FINANCIAL READINESS COMMON MILITARY TRAINING

Ensure Service members complete all mandatory financial readiness training at personal and professional touchpoints (i.e., PCS, Vesting in the TSP, Marriage, Deployment, etc.) in accordance with DoDI 1322.34, "Financial Readiness of Service Members."

WHERE TO REFER

Find a Personal Financial Manager or Counselor *(available at no cost)*.
Scan the QR code or visit: *finred.usalearning.gov/pfcMap or https://installations.militaryonesource.mil.*

Access Military Aid Societies
Provide short-term financial assistance and support resources.

Contact Legal Assistance Offices
Get help with legal issues impacting your financial readiness.

Visit Military OneSource *(1-800-342-9647)*
24/7 confidential help and resources for you and your family.

Utilize Unit Level Resources
Access to command-level experts such as security managers and, if applicable, Command Financial Specialists.

CONNECT TODAY. READINESS TOMORROW.

MILITARY LEADER'S

FINANCIAL READINESS SMART CARD

FINANCIAL READINESS

Financially Secure, Mission Ready

FINANCIAL READINESS IS MISSION READINESS.

You don't have to be the expert.

LEADERSHIP GUIDELINES

1. ASK & ENGAGE:

Regularly include financial topics in routine conversations.

Start the conversation with open-ended questions:

- "What financial goals are you working toward?"
- "Do you feel prepared for any upcoming life changes?"
- "How often do you review your LES to ensure it is correct?"

Listen. Show you care. Then ***REFER***.

2. INTEGRATE:

Normalize financial discussions by including basic financial topics and information in weekly briefs.

3. CALL IN SUPPORT:

Request unit-wide financial readiness training from no-cost Personal Financial Managers and Counselors.

4. RECORD:

Ensure mandatory financial readiness common military training is logged in your Service's training database.

5. LEAD BY EXAMPLE:

Manage your own finances and ask for help when needed. Get familiar with your Service's financial readiness policy and requirements.

RED FLAGS & RISK MANAGEMENT

WATCH FOR:

- Inability to pay bills
- Credit card debt
- Use of payday loans
- Spouse job/income loss
- Living beyond means
- Victim of fraud/scams
- No savings/emergency funds
- Contact with debt collectors
- Personal issues (gambling, substance abuse, relationship conflict)

SECURITY CLEARANCE IMPACT:

Delinquent debt is the #1 cause of clearance issues under Continuous Vetting under Financial Considerations, Guideline F.

Encourage proactive self-reporting to the Security Manager and utilize the Financial Readiness Security Clearance Tool Kit.

Scan here to access the Security Clearance Tool Kit

HIGH-STAKES RISK:

Financial distress is a leading indicator and contributing factor to suicide, self-harm, and domestic violence.

Protect the safety and well-being of Service members by engaging early.

Treat it as a critical safety warning sign.

Ensure your unit Chaplains are fully aware of available financial counseling resources so they can make direct referrals when they encounter Service members in financial distress.