenly distributes learners into groups, ensuring that each group consists of no more than five members. Display the group's assigned scenario in their breakout room. Depending on class size, multiple groups can present the same scenario.
- 2. After presenting the content of the instruction techniques, explain the purpose of the application exercise.

Say: This exercise is a unique opportunity for you to grow personally and professionally by applying the instructional techniques you learned earlier through a group activity of presenting your CFS program through various scenarios within short time windows that you, as a CFS, will frequently encounter once you return to your command. These scenarios mimic you having to discuss, promote, and provide the WIIFM to engage the audience. The goal of this exercise is for each of you to confidently present and discuss your local program through the different groups and training events within your command. You must work as a CFS team and remember that even though you might have a short window to present your program, maximize your time and make every second count. Each group will provide a 15-minute presentation to the class from a scenario provided to each group. During each presentation, groups need to meet the scenario's goals in the time allotted while allowing each member of the group to present at least one goal or expand on a related topic to practice their instructional techniques.

#### **Presenter Content**

#### **Producer Notes**



# Activity (continued)

- 3. At this stage of the course, the class is well-equipped with the knowledge and skills to present their program with confidence. Reassure the group that they have approximately 15 minutes to discuss their roles, assign the presentation order, and execute the presentation, knowing that they are fully prepared for the task.
- 4. While visual aids can be utilized in shortened briefs, most of these scenarios are in a setting where a CFS might not have access to these items.
- 5. Highlight the value of the student manual as a comprehensive guide for preparing the presentation. This will make the learners feel supported and guided, knowing that they have a reliable resource at their disposal.
- 6. During group presentations, the instructor should introduce at least one classroom personality to simulate audience disruptions. This activity is not to take over or halt the presentation, but to test the group's ability to handle unexpected interruptions, a crucial skill in the professional world. If a group stops or cannot restart their presentation, explain to the group that this interjection will be discussed at the close-out of the application exercise. These interruptions should not hinder each of the group's learners from having the ability to participate in the module application.
- 7. Note each group's strengths and weaknesses, their meeting of the scenario goals, and their handling of the various classroom personalities.
- 8. Discuss the findings with learners at the end of the activity and all group presentations. Restate that as a CFS, they will frequently have shifting schedules, nonworking visual aids, and modified agendas at any moment. A brief scheduled for an hour can easily be shifted to a 15-minute presentation moments before a CFS addresses an audience. Each CFS command has a unique mission and battle rhythm. CFS must be able to discuss their program without needing elaborate visual aids or lengthy discussions.
- 9. If time permits, allow for extended class discussion.

#### SLIDE 25: CURRICULUM RESOURCES



As you summarize this chapter, remind students that the information in this chapter can be a helpful resource after the class when they return to their commands. Education and Training is a core CFS task, and it can help to increase knowledge that may prevent financial issues among their fellow Service members.

**REMIND** learners that if they do not feel comfortable teaching, they can have a local Family Support Center Financial Counselor or the CFS co-teach with the Financial Counselor on more complex topics.

**EXPLAIN** that as CFSs, they will have access to a full range of training tools and resources. More detailed information on how to access these resources will be provided on the last class day.

**Optional:** If time permits, ASK the students to consider the discussion on training, and share one thing they will take away to help them give stronger presentations.

**ASK** the students if they have any guestions.

Virtual Command Financial Specialist: Instructional Techniques		
Presenter Content	Producer Notes	
LUNCH BREAK		
NO SLIDE  Advise learners that they will have a one hour lunch, and that class will reconvene in a different classroom. Provide learners with the appropriate link or classroom access instructions.	Shift to the layout titled End of Session, at the end of the chapter.  Advise learners that there is a one hour lunch and then class will resume in a different classroom. Assist presenter in providing information for accessing the next session.  End the session – classroom and phone lines – for all producers, presenters, and learners. for all producers, presenters, and learners.	

# vCFS 10: Developing Your Program

# **Module Preparation**

Module Length: 120-140 minutes

### **Materials**

Virtual facilitators must have access to the following:

- Audio Lines
- ▶ PowerPoint slides, "Developing Your Program"
- ► Survivor Benefit Plan video

All learners should have access to the following:

- ► CFS Student Manual
- Service-specific PFM Program Policy
- ► Learners reviewed eFPWs

# **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.

- 1. Introduction
- 2. Outline of Topics
- 3. Activity: CFS Responsibilities and Functions
- 4. Steps to Developing a Program
  - A. Introduction
    - i. Communicate
    - ii. Assess
    - iii. Establish
    - iv. Maintain
- 5. Program Tools
  - A. Plan of Action and Milestones (POA&M)
  - B. CFS Program Recordkeeping
  - C. Marketing Your Program
  - D. Command Leadership and Indoctrination (INDOC) Briefs
  - E. Making Your Program Inspection Ready
  - F. CFS Virtual Resources
    - i. USMC MarineNet
    - ii. Navy Learning Management System
    - iii. USCG Ombudsman/PFMP Registry
  - G. Touchpoints/FEAPs
    - i. Sample Checklists
  - H. Survivor Benefit Plan
  - I. CFS Program Support
- 6. Maintaining Your CFS Certification
- 7. FPW Review
- 8. Optional Activity: CFS Panel Discussion
- 9. Conclusion and Class Completion Tasks
  - A. Post-test
  - B. Activity: What have you learned?
  - C. Course Evaluation
  - D. Graduation
  - E. Clean up

# **Classroom Layout**

<b>Layout Name</b>	Components
Afternoon Lobby	▶ Dial-in information note pod
	▶ Welcome chat pod
	► Chapter Ten PowerPoint share pod
	► Attendee pod
	▶ Reaction Tools
	► Lobby chat: "If there were 25 hours in a day, how would you spend the extra hour?" (Icebreaker)
	► Lobby chat: "Which learner motivation method are you most excited to try and why?" (Opener)
Chapter Ten	▶ Dial-in information note pod
	▶ General chat pod
	► Chapter Ten PowerPoint share pod
	► Attendee pod
	▶ Reaction Tools
	▶ Weblinks pod (in the Backstage)
Activity: CFS	▶ Dial-in information note pod
Responsibilities and	▶ General chat pod
Functions	► Chapter Ten PowerPoint share pod
	► Attendee pod
	► Reaction Tools
	► Four to six chat pods with prompt, "What are the key duties and core functions for your CFS role?"
Activity: Marketing	▶ Dial-in information note pod
Breakout	▶ Breakout chat pod
	► Chapter Ten PowerPoint share pod
	► Attendee pod
	▶ Reaction Tools
	▶ Notes pod
	► Countdown timer
Break	▶ Dial-in information note pod
There is a break midway	▶ General chat pod
through this chapter.	▶ Break Single-Slide PowerPoint share pod
	► Attendee pod
	► Reaction Tools
	► Countdown timer

Virtual Field Trip	▶ Dial-in information note pod
	► Chapter Ten PowerPoint share pod
	▶ Desktop Share pod
	► Attendee pod
	► Reaction Tools
SBP Video	▶ Dial-in information note pod
	► Survivor Benefit Plan Video pod
	► Attendee pod
	► Reaction Tools
	▶ Video discussion chat pod
Panel	▶ Dial-in information note pod
	► General chat pod
	► Chapter Ten PowerPoint share pod
	► Attendee pod
	► Reaction Tools
	▶ Q&A pod
	► Video/Webcam for Panelists (Optional)
Activity: Learned	▶ Dial-in information note pod
	► Attendee pod
	► Reaction Tools
	▶ Four to six chat pods with prompt, "What are you taking away from this
	training, personally and professionally?"
Course Wrap-Up	▶ Dial-in information note pod
	► General chat pod
	► Attendee pod
	Command Financial Specialist / Million Dollar Sailor Training Course survey link <a href="https://usnavy.gov1.qualtrics.com/jfe/form/SV_26nncWMTNjpMu2y">https://usnavy.gov1.qualtrics.com/jfe/form/SV_26nncWMTNjpMu2y</a>

#### **Presenter Content**

#### **Producer Notes**

### **NO SLIDE**



#### Presenter

Welcome learners back from lunch as they join the afternoon session, in a new classroom.

Direct learners to dial in for audio and come off mute to perform an audio check.



### Activity

Draw learners' attention to the two lobby chats:

- Lobby chat: "If there were 25 hours in a day, how would you spend the extra hour?" (Icebreaker)
- Lobby chat: "Which learner motivation method are you most excited to try and why?" (Opener)

# **温**

#### T Producer Note

Shift to the layout titled Afternoon Lobby.

While individuals enter the classroom, assist them in dialing-in.

Retype the lobby poll if needed. They should read:

- Lobby chat: "If there were 25 hours in a day, how would you spend the extra hour?" (Icebreaker)
- Lobby chat: "Which learner motivation method are you most excited to try and why?" (Opener)

#### **SLIDE 1: INTRODUCTION**



Congratulations on completing your Command Financial Specialist (CFS) Training! In this final segment, we are preparing you to confidently embrace your role as a CFS. We will clearly outline your responsibilities, as well as those of your leadership, within your local Command Financial Specialist Program. Furthermore, we will focus on strategies to

develop, market, and ensure your program is ready for inspection. This module may not cover every possible scenario, but it will equip you with a thorough understanding of your program. Rest assured, after today, you will be fully prepared to launch and manage your program with confidence and success.



### **Producer Note**

Shift to the layout titled Chapter Ten.

Be prepared to clear the reactions regularly, as learners will use it regularly during this chapter.

#### SLIDE 2: TOPICS



- ▶ We'll get started with the "CFS Responsibilities" Activity.
- ► We'll review your Service program policy.
- ▶ We will discuss how to develop and run a truly effective command-level personal financial management program, and how to begin promoting the program to leadership and fellow Service members.
- ▶ We'll talk about the tools and resources available to support you after you leave the classroom. This includes how to keep your program inspection ready.
- ▶ We will walk through virtual tools you'll be using after the course.
- ▶ We will go over Touchpoints and Financial Education Action Points (FEAPs) so you know how and when to deliver them.
- ▶ We'll introduce the Survivor Benefit Plan (SBP), and cover what it is and how to teach it.

#### **Presenter Content**

#### **Producer Notes**

### SLIDE 3: TOPICS



- ▶ We will talk about support available to keep your program running strong.
- ▶ We'll provide guidance for maintaining your CFS certification.
- ▶ We will review your Financial Planning Worksheets (FPW).
- ▶ (Optional; adjust slide as needed.) We'll have a CFS Panel Discussion, which will allow you to "pick the brains" of some experienced CFSs.
- ▶ The final exam will be the conclusion not only of this module but this course.
- ▶ We will close the course with the "What Have You Learned" Activity and wrap up the content we've covered.

#### SLIDE 4: ACTIVITY: CFS RESPONSIBILITIES AND FUNCTIONS





#### **Producer Note**

Shift to the layout titled CFS Responsibilities and Functions Set timer for five minutes Bring in Radomizer, if available



This activity uses four to six chat pods for group discussion using the prompt: "What are the key duties and core functions for your CFS role?" If there are multiple services present, group learners by service and modify the question to emphasize they should share their service-specific duties and core functions.



# M Student Manual

Refer learners to page 10-3 in the Student Manual.



#### **Producer Note**

Shift to the layout titled Chapter Ten at the end of the activity

#### **Presenter Content**

#### **Producer Notes**



# Activity

#### **Procedure:**

CFS-2 introduced learners to their service-specific PFMP policy. This interactive activity is designed to engage learners in their service-specific policy and their familiarity with CFS core duties.

**INFORM** learners this activity is intended to reinforce their understanding of their service-specific PFMP policy.

Assign learners a specific chat pod no more than five learners, arranged by service. Groups will have five minutes to post their service policy of specific CFS-required duties or core functions. Each group will document as many requirements as possible in the time allotted. Once five minutes has elapsed, call on learners to come off mute and share their groups findings.

#### **Group results:**

#### USN:

- Present personal financial management training as part of the command GMT program
- Assist the command in establishing, organizing, and administering the command personal financial management program
- · Maintain current personal financial management resource books, directories, references, and training materials for use in GMT, divisional training, and counseling.
- Provide basic personal financial management education, counseling, financial information
- Maintain individual records of counseling conducted and counseling referrals
- Refer members with serious financial problems to the appropriate resource or agency
- Assist members with the development of their extended absence financial plan
- Perform financial screenings, as needed, for members of the command
- · Submit a quarterly report to the unit CO
- Schedule meetings with command leadership
- Ensure documentation of command financial specialist-provided training

#### USCG:

- Use the Ombudsman/PFMP Registry
- Report to command cadre to assume CFS responsibilities
- · Report all individual CFS training to unit training officer
- Provide financial education, training, basic budgeting, and information and referral
- · Will not maintain files, records, notes, or recordings that contain personally identifying information
- Before transfer provide: an out-brief to the newly designated CFS on pertinent issues
- · Meet with command leadership
- Provide written monthly updates of CFS contacts, classes and financial trends to HSWL-RP PFM
- Attend at least two quarterly CFS forums per year
- · Assist the command or unit in establishing, organizing, and administering the command PFMP
- Provide financial education, training, basic budgeting, and information and referral
- Disseminate PFMP information within the command or unit through a variety of forums, for example, newsletters, email, and social networks
- Maintain current PFM resource information, references, and training materials for use in trainings
- For members with extensive financial problems, such as overextended debt-to-income ratio, potential bankruptcy, security clearance challenges, foreclosure, and requesting emergency relief assistance, refer to the nearest PFM
- Follow up with referred individuals

#### **Presenter Content**

#### **Producer Notes**



# Activity (continued)

#### **USMC:**

- Assist Marines with basic financial concerns, assist with educating the Marines through briefings/ trainings and the initial counseling as needed
- Coordinate with the PFMP staff on financial matters, education, training, updates, and counseling
- · Refer a Marine or family member to the PFMP staff or the appropriate authorized financial resource
- · Assist the command to establish, organize, and administer the command PFMP including a thorough turnover
- · Disseminate financial management information within the command and ensure Marines and their families are briefed on PFMP and training opportunities
- Present financial education training as part of the command general military training program
- · Maintain confidentiality
- Update PFMP staff with overall financial trends or metrics in the commands
- · Assess Marines' basic understanding of personal finance within three months of arrival at their first
- Assist as required or appropriate in development of Extended
- · Absence Financial Plans before any deployment
- Complete personal finance screening checklist before overseas/special duty assignments/ independent duty orders as needed
- Provide information to clients on the projected living expenses at the overseas location
- Ensure CFS files relating to the operation and administration of personal financial matters and training are maintained and destroyed per SSIC 1700
- Participate in the PFMP awareness forum/meeting at least semiannually
- Appointment as a CFS remains in effect until rescinded in writing or three years after CFS course completion. Refresher training must be completed and documented to extend CFS appointment more than three years beyond CFS course completion
- CFS shall notify the PFM of any change in status or duty location

#### SLIDE 5: STEPS TO DEVELOPING YOUR PROGRAM



It's time to shift our focus from what you have learned to how you will apply that knowledge. The purpose of this course is not to turn you into a financial guru, but to equip you with the tools and understanding necessary to manage your local CFS program effectively. After completing this course, you will continue to develop your

program to meet specific service requirements and to accommodate your command's unique demographics, mission needs, and battle rhythm. Let's explore some specific actions you will need to take when you return to your command.



# M Student Manual

Refer learners to pages 10-4 through 10-8 in the Student Manual as you cover the next few slides. Refer to the appropriate service appendices for specific program information.

### **Presenter Content**

#### **Producer Notes**

#### SLIDE 6: COMMUNICATE YOUR PROGRAM



**TELL**: Throughout your experience with the Million Dollar Service member program and this course, you have likely considered how to apply what you've learned to your own initiatives. If you're going to be part of your local CFS team or are tasked with revitalizing a nonfunctional program, effective communication is crucial upon your

return. Arrange a meeting with your current CFS team or your CFS chain of command at your earliest convenience to share your ideas, objectives, command needs, program requirements, and any concerns you may have. It's easy to get caught up in your regular responsibilities and command expectations after completing this course. By establishing your program from the outset, you'll be better positioned to anticipate program needs while fulfilling your mission. Remember, this program is a collateral assignment, not your primary duty. It's important to allocate some time to this effort, especially if you are either rebuilding or stepping into the role of your command's lead CFS. Investing time in the initial stages will help you plan and balance the demands of both your primary responsibilities and your CFS collateral duties.

Be sure to communicate with your command's ISIC, TYCOM, Regions, Districts, Regiments, or Headquarters CFS program leads. Please be aware that it is important to reach out to your local chain of command before contacting a higher authority. The oversight provided by your respective CFS program manager can offer valuable information, best practices, inspection requirements, and answers to any questions you may have about managing your program. Taking the time at the beginning to properly establish your program will make it easier to maintain and use when you need to quickly address CFS-related needs.

#### SLIDE 7: ASSESS YOUR PROGRAM





### Presenter

**Ask**: CFS's are expected to assess their command's program. Why do you think this is an important part of your role?

**TELL**: It is crucial to evaluate your program, especially for those who are taking over command or revitalizing a nonfunctional program. Establishing a baseline of your local program's current status is the first step. Even the most efficiently run CFS programs can improve. By using the CFS program checklist provided by your service policy or CFS program manager and submitting those results for leadership review, you will create documentation that outlines the program's current condition and identifies areas for enhancement. This provides a foundation for you and your team, giving you both a reference point and an actionable plan to ensure that your program not only meets policy requirements but also addresses the specific needs of your command. We will delve deeper into this process shortly.

#### **Presenter Content**

#### **Producer Notes**

# SLIDE 8: ESTABLISH YOUR PROGRAM



To successfully establish your program, it is essential to engage your CFS chain of command and program manager, followed by a thorough evaluation of your program's current status. Execution of the program relies heavily on the support of your command and the formation of a dedicated CFS team. This team should comprise senior enlisted officers,

supervisors, and peers within your command. If your assessment reveals that your command is not meeting the required CFS-to-military member ratio, it is important to actively recruit additional team members through established communication channels. The CFS team will play a critical role in managing the program and ensuring that the financial-related needs of fellow Service members are adequately addressed. Service policies emphasize the importance of senior enlisted personnel and officers' involvement in supporting your program. To leverage their experience, use your CFS chain of command to schedule meetings.

To create an effective program, establish a "battle rhythm" to which you must devote time to ensure that requirements and overall needs are met. This means proactively scheduling essential meetings, efficiently routing necessary reports, and regularly collaborating with your CFS team. Taking these steps will ensure smooth operation and success.



#### Presenter

**Ask**: What are some questions you and your CFS team will want to consider as you work together to ensure command member needs are addressed?

#### 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)



#### Presenter

**Ask**: if there are any other statistics or information that would be important for a CFS to know in setting up a program

#### **Presenter Content**

#### **Producer Notes**

# SLIDE 9: MAINTAIN YOUR PROGRAM



**INFORM**: After investing time and effort in attending CFS training, establishing your program, and initially getting off the ground, it's crucial to understand that the maintenance of your program is a significant part of your role. Neglecting it or failing to prioritize its needs within your work schedule can easily undo all your progress. Your

service policy outlines your responsibilities and requirements as a CFS. Be mindful of important dates, frequency, required reports, and training obligations. Incorporate these requirements into your daily tasks as well as those of your team. If you are the program lead, avoid becoming a single point of failure. This means that if you are absent for an extended period (such as during deployment, leave, or training), you need to ensure that other members of your CFS team are prepared to complete these routine tasks in your absence. We will discuss specific reports and routine CFS functions shortly.



#### Presenter

**Ask**: What are some best practices you can use to maintain your program?

#### Best Practices Include:

- ▶ Using Outlook or a command calendar for required trainings, reports, and CFS tasks, and share calendar invitations with your team.
- Creating a schedule for required command reports. Minimum requirements are quarterly.
- ▶ Regularly scheduled meetings with your CFS team are essential to keep everyone connected and involved in the program's progress.
- Centralizing the CFS team's qualification and training certificates to allow for easy retrieval.
- ▶ For those branches that retain files, establishing a review cycle for CFS files, including purging files that exceed retention limits to ensure data security and compliance.
- Assessing your program annually. Ask your program manager (if local) or a CFS program lead at a nearby command to review your program using approved checklists. Route results and corrections internally to command.
- ► Consistently creating an agenda and minutes for group meetings discussing your program. Once complete, route and retain minutes.
- ▶ If you are a CFS program lead, 'train yourself out of a job' with your CFS team. This means ensuring that your team is fully capable of managing the program in your absence, thereby ensuring program continuity.
- ▶ Meeting regularly with various groups within your command to keep all stakeholders informed and involved.
- ► Contacting the nearest PFM and requesting to add the command CFS team to the financial information distribution listing.
- ► For USCG, using the USCG PFMP Registry to upload program demographics, training, and CFS team certification data.

### **Presenter Content**

### **Producer Notes**

### SLIDE 10: PROGRAM TOOLS: PLAN OF ACTION AND MILESTONES





# M Student Manual

Refer learners to page 10-9 of the Student Manual.

**EXPLAIN** as a fundamental aspect of program development, we emphasized the importance of evaluating your local program using the program checklist provided by your program manager or outlined in your service policy. Following the assessment of your program, during which deficiencies and areas for improvement are identified, it is imperative to formulate and present a corrective action plan to leadership to ensure timely resolutions. A valuable resource that all services may use is the Plan of Action and Milestones (POA&M).



### Presenter

Ask learners to raise their hands if they have ever used a POA&M before. If someone has, ask a volunteer to share the gist of what it is.

A POA&M is a tool to identify and track tasks, responsibilities, and progress to ensure a project is completed on time and with all requirements fulfilled. The POA&M outlines tasks, stakeholder responsibilities, and timelines for completing all aspects of a project.

Let's review the example provided in your Student Manual.



### **Presenter**

Ask (leverage reaction tools as appropriate)

- How useful is this example in your Student Manual?
- Can you foresee using this tool when you return to your command?
- Does your service have another form or process that reflects the same criteria as the POA&M?

# Virtual Command Financial Specialist: Developing Your Program **Presenter Content Producer Notes** SLIDE 11: PROGRAM TOOLS: CFS PROGRAM RECORDKEEPING Command Financial Specialists may or may not have a resonsibility to keep records of their CFS program, based on the guidance from their branch of service and/or their local command's expectations. M | Student Manual Refer learners to page 10-10 of the Student Manual. Ask the class to read over the applicable section. Presenter Ask learners what the process for their service is. SLIDE 12: PROGRAM TOOLS: MARKETING YOUR PROGRAM Program Tools: Marketing Your Program Activity **Breakout Activity** Create five breakout rooms (or more, depending on presenter's decision based COMMAND FINANCIAL SPECIAL IST on anticipated attendance), follow layout directions Equally divide learners into breakout rooms Provide learners with Presenter Note directions on how to use the breakout rooms Cue the producer to move to the Marketing Breakout layout. Start countdown timer · Return to the layout titled Chapter Ten. M Student Manual Refer learners to page 10-11 in the Student Manual.

### **Presenter Content**

### **Producer Notes**



# Activity

Time: 10 minutes

### Procedure:

INFORM This activity is to reinforce using a CFS team to brainstorm creative ideas to advertise their program. Divided into equal groups, learners will have five minutes to discuss ideas on how to market their command program. Adjust group number and size based on attendance, providing a clear cue to the producer. Learners are encouraged to be creative to engage the W.I.I.F.M. for their fellow Service members. Each group will document at least five ideas in the time allotted. Advise groups to select one person to verbally summarize the group's discussion and a scribe to type notes.

Once the five-minute time has elapsed, each group identified by the instructor will present one to two ideas (dependent on overall class size). Once each group has an opportunity to provide their findings, wrap up with a debrief.

Total activity time is 10 minutes, so allow one minute to introduce the breakout, 5 minutes for group work, and four minutes for report back and debrief.

### Group results:

- Provide brief comments at All-Hands
- Reminders or action items about money management in Plan of the Week
- Provide money "checkups" or a financial "Tip of the Day" at quarters or muster
- Create attention-getting flyers and social media memes
- Present and forward financial information to command family groups and ombudsman
- Place flyers on the entrances of frequently used spaces like heads-restrooms, command stores, breakrooms, and workspaces
- Create financial knowledge games and use leadership to offer early secure, time off, or special liberty for a select few of the first responders
- Partner with command MWR to provide free food for financial "lunch and learns"
- Speak routinely at senior leadership meetings
- Have a CFS social media team
- Invite local PFM to speak at various trainings or command "morale" booster functions

### SLIDE 13: PROGRAM TOOLS: COMMAND BRIEFS



As discussed previously in the "Developing Your Program" section, effective communication is essential to ensuring that both you and your chain of command are fully informed about program requirements and command expectations. When meeting with your leadership, whether for the first time or during regular discussions, it's

important to thoughtfully plan and structure your conversation to make the most of the time available while thoroughly addressing all necessary topics. Another opportunity to present your program is during your command's Indoctrination (INDOC) program. For many of you, this will be the first occasion to introduce your program to new team members. Some may have practiced this earlier during the instructional techniques application. If you had more time to prepare for the meeting or presentation, do you believe it would have been more impactful? We will provide several templates to help you create a concise brief, incorporating visual aids to reinforce your key points. These digital templates will be accessible through the DoD FINRED Learning Resource Library.



### **Producer Note**

Shift to the layout titled Chapter Ten.

# Virtual Command Financial Specialist: Developing Your Program **Producer Notes Presenter Content** Command Leadership Brief. After completing your training, consulting with existing CFS team members, collecting command data, and establishing program goals along with a marketing strategy, the next step is to present your plan to the command leadership for their support of the program. Some commands may quickly recognize the value of the CFS program and express their willingness to support it. However, others might require a foundational understanding of the specific benefits the CFS program can bring to the command. The five-minute Command Leadership brief will highlight the advantages of a well-managed and supported PFM program. **Indoctrination Brief.** The preferred format for your command INDOC course is to present the Touchpoint/FEAP pertaining to the "First Duty Station." However, due to scheduling constraints, you may not have the opportunity to deliver a full presentation of two or more hours. This template is designed to be flexible, allowing you to adjust the brief to as short as five minutes, or extend it as needed to meet the specific requirements of your command. The primary goal of this brief is to educate command members about the role of the CFS and to highlight how financial issues can impact military careers. Additionally, it can introduce key topics such as TSP or financial Touchpoints/FEAPs, serving as an engaging teaser to encourage members to seek further discussion with you. **Producer Note** Presenter Note Shift to the layout titled Break. This single-slide PowerPoint reminds learners they are on a break. There is no instruction needed. Set a timer for the allotted This break can be shifted if/as needed, to accommodate learners. Be cautious to not overextend the time scheduled. Advise learner's cognitive load. presenters when the break is When the break is over, ask participants to "muster" using the reaction tools. For example, ask them over. for a thumbs up if they can hear you loud and clear. SLIDE 14: MAKING YOUR PROGRAM INSPECTION READY **Producer Note** Making Your Progra Shift to the layout titled Chapter Ten after break. Presenter Ask: Why do you think it is important to ensure your program is inspection ready? M | Student Manual REFER learners to pages 10-12 and 10-13 in the Student Manual.

### **INFORM**

As a learner managing your local CFS program, it's vital not only to uphold your responsibilities but also to follow service-specific policies and procedures diligently.

Remember, maintaining your program is crucial. Keeping it "inspection ready" empowers you and your CFS team to showcase its quality to leadership whenever necessary. This proactive

Virtual Command Einancial Specialist, Developing Your Drogram		
Virtual Command Financial Specialist: <b>Developing Your Program</b>		
Presenter Content	Producer Notes	
approach supports the program's natural rhythm, ensuring that you are always prepared. Since this program is a collateral duty, it's essential to systematically organize all your files and confirm that the program meets every policy requirement. Many programs that started strong faltered due to inadequate maintenance, which was evident to inspectors.		
We'll share valuable recommendations, but keep in mind that additional requirements from your service or program oversight may apply.		
Successful CFS programs often centralize their documents in a secure location. Establishing a binder or file system not only streamlines access to program records but also prevents them from getting lost or scattered across various offices within your command. By prioritizing organization, you set your program up for sustained success!		
<b>NOTE:</b> Do not keep any PII on a command shared drive to include completed FPWs.		
In your files or program binder, it is recommended:		
<ul> <li>Instructions and Policies</li> <li>Include the latest versions of OPNAVIST 1740.5 (series), MCO 1700.37 and COMDTINST 1740.8 (series)</li> </ul>		
► A blank copy of service or program oversight CFS program inspection checklist		
▶ Command specific Personal Financial Management instruction, if applicable		
2. CFS Team Qualifications, Trainings, and Records		
► For each team member, a letter of appointment with the date of qualification or command listing, a CFS course completion certificate, CFS refresher course completion certificate (if required), attended CFS professional development training and attended quarterly local base CFS meetings.		
<ul> <li>For USCG personnel, use the PFMP Registry to upload required program documentation. Refer to your student manual for detailed procedures for using the portal.</li> </ul>		
▶ Command manning document to include crew count and CFS-to-member ratio details.		
<ul> <li>Manning ratios are one qualified CFS to every 75 members assigned to that unit to include assigned Reserve personnel</li> </ul>		
<ul> <li>Units with at least 25 members assigned must have at least one qualified CFS</li> </ul>		
3. Program Documentation		
<ul> <li>Provided financial command training (GMT, command INDOC, group Touchpoints/ FEAPs, etc.) to include class rosters, minutes, and agenda filed chronologically</li> </ul>		
▶ 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		
<ul> <li>Quarterly activity reports to include routing forms highlighting command leadership review and filed chronologically</li> </ul>		
<ul> <li>For USCG, use the USCG PFMP Registry to upload program demographics, training, and CFS team certification data.</li> </ul>		

### **Presenter Content**

### **Producer Notes**



# M Student Manual

REFER learners to page 10-27 of the Student Manual for an example of the USN CFS quarterly activity report. Discuss some key items listed on the provided example.

- Agendas, minutes, or schedules with dates and topics for required yearly leadership meetings and filed chronologically
- ▶ Completed self-audits of programs to include checklists with notes, command leadership comments, and completed POA&M

### 4. Administrative Notes

- Establish a review cycle for the overall CFS files for the entire CFS team
- ▶ Only retain required records. Purge and destroy files not needed
- ▶ Keep client files secure and ensure they comply with Privacy Act regulations
  - o 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.



### Presenter

Cue the producer to shift to the layout named Virtual Field Trip.

### SLIDE 15: CFS VIRTUAL RESOURCES





# M Student Manual

Refer to pages 10-14 through 10-17 in the Student Manual.

**SAY:** Conducting training is crucial to running a proactive and effective program within the command. You might not be aware that a wealth of virtual tools and resources is just a click away. These materials can be downloaded before your command deploys, and if you have internet access, they are available globally. Additionally, depending on your service branch, there may be service-specific resources on their virtual platforms. We will highlight a few options to help get your program started. As we mentioned earlier, it is essential to communicate with your program's oversight and your nearest Personal Financial Manager. They are here to assist you!



### **Producer Note**

Shift to the layout named Virtual Field Trip.

Shift to the Chapter Ten Presentation layout when field trip(s) complete.

DoD LRL URL: https:// militarypay.defense.gov/lrl/

### **Presenter Content**

### **Producer Notes**



# Presenter Note

Be prepared to shift between the PowerPoint presentation and the Desktop share pod as you facilitate the CFS Virtual Resources portion of the class.



### **Presenter**

Display and navigate the DoD LRL to illustrate where common material learners can access essential resources, including briefs and Touchpoint/FEAP materials. Learners can easily use their phones to reach both resources through the provided QR code.

### **DoD Learning Resource Library**

**SAY:** The Department of Defense's Office of Financial Readiness Learning Resource Library (LRL) connects service providers and leaders with common military training (CMT) curriculum and ancillary materials used to support the Department of Defense's mission to provide financial literacy education to Service and family members. The LRL houses all financial literacy touchpoint (TP)/ Financial Educational Action Points (FEAPs) curriculum approved for use Command Financial Specialists. In addition to TP resources, the LRL also hosts program support materials, Service Leader resources, and financial literacy program information.

It's important to remember that education and training doesn't necessarily require standing in front of a group and delivering a lecture. You can present all or select portions of these training modules. Consider using some of the handouts for briefings during guarterly meetings or incorporating the slides in one-on-one counseling sessions. Excerpts from the curriculum can also be used for POD/POW notes or to create informative posters. You might even establish bulletin boards on various topics from the curriculum and provide handouts and resources for personnel to take. Additionally, don't overlook social media; be prepared to share concise and relevant financial tips and resources on your command's digital platforms. Embrace creativity in exploring diverse methods to communicate this essential information.

### SLIDE 16: USMC MARINENET





### **Producer Note**

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



# Presenter Note

Classes with no USMC learners may hide or skip over slide 15.

**SAY:** The USMC's MarineNet operates as a centralized location for PFMP resource material, including for the CFS program. You will have access to the CFS education material upon completion of the CFS course. The CFS tab within MarineNet houses all approved Financial Education curriculum and FEAP training material.

It's important to remember that education and training don't necessarily require standing in front of a group and delivering a lecture. You can present all or select portions of these

### **Presenter Content**

### **Producer Notes**

training modules. Consider using some handouts for briefings during quarterly meetings or incorporating the slides in one-on-one counseling sessions. You might even establish bulletin boards on various topics from the curriculum and provide handouts and resources for personnel to take. Additionally, don't overlook social media; be prepared to share concise and relevant financial tips and resources on your command's digital platforms. Embrace creativity in exploring diverse methods to communicate this essential information depending on class composition.

# SLIDE 17: MYNAVYFAMILY LEARNING MANAGEMENT SYSTEM



### **Producer Note**

Navigate to <u>MyNavyFamily.</u> <u>com</u> CFS Portal.



# Presenter Note

Classes without USN learners may hide or skip over slide 16. Display and navigate to the CFS Portal on the MyNavyFamily LMS (MyNavyFamily.com). Learners can easily access the LMS platform on their phones by using the provided QR code. Creating a profile within the MyNavyFamily LMS system is a prerequisite for accessing these on the LMS platform.

**SAY:** In addition to the resources available on the FINRED Learning Resource Library portal, as a CFS, you will have access to a dedicated CFS Portal located on the CNIC FFSP LMS. This comprehensive portal offers links to training, testing, and resources specifically for CFSs. Available trainings include the CFS Refresher On-Demand course, live online facilitation support, recording delivery, and certificate issuance for CFS forums.

Furthermore, the CNIC LMS features a robust calendar of live PFM webinars for active duty personnel and their family members. Remember, as a CFS, you can refer these training resources to your clients and their families, when applicable.

You can access the CFS Portal on your computer by visiting <u>MyNavyFamily.com</u>, or on your phone using the provided QR code.

# SLIDE 18: USCG PFMP REGISTRY



### **Producer Note**

USCG Registry
URL: <a href="https://www.">https://www.</a>

ombudsmanpfmpregistry.org/

pfmregistry

USCG Registry Demo URL: https://www.

ombudsmanpfmpregistry.org/

pfmregistry



Classes without USCG learners may hide or skip over slide 17. Mention the Day 2 homework assignment and ask CG CFSs any questions regarding navigating the registry. Refer the learner to the CFS Demo video in their Student Manual. Once questions are taken, the instructor will provide commentary on the key points of the Registry.

### **Presenter Content**

### **Producer Notes**



### Presenter

INFORM learners that once the CFSs complete this course, they will provide a copy of their certificate to their training officer, who will upload it into Direct Access.

Key points of utilizing the Registry:

- ▶ Submit separate monthly worksheets for all their assigned units
- Submit a worksheet even if no training or contacts occurred
- ► Final monthly worksheets submitted by 10th of each month following the reporting month (ex. October worksheet to be completed by 10 November)

### **Ombudsman/PFMP Registry Resources**

Coast Guard PFMP Registry Website: <a href="https://www.ombudsmanpfmpregistry.org/pfmregistry">https://www.ombudsmanpfmpregistry.org/pfmregistry</a>

A step-by-step demo on how to navigate the Registry: <a href="https://www.ombudsmanpfmpregistry.org/pfmregistry">https://www.ombudsmanpfmpregistry.org/pfmregistry</a>

# SLIDE 19: TOUCHPOINTS/FEAPS





### **Producer Note**

Return to the layout titled Chapter Ten.



Refer learners to page 10-18 of the Student Manual.

During the Million Dollar Service member course, you may recall discussing Touchpoints, also known as Financial Educational Action Points (FEAPs) for the Marine Corps. As a Command Financial Specialist (CFS), you serve as your command's primary point of contact, helping Service members fulfill this mandatory training requirement. We will show you how to download your service's checklist, handouts, instructor guides, presentation slides, videos, and self-paced options for individuals.



### Presenter

**ASK:** Who can tell us what is the purpose of a Touchpoint or FEAP?

You should hear answers similar to:

- Touchpoints/FEAPs have been strategically developed to provide timely training during pivotal financial life events experienced by Service members.
- These Touchpoints/FEAPs are designed to help Service members build financial stability and prepare for significant life events.
- Delivering the right financial training at the right time helps ensure that Service members understand the financial implications, considerations, and decisions that need to be made at each Touchpoint/FEAP.

Virtual Command Financial Specialist: <b>Developing Your Program</b>		
Presenter Content	Producer Notes	
<b>INFORM:</b> Each service has a distinct process for members to complete tasks and report their results. We will review various options available for each service. Please keep in mind that your Student Manual will serve as a valuable reference upon your return to your command.		
USN:		
Touchpoint Material Location		
All Touchpoint material for use is located on the DoD Learning Resource Library		
Completion Options		
A Sailor can choose between in-person training or virtual training options when they reach a Touchpoint milestone. In-person training can be conducted by a Fleet and Family Support Center (FFSC) Personal Financial Manager (PFM) or a Command Financial Specialist. For those who prefer a self-paced approach, the virtual options are flexible and easily accessible.		
Below are examples of both formats.		
One-on-One		
► Checklists and handouts		
Classroom or Group		
► Checklists and handouts		
▶ PowerPoint (PPT) Training		
▶ Videos and Video Discussion Guides (VDG)		
Virtual		
► Navy e-Learning website		
► MyNavy Financial Literacy mobile app		
Touchpoint Notification & Completion Process		
1. The Sailor triggers an administrative action with their personnel record (NSIPS) such as receiving orders, adding/removing a dependent in DEERS, etc.		
2. A message is generated through NSIPS and directs the Sailor to contact their CFS, PFM, o FFSC for in-person assistance and outlines how they can complete training via the virtua options.		
3. Please note: Remind Sailors to keep their email address up to date in NSIPS. This is also how they will receive notification to apply for Continuation Pay.		
4. The Sailor can contact a CFS or PFM to schedule in-person Touchpoint training or the Sailor can opt to complete virtual, self-paced Touchpoint training.		
5. When the Sailor completes training with a CFS or PFM, they will take a copy of the completed and signed checklist to their command's training department for entry into their FLTMPS account.		
6. Please note that Sailors who elect to complete the training via the MyNavy Financial Literacy mobile app will also need to provide a copy of their training completion to their training departments.		
7. Sailors who chose to complete the training via the Navy e-Learning portal will not need to provide a completion certificate to their training department. The Navy e-Learning portal will automatically document the training completion.		

Presenter Content	Producer Notes
USCG:	
Touchpoint Material Location	
All Touchpoint material for use is located on the DoD Learning Resource Library	
Completion Options	
One-on-One	
► Checklists and handouts	
Classroom	
► Checklists and handouts	
► PowerPoint (PPT) Training Slides, Instructor Guide (IG), Videos and Video Discussion Guides (VDGs)	
Online Training	
USCG OWL: https://cg-owl.uscg.mil/moodle	
Touchpoint Notification & Completion Process	
<ol> <li>Coast Guard member is notified by CFS or PFM of available Touchpoint Training.</li> <li>CFS or PFM delivers Touchpoint Curriculum or refers Coast Guard members to USCG Online World of Learning (OWL).</li> </ol>	
3. Upon completion, Coast Guard member provides verification of completed training by using the USCG OWL site self-certify option. Member will be directed to input the date of completion and counselor name in the USCG OWL.	
USMC:	
FEAP Material Location	
All FEAP material for use is located on MarineNet	
Completion Options	
A Marine can complete in-person training conducted by a Marine Corps Community Services (MCCS) Personal Financial Manager (PFM) or a Command Financial Specialist.	
Selected FEAP trainings are available as self-paced on MarineNet. SEN\$E and My Navy Financial Literacy Apps offer training, but will not automatically show in MCTIMS records as completed.	
A group presentation option is available, conducted by PFM or CFS	
Touchpoint Notification & Completion Process	
1. The Marine triggers an administrative action with their personnel record such as receiving orders, adding/removing a dependent in DEERS, etc.	
2. Marine is notified via Marine on Line (MOL) message and then is directed to contact their CFS, PFM, or MCCS for in-person assistance.	
3. The Marine can contact a CFS or PFM to schedule in-person FEAP training.	
4. When the Marine completes training with a CFS or PFM, they will take a copy of the signed certificate to their command's training department for entry into their MCTIFS Training Jacket.	

### **Presenter Content**

### **Producer Notes**

### SLIDE 20: TOUCHPOINTS/FEAPS MATERIAL



Examples of Touchpoint/FEAP Service member checklists are shown on screen.

### SLIDE 21: SURVIVOR BENEFIT PLAN VIDEO / NO SLIDE



### **Producer Note**



Shift to the layout titled SBP Video.

Play the video on the presenter's cue.



This slide is hidden in the virtual format. Instead, an MP4 is shared in a new layout.

Prepare to play the video, Survivor Benefit Plan. Due to the video file size, it is recommended that you download the video to ensure no playback interruptions. Attempts to stream video from external websites can introduce instruction delays such as extended buffering, loss of connectivity, hardware freezing, and audio/visual synchronization.

The video is available in the "Additional Materials" section of the DoD FINRED Learning Resource Library at https://militarypay.defense.gov/lrl/. Provide your producer with the MP4 before your presentation, so they can prepare the virtual classroom for you.



# M | Student Manual

**REFER** learners to pages 10-21 and 10-22 in the Student Manual.



### Presenter

**ASK** the class this question:

If a Service member with a spouse or child passes away while serving, what will their family receive monetarily?

Most learners typically respond by mentioning the amount associated with the Service member's Group Life Insurance (SGLI) plan. While this response is accurate, it overlooks additional survivor benefits that the family is entitled to. One such benefit is the Survivor Benefit Plan (SBP) program. The following three slides will provide an overview of this program, including coverage examples for active-duty members and military retirees.

**SAY:** For those who mentioned SGLI, while you are correct, recall what was discussed during the Million Dollar Service member course concerning the Survivor Benefit Plan or SBP. SBP provides eligible beneficiaries with a monthly payment, referred to as an "annuity." This government-subsidized program is free while the Service member is on active duty. Should a Service member die in the line of duty, their entitlement is calculated as of that date and

# Presenter Content Producer Notes the SBP annuity will be paid monthly for the rest of the survivor's life or until they become ineligible. At retirement, a Service member may choose to continue coverage under SBP. We will show a short video explaining the basics of this benefit, including examples for both active-duty members and military retirees regarding SBP coverage. SLIDE 22: SURVIVOR BENEFIT PLAN — ACTIVE DUTY Producer Note Shift to the layout titled Chapter Ten.



### Presenter

**INFORM** the class: The information on the slide is an example for survivors of Service members who die in the line of duty on active duty and may be eligible to receive SBP benefits. For deaths while on active duty, the beneficiaries, in order of priority, are:

- 1. Former spouse based on a court order
- 2. Current spouse
- 3. Children

**SAY:** In this example, an E6 who is married with two children and has 11 years of service is deployed. During the deployment, the member passes away. While serving, the government pays the SBP premium, and the level of coverage equates to 55% of base pay as though the member retired with a disability rating of 100%.

### SLIDE 23: SURVIVOR BENEFIT PLAN - RETIREE



**SAY:** Some Service members also believe their retirement pay will continue to be paid to their survivors, unaware that this is true only if they have elected to participate in the Survivor Benefit Plan (SBP) at retirement. Unlike SBP coverage during active duty, the retiree must pay for SBP coverage. The cost of coverage varies depending on the SBP option selected at retirement. These choices include:

- 1. Former spouse or spouse and children based on a court order
- 2. Spouse
- 3. Children
- 4. Spouse and children
- 5. Insurable interest
- 6. No beneficiary at retirement

For this example, a retiree selected full SBP coverage (55% of their monthly retirement pay) for their spouse. The coverage cost, called the premium, is 6.5% of the member's gross retired pay. If the retiree's gross retired pay increases, so does the premium. The member pays this premium until one of the following options is reached:

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### **Producer Notes**

- 1. The member pays both an SBP premium for a total of 30 years AND reaches age 70
- 2. The member divorces the spouse, or the spouse passes away before the member
- 3. The member passes away

Using this example, the survivor payment would be \$1,650 monthly with a yearly Cost of Living (COLA) increase.



### Presenter

**INFORM** the class that the information about the Survivor Benefit Plan (SBP) presented during the CFS course was a basic overview; there are more options for the program. CFS learners who want more detailed information are encouraged to contact their nearest Personal Financial Manager (PFM) to attend the next locally offered SBP course.

### SLIDE 24: CFS PROGRAM SUPPORT





**REFER** learners to page 10-23 in the Student Manual.



### Presenter

**REMIND** learners that they have access to several resources, including the local Fleet and Family Support Center and other resources discussed throughout the week.

The local Family Support Center supports all elements of the Personal Financial Management program, particularly the Command Financial Specialist, by providing additional continuing education opportunities, information updates, backup in-depth personalized counseling, and assistance with financial training at their level.



# Presenter Note

It is crucial to understand what constitutes an authorized resource within the CFS program. Military or Government-provided financial programs (mil or .gov) and resources are always acceptable and must be prioritized. Nonfederal entities' CFS resources must be approved by the service Secretary's office and are strictly limited to organizations that can provide credible financial information to Service members. The CFS team is responsible for safeguarding and advising command leadership within these boundaries.

Any nonfederal entities (nonmilitary) organization that contacts the command directly or is mentioned by a military member regarding financial education or assistance, must be thoroughly vetted by the nearest Legal office. While banks and financial services located at the local base may be used, this should only occur in a limited capacity. CFS personnel must consult with their nearest FFSC PFM and Legal office before allowing any nonmilitary organization to address their command on matters of personal finance.

### **Presenter Content**

### **Producer Notes**

### SLIDE 25: MAINTAINING YOUR CFS QUALIFICATIONS





**REFER** learners to pages 10-24 through 10-26 in the Student Manual and their appropriate services appendices.

CFSs may be required to document the completion of specific tasks and training to maintain their CFS certification. They must be careful to keep any documentation. Creating a backup paper and/or digital copy is recommended. Requirements for maintaining certification and the necessary tasks vary by branch of service.

Ask learners to share what they know about their service requirements for their CFS role.

Discuss the differences and similarities between the service CFS qualification requirements for classes with joint-service learners. Ensure learners provide feedback on their service requirements before advancing the slide.

### Service-Specific

### USN:

To maintain their CFS qualification, Navy CFS personnel must complete a CFS Refresher course at least every three years from the graduation date of their initial CFS Certification course or the last CFS Refresher course attended. If they fail to complete the required Refresher course within three years, they will need to retake the three-day CFS Certification course.

The Navy offers a range of course formats to complete the CFS Refresh course requirements, including in-person, virtual, and self-paced on-demand options. This flexibility allows CFS personnel to choose the format that best suits their learning style and schedule. To discuss these options, CFS must check with the nearest Navy FFSC PFM.

### **USMC:**

Appointment as a CFS remains in effect until rescinded in writing or three years after CFS course completion. Refresher training must be completed and documented to extend CFS appointment more than three years beyond CFS course completion. USMC CFSs shall participate in continuing education, including, but not limited to, periodic CFS forums and the CFS Refresher training at least every three years. CFSs shall notify the PFM of any change in status or duty location to ensure local requirements of the Marine Corps Order 1700.37 are maintained.

Virtual Command Financial Specialist: <b>Developing Your Program</b>		
Presenter Content	<b>Producer Notes</b>	
SCG:		
o maintain your CFS qualification, you must successfully complete the CFS Refresher training very three years at a minimum.		
be eligible to take the one-day CFS Refresher training course instead of the multiday CFS ertfication course to maintain certification every three years, a CFS must:		
Have any mix of the following (minimum of four per quarter): one-on-one financial counseling/coaching/basic budgeting appointments and/or PFM training or briefs for the command, division, department, or branch.		
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. OneOp, formerly known as Military Families Learning Network, courses ( <a href="https://oneop.org/">https://oneop.org/</a> ) already preapproved for Accredited Financial Counselor (AFC) Continuing Education Credits (CEU)s through <a href="https://www.afcpe.org">https://www.afcpe.org</a> ;		
<ul><li>B. FFSC or Work-Life Regional Practice PFM Classes;</li><li>C. USCG CG SUPRT Financial Webinars, and/or;</li><li>D. CNIC PFM Webinars on the LMS.</li></ul>		
certificate of completion would be required for the above or an email from the PFM teaching ould suffice for confirming attendance for local virtual, in person, or telephone courses. Add our training and upload proof of training into the Training section of your Registry Profile.		
ne CFS requesting to recertify with the one-day CFS Refresher training course must have a surrent CFS certification that has yet to expire. They will need to provide documentation to the effice of Work-Life PFM staff showing that they have met the minimum activity requirements take the one-day CFS Refresher Training Course (through Registry reporting), and that they have completed the pre-work for the one-day Refresher available from the Personal Financial anager.		
they have not met the minimum activity requirements, their certification has already expired, if they would prefer the full review, the CFS can attend the multiday CFS Certification course recertify.		
ne USCG Ombudsman and PFMP Registry can be used to document your activity and aining. If using another method to document activity, ensure that the method does not ollect personal financial information or Personally Identifiable Information (PII) of assisted dividuals.		
FS Forums		
ocal Family Support Centers host quarterly area-wide CFS Awareness Forums. Attending these rums will provide CFSs with updated material and guidelines for their program. They may also etwork with fellow CFSs. Remember that they will not know the answer to every question, ut their network of fellow CFSs will provide the support needed. If not stationed near a local amily Support Center, most locations provide these virtually. Reach out to the nearest FFSC to earn the availability of their next scheduled course.		

### **Presenter Content**

### **Producer Notes**



# Presenter Note

Discuss the details of your area's quarterly CFS Forum including the upcoming schedule, how to attend, any virtual opportunities, recordings, and location for those attending in person.

### **CFS Refresher Course**

Depending on their branch of service, attending a CFS Refresher course at a local Family Support Center every three years is required to maintain their qualification. If they are unable to attend the required Refresher course, they will have to repeat the three-day CFS Certification course.

### **Advanced Training**

- College Credit: DSST exams are college subject tests that you can take to earn college credit for knowledge you acquired outside of a traditional classroom. There are 38 subject exams, including Personal Finance. The exams are funded by 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™ Certification: The CFP® certification can be obtained through the CFP Board of Standards, Inc. Visit <a href="https://www.cfp.net">https://www.cfp.net</a> to learn about how to obtain the CFP® certification.
- Webinars and Teleconferences: Local family support centers offer training. Also, visit https:// mynavyfamily.com Centers routinely email out webinar and teleconference opportunities. These can include local training opportunities to training from service-specific headquarters.
- ▶ Volunteer: Schedule a meeting with your team to visit and tour the nearest FFSC. Have the CFS team added to the local Family Service Center's distribution listing. This ensures that at least one member of the CFS team will receive and distribute any vital local financial information. Ask to assist with locally provided financial courses.

### SLIDE 26: FPW REVIEW





### Presenter Note

Distribute graded learner FPWs. Be prepared to discuss common errors the class encountered for each section of the FPW.

### **Presenter Content**

### **Producer Notes**



### Presenter

**ASK** learners about any difficulties they faced while completing their personal FPWs.

Review and discuss the common errors found in each section.

Reinforce the idea that as learners use the FPW, they will become familiar with the layout and functionality of each section. Allow ample time for questions.

If time permits, instructors may demonstrate the functionality of each section to enhance understanding. It is essential for learners to feel comfortable and confident using this tool.

Under no circumstances will a learner receive credit for course completion if the learner demonstrates an inability to understand the overall functionality of the FPW. The decision regarding the remediation process is at the discretion of the CFS instructor. All services can utilize the MyNavyFamily LMS CFS supplemental on-demand modules to assist with this remediation process. Learners who use this tool must complete the assigned module to receive a completion certificate. Once the local CFS instructor is satisfied with the learner's improvement, a CFS course completion certificate can be issued.

### SLIDE 27: CFS PANEL DISCUSSION





### Presenter Note

**Time**: 15 to 20 minutes

### Procedure:

This is an optional activity. If you choose to skip it, hide this slide.

**BEFORE** class, invite volunteer CFSs to participate in the panel discussion. Optional/Ideal: Panelists may be on video/webcam, to "put a face to the name".

**REFER** to page 10-28 in the Student Manual.

**ASK** the learners to fill in four questions they would like to ask the panel. Encourage learners to include any additional notes they find helpful.

- Introduce visiting Command Financial Specialists, or have guests introduce themselves.
- Ask guests to address the following issues:
  - When and where did they receive their CFS training
  - How they have used their training (i.e., how they run their CFS program)
  - Share two or three top tips for new CFSs
- Guests can take five or 10 minutes to speak, depending on the number of panelists. When each panelist has had a chance to speak, ask for any questions from the class. When there are no more questions, thank the panelists for speaking with the class and continue with the summary and conclusion

If learners are having a hard time coming up with panel questions, use the below options to get the audience engaged:

- Did you have to "sell" the CFS Program to your command leadership? If yes, how?
- What is your number one method for dissemination of new information? o Why?
- How do you work with other CFSs to provide services at your command?
- How do you reach members who work irregular hours?
- Which briefing do you facilitate the most? Why?



tech check.

### **Producer Note**

Shift to the layout titled Panel. Promote any CFS Panel speakers to a presenter role, if preferred. Complete an audio/

Panelists may use the video pod, if preferred, to "put a face to the name".

### **Presenter Content**

### **Producer Notes**

### SLIDE 28: POST-TEST





### F Producer Note

Shift to the layout titled Chapter Ten.

Push the post-test URL or take a virtual field trip to testing portal.

# Presenter Note

The post-test may be administered in two distinct formats, depending on the service responsible for facilitating the CFS course. Learners attending Navy-sponsored courses, regardless of service, can use the MyNavyFamily Learning Management System (LMS) testing portal.

To access the testing portal, learners should go to the CFS portal at mynavyfamily.com and click on the CFS testing portal tab. If anyone encounters issues, learners may:

- 1. Go back to the LMS
- 2. Click on the self-paced tab at the top
- 3. Scroll to the CNIC CFS Training Portal
- 4. Click into the portal
- 5. Access the testing tab

Navy locations can obtain testing QR codes from the LMS PFM program resource landing page.

All services may use a digital copy version of the post-test available at the end of this module's Instructor Guide (IG). For answers to the test, individuals should contact their respective service PFMP leads. Furthermore, Navy locations administering hard copies of the PRE and POST examinations are required to submit the scores to learning@zeiders.com for trend analysis.



### Presenter

**INFORM** the learners that this post-test is conducted to evaluate and measure whether learning took place in the classroom. Learners must score 70% or higher to receive a certificate of completion. Before the test, ask the learners if they have any questions about the material covered throughout the week.

**ADMINISTER** the post-test and guide learners to the appropriate service-specific virtual testing portal or provide a digital copy of the test as necessary. Inform the class that they are to complete the test by responding to the questions within the designated time frame. The examination is to be conducted individually and is strictly closed book. Instruct the learners to submit their completed tests and maintain silence until all participants have concluded. An additional post-test can be offered for learners at the **discretion of the local CFS course instructor**. If an additional post-test is offered and the learner fails to achieve 70% or higher, the learner must retake the three-day CFS course.

Additionally, please emphasize to the learners that the results from the PRE and POST testing will be used to customize the course content to better meet their needs, thereby addressing any identified areas of difficulty during the training.

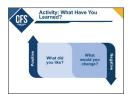
### **Presenter Content**

### **Producer Notes**

# SLIDE 29:



### **ACTIVITY: WHAT HAVE YOU LEARNED?**





### **Producer Note**

Shift to the layout titled Learned.



# Activity

**EXPLAIN** to the class that to wrap up this course, you would like to review what they believe are the key points they are taking away from the overall CFS qualification process including the Million Dollar Service member and the CFS course.

Time: 10 minutes

**Procedure**: Divide learners into several groups, assigned to chat pods with the prompt, "What are you taking away from this training, personally and professionally?".

**ASK** each group to discuss what it is taking away from the overall training session. Points can be both personal and professional outcomes. ASK the learners to be specific, for example, not just "TSP," but "the TSP discussion during the MDSM course."

Have teams fill in their chat pods as many points from the course as they can. With one minute left, ask them to decide which items are their "Top 5" takeaways.

**SURVEY** the results and note the most popular learning items. Mention any that are unusual or unexpected.

**NOTE** which items are mentioned by multiple teams.



**Producer Note** 

Push out survey link and type in chat pod. https://usnavy. gov1.qualtrics.com/jfe/form/ SV 26nncWMTNjpMu2y

### SLIDE 30: COURSE EVALUATIONS





# Presenter Note

The course evaluations are located in the CFS 1: Welcome, Introduction and Administration Instructor Guide on pages 1-19 through 1-21. Provide printed copies to the learners and allow time for completion before graduation.

Cue producer to push our survey link. CFS instructors can retrieve the survey slide template that contains both QR code and weblink from the MyNavyFamily LMS PFM Resource page.

CFS course virtual surveys do not replace or impede the local required site quality assurance process. Locations may distribute a locally based survey at the end the course per local standard operating procedures.

Verify you received all learners student data cards. Ensure data cards are completed and legible.

# Virtual Command Financial Specialist: Developing Your Program **Presenter Content Producer Notes** SLIDE 31: GRADUATION You have completed the CFS certification course track and are on your way to becoming a CFS! Congratulations! Presenter Share with learners how they may obtain their completion certificates. **NO SLIDE Producer Note** Presenter Note Shift to the layout titled Course Wrap-Up. Direct learners to the daily course evaluation pods. Inform learners that this feedback is used to maintain and improve curriculum. Presenter Review eFPWs individually with/for each learner. Provide constructive feedback and guidance. Remind learners that they must take and pass their post-test (or the retest, if required). **Producer Note** Reinforce that each learner must have met the course attendace requirement, submit a satisfactory End the session – classroom eFPW and pass the post-test, before their CFS course certificate of completion will be released. and phone lines – for all producers, presenters, and As we conclude this Command Financial Specialist course, we would like to thank each of you learners. for your dedication, engagement and commitment to sailor and mission readiness. You are now equipped with the knowledge, tools and resources to serve as financial leaders within your commands. Remember, financial readiness is mission readiness. The guidance and support you provide your fellow Service members can have a lasting impact – not only on their financial health, but on their overall well-being and effectiveness in service. As a CFS, you are a mentor, educator and trusted resource. Carry forward your responsibilities with confidence, integrity and your branch's core values at heart. Stay connected with your installation's family support center, continue your own learning, and don't hesitate to seek help when needed. Together, you can strengthen your service – one financially ready Service member at a time. Congratulations, and thank you for stepping up to serve in this important role. The impact of your guidance will extend beyond finances, supporting the confidence and readiness of those you serve alongside.