

# Personal Financial Counselor Program Guide

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# INTRODUCTION

## Purpose

The purpose of the Personal Financial Counselor (PFC) Program Guide is to provide an overview of the program scope and expectations, types of services and parameters for PFC services to facilitate effective and efficient utilization of these contracted services. The primary audience for the guide is services' headquarters and local requesters, including local points-of-contact at the primary and secondary support locations for the contracted Personal Financial Counselors.

## Program Overview

### What is Financial Readiness?

Financial readiness is a state in which successful management of personal financial responsibilities supports a service member's ability to perform wartime responsibilities. Financial readiness enables service members and families to make sound financial decisions and have a clear, informed understanding of the effects of those decisions on their personal and professional lives.

### What are the Financial Readiness Programs?

The Office of the Secretary of Defense (OSD) provides policy, direction and oversight related to financial readiness within the Department of Defense. The military departments provide programs and resources addressing the financial decisions service members may make, and the effects such decisions have on their personal and professional lives. Required financial readiness services include proactive lifecycle education, financial literacy training and counseling services that provide service members and families with the tools and information they need to develop individual strategies to meet financial goals and achieve financial well-being. One of the ways OSD augments military department financial readiness program capabilities is through the Personal Financial Counselor Program.

Financial Literacy Education and Training – PFCs may use the standardized service-developed and OSD-approved curriculum modules of financial readiness common military training, plus OSD developed "Beyond the Touchpoint" curriculum covering relevant topics such as Credit Management; Emergency Financial Preparedness; Home Sweet Home (home buying); Planning Your Financial Future; Saving and Investing; Tax Preparation for Service Members; and Exploring Digital (Crypto) Assets. The military departments may use additional education and training resources within their financial readiness programs that are not OSD-approved, but the PFCs are only authorized to use OSD-approved education and training resources available at the OSD Office of Financial Readiness' (FINRED) Learning Resources Library (<https://community.APAN.org/wg/finred-lrl>).

**Financial Counseling** – Assistance in evaluating diverse financial circumstances, setting and meeting financial goals and developing skills and strategies necessary to meet financial obligations and maintain financial readiness (and mission readiness). Topics include:

- Understanding budget management, Thrift Savings Plan, retirement lump sum payments (including rollover options and tax consequences), health insurance, and the Survivor Benefit Plan
- Understanding life insurance, casualty insurance and other insurance

- Understanding banking, credit, loans, deferred payment plans and mortgages
- Understanding investments in securities or financial instruments
- Setting financial goals and developing strategies to achieve those goals

### Who are the Military Service Financial Readiness Program Service Providers that PFC Services augment?

- **Army** – Personal financial managers at installation Army Community Services Centers execute the Army's Financial Readiness Program. National Guard and Army Reserve financial readiness services are provided through trained family readiness specialists located at regional or geographically dispersed Military and Family Readiness Centers.
- **Air Force/Space Force** – Military & Family Readiness Program Managers at wing Military & Family Readiness Centers execute the Department of Air Force Financial Readiness program.
- **Navy** – Personal financial managers at installation Fleet & Family Support Centers, augmented by collateral-duty Command Financial Specialists at the command level execute the Navy Financial Readiness program.
- **Marine Corps** – Personal financial managers at the installation level, augmented by collateral-duty Command financial specialists at the command level execute the Marine Corps Financial Readiness program.

### What is the Personal Financial Counselor Program?

The Personal Financial Counselor (PFC) Program is managed by the DoD Office of Financial Readiness (OSD FINRED), and augments the direct services capabilities of military department financial readiness programs, supporting total force readiness. PFC Program services include education and counseling to provide service members and families with the knowledge and skills needed to develop individual strategies to achieve financial goals and maintain their financial well-being. PFC Program services address the potential effects of financial decisions on personal and professional lives, resources needed to make prudent consumer decisions, how to navigate financial transactions and practices and related services and support. ("Direct Services" are defined in the Program Utilization Standards, pg. 8).

### Who are PFCs?

Personal financial counselors are highly trained professionals who understand the military lifestyle. They hold a minimum of a bachelor's degree or have a combination of education and financial counseling experience and have a nationally recognized financial counseling certification (Accredited Financial Counselor, or AFC®; Chartered Financial Consultant, or ChFC®; or Certified Financial Planner, or CFP®) which equips the individual to serve as a financial counselor. Assigned PFCs have also completed training on military culture, and are required to complete initial and annual DoD training through Joint Knowledge Online (JKO) required to access DoD systems and locations [Ethics, Personally Identifying Information (PII), Cyber Awareness, Operations Security (OPSEC) and Controlled Unclassified Information (CUI) training]. OSD FINRED, through the Contractor, oversees individual PFC compliance with required initial and annual training requirements.

## With whom can PFCs work?

The PFC Program is available to the following:

- **Active duty**
  - » Army, Marine Corps, Navy, Air Force and Space Force service members
- **Reserve forces**
  - » All, regardless of activation status
- **National Guard**
  - » All, regardless of activation status
- **Coast Guard**
  - » When on active- or reserve-duty activated, deployed or mobilized under Title 10 authority
- **Department of Defense Civilian Expeditionary Workforce**
  - » From 90 days prior to deployment, during and up to 180 days after deployment
- **Retired or honorably discharged (veterans)**
  - » Up to 180 days past separation date
- **Immediate family members**
  - » Of those listed here, immediate family, which includes spouses (as defined by 1 U.S. Code Section 7), children (when they are accessing services with a parent or under line of sight supervision of a staff member who meets the child-related background check requirements) and anyone who has legal responsibility for a service member's children or during the service member's deployment or separation
- **Survivors**
  - » Spouses who have not remarried and eligible dependent children who possess a valid ID card, of those listed here
  - » Anyone who has legal responsibility for a service member's children may request and receive services that clearly benefit the children

## ROLES AND RESPONSIBILITIES

### OSD FINRED Office

- Oversees the effective execution of the non-personal services contract to provide personal financial management services through the PFC Program
- Serves as the Common Military Training (CMT) lead proponent for financial readiness, pursuant to DoDI 1322.31
- Develops and distributes appropriate standardized training content and other educational products approved for use by the PFCs, in coordination with the military departments

### Military Departments/Service and Component Headquarters

- Oversees compliance with the policies and requirements in DoDI 1322.34 within their respective military services, and issues policies and guidance, as appropriate, implementing the requirements
- Provides financial literacy education and training and outreach, through service program staff, in accordance with Section 992 of Title 10, USC, DoDI 1322.31 and Section 3 of DoDI 1322.34
- Provides policy, guidance and training to service program staff on financial readiness program requirements and effective use of the PFC program to augment service program capabilities
- Validates designated local points-of-contact, and ensures identified POCs are trained to effectively perform their roles in support of the PFC program
- Distributes monthly PFC program utilization reports to designated local POCs

### Primary and Secondary Location POCs (Government) – Rotational/Surge

### Primary and Alternate POCs (Government) – On Demand

*See Annex I for POC Responsibilities Detail*

- Facilitates logistical support requirements for PFC services

The installation/site POC will determine if CAC/ID issuance is necessary for service provision. If it is required for any reason, such as access to duty areas, please inform the PFC's regional supervisor. The company's security officer will support by providing period of performance, contract number and any additional information/assistance needed. A copy of the contract will not be provided.

- Understands and communicates financial readiness services needs at primary and secondary support locations with the PFC, once assigned
- Communicates with the service headquarters financial readiness program POC(s)
- Ensures financial readiness services requests are consistent with the intended use of the PFC program, with a focus on delivery of direct services

## Contractor

### PFC regional supervisor

- Ensure a continuity report is maintained for each assignment which includes such items as accurate/updated POC(s) contact information, units supported, recurring events requiring PFC support/participation, and a general work schedule by month
- Provide initial orientation and ongoing training for counselors
- Ensure counselors have an established work schedule, works required hours and approves time off
- Maintain daily oversight and accountability for counselors
- Provide regular administrative supervision to counselors
- Ensure counselors are aware of duty-to-warn and mandated reporting procedures
- Maintain regular and ongoing communication with points of contact, including addressing any issues or concerns whether the assignment is filled or vacant

Leave of more than 40 hours, or scheduled long term, must be coordinated by the PFC with their regional supervisor. The regional supervisor will validate with the local POC(s) any support needs projected to occur during the period of the absence and facilitate alternate PFC coverage.

### PFC responsibilities

- Check-in and out with the installation (primary) POC using the Magellan-provided web application on a daily basis. The primary POC will receive an automatic email once check-in/out is completed via the application. This is intended to facilitate collaboration, coordination and communication.
- Coordinate with POCs at the assigned support locations and within the flexible 40 weekly work hours (SUN–SAT), including evenings and weekends, to meet the service requirements.
- Maintain an awareness and/or experience of military culture to include chain of command, rates, ranks and insignia, and other specialized subject areas for the supported service.
- Communicate trends or issues with the local POC(s). Provide a summary of weekly activity data to the local POC. See Annex II for the PFC activity data template.
- Inform local POC(s) of planned absences for coordination of planning or planned activities.
- Support the local Financial Readiness Program through individual or group counseling and briefings with approved curricula.
- Provide appropriate referrals.

**Note:** PFCs support all service members and families in the geographic area, regardless of the military service or component at the assigned host location. All current PFC assignments, along with PFC contact information, can be found by using the [PFC Locator](https://finred.usalearning.gov/pfcMap) Map on the FINRED website (<https://finred.usalearning.gov/pfcMap>).

## PFC UTILIZATION CRITERIA

### PFCs Are a Purple Resource

PFCs are a no cost, “purple” resource for installations/sites, commanders, service members and families, and are funded by the Office of the Secretary of Defense. **Though hosted at a particular installation or location, they are not for exclusive use by the host military service branch or service component.** PFCs will support requests from any service or reserve unit within the local area (including, but not limited to, identified secondary support locations). Requests for services outside of the local area will be made through the on-demand request process. PFCs will support on demand events, as required. The primary POC will not limit the PFCs ability to support secondary support location requests from other military service or components, particularly for night and weekend support. The PFC is a shared resource, and the primary POC will work with the PFC, requesters and POCs at secondary locations to facilitate support of secondary locations within the PFCs flexible 40-hour work week. The PFC will adjust their weekly schedule, as needed, to meet the needs of the government within the flexible 40-hour work week.

### PFC Utilization Standards

PFCs are intended to provide direct financial readiness services. **Direct financial readiness services** include face-to-face individual and group counseling and coaching, Financial Readiness Common Military Training (CMT) delivery, briefings and presentations on financial readiness topics (e.g., Beyond the Touchpoint Curriculum), and financial readiness information and referral. Outreach activities (e.g., manning a resource table) and attendance at government meetings are not direct services. Engagement of PFCs in government meetings should be minimized to only the time required to deliver financial readiness information. While it is important for the PFC to be visible, known, trusted and accessible to the installation/site/event personnel, the amount of time the PFC is engaged in outreach activities should be balanced with the provision of direct services. It is much more important that installation/site/event personnel know about your Financial Readiness Program, who your Financial Readiness Program staff is and that the PFC is a supplemental resource available within that program. Remember that the PFC is a tool within your program, not a stand-alone Financial Readiness Program or “external” community partner. The PFC should never be the spokesperson or subject-matter expert speaking for the Financial Readiness Program.

On demand requests in the BOSS for outreach activity support will be limited:

- For events with 50 or fewer mandatory adult attendees, MAXIMUM of 2 hours per day
- For events with 200 or fewer mandatory attendees, MAXIMUM of 4 hours per day
- For events with greater than 200 mandatory adult attendees, MAXIMUM 8 hours total per multi-day event

OSD considers a PFC “fully-utilized” when at least 65% of their duty hours are providing direct services to eligible service members and families. No more than 35% of duty hours should be dedicated to outreach activities, government meetings or other non-direct service activities.

### OSD-Approved Curriculum, Materials and Resources

Since **PFCs are only authorized to conduct trainings and utilize briefing materials approved by OSD FINRED**, if the local POC would like the PFC to conduct installation-specific/locally created training, all curricula must be forwarded through the service chain of command to the OSD FINRED Program office for review and approval. All approved training is available at the FINRED Learning Resource Library at the All Partners Access Network (APAN) (<https://community.APAN.org/wg/finred-lrl>) for the PFCs to download and use, and for local POCs’ access, knowledge and awareness.



## PFC SERVICE OPTIONS

### Staffing Options

The PFC Program provides in-person, no cost services to the military community worldwide through three staffing options:

- 1. Full-time rotational PFCs** provide support for a period of 180 days to 12 months or the end date of the current contract performance period, and work a highly flexible 40-hour work week, Sunday through Saturday, to accommodate the needs of service members and their families.
  - » Virtual PFC support may only be authorized by OSD FINRED Program office during the short absence of an assigned full-time rotational PFC or as an adjunct to face-to-face counseling and/or trainings in situations where service members and families are unable to attend in person.
  - » Examples:
    - When a PFC is on leave for 40 hours or longer, OSD may approve the vendor to provide coverage by enabling another rotational PFC to provide support to the location in-person or virtually.
    - When the eligible population is not able to access services face-to-face, PFCs are able provide virtual service, (e.g., pandemics, natural disasters, state of emergency).
    - Virtual financial counseling support can be accessed through Military OneSource; the OSD FINRED PFC contract is for in-person PFC services.
- 2. Short-term surge PFCs** provide emergency or temporary support on a military installation or location for up to 180 days when there is an increased demand for services. Increased demand for service may be a result of deployments, drawdowns, natural disasters/emergencies and more.
- 3. Short-term on-demand PFCs** provide support for short-duration events, typically up to three days. Some examples are Yellow Ribbon Reintegration events, annual and pre-deployment Readiness Processing or family events during weekdays and weekends.

## PROGRAMS AND SERVICES PROVIDED

### Personal Financial Management Services

The Personal Financial Counselor Program contract is a non-personal service contract to provide personal financial management services through the use of Personal Financial Counselors (PFCs). Personal Financial Management Services (PFMS) services includes education and counseling to provide service members and families with the knowledge and skills needed to develop individual strategies to achieve financial goals and maintain their financial well-being. Information shall address the potential effects of financial decisions on personal and professional lives, resources needed to make prudent consumer decisions, how to navigate financial transactions and practices, and related services and support. PFCs provide military departments the capability to augment their Personal Financial Readiness Programs. Available support includes a wide range of financial education and counseling services, primarily for the delivery of financial readiness Common Military Training, or CMT, requirements contained in the DoDI 1322.34, *Financial Readiness of Service Members* and IAW the references. **PFCs may only conduct training and use materials approved by the OSD FINRED.** Any locally-developed or non-federal entity training or materials that the local POC wants the PFC to be approved to use must be staffed through the service headquarters (HQ) to the OSD FINRED for approval. At no time will local POCs compel PFCs to use training or materials that are not approved by the OSD FINRED.

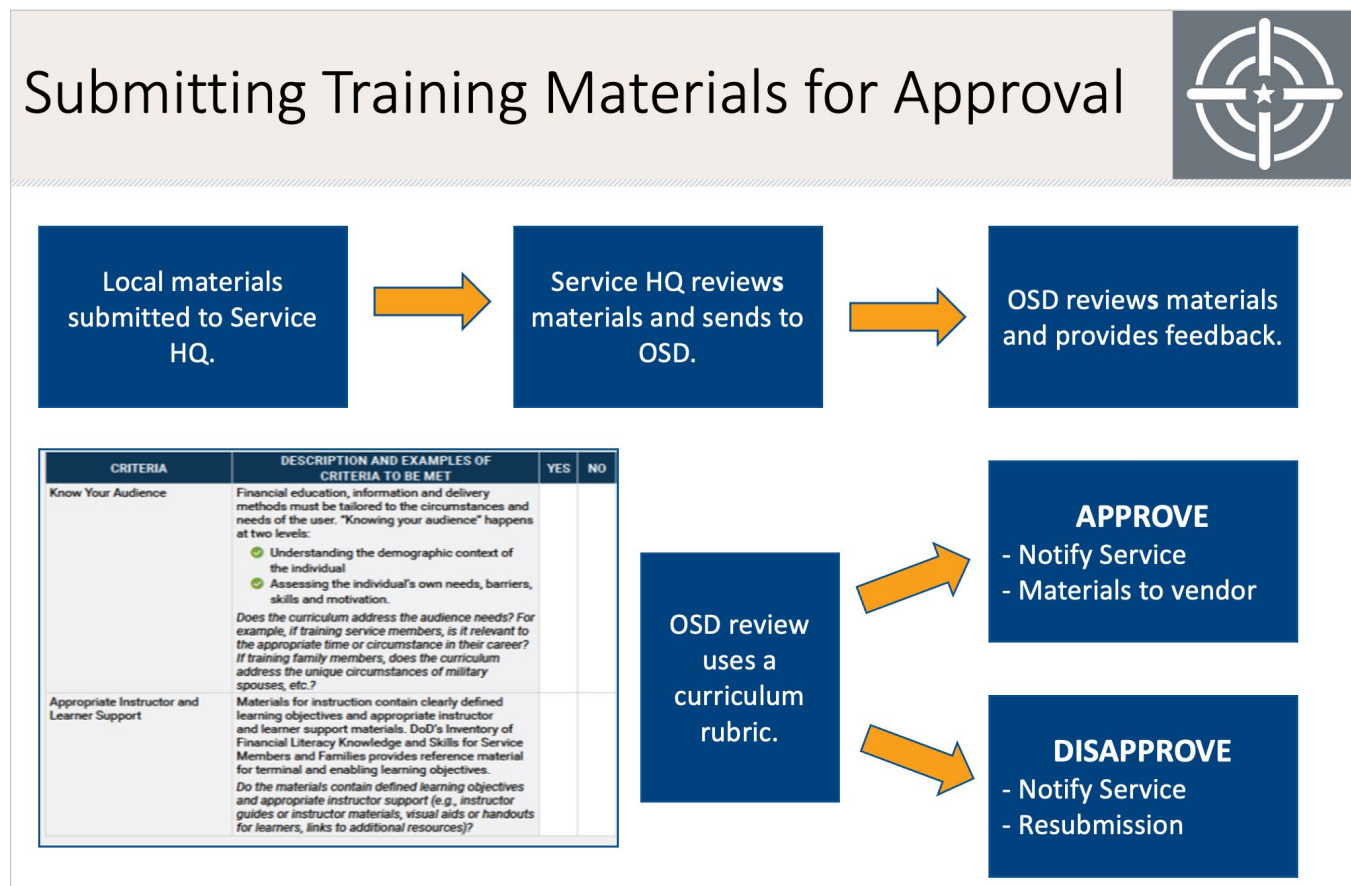


Figure 1: Annex III, OSD-Approved Curriculum By Service and Approved CMT Training Reference Chart, contains a listing of all approved training and crosswalk of service curriculum names with durations.

## Authorized Activities

### Training and education (direct service), including:

#### ■ Financial Readiness Common Military Training – Mandatory

Financial readiness CMT must be conducted using the military service-specific standardized training, covering the topic areas of basic finance, consumer protections, planning for the future, compensation and benefits, saving and investing and major purchases, aligned with the personal and professional training milestones across the military life cycle:

- » Initial entry training
- » First duty station
- » Permanent change of station (E4 and below, O3 and below)
- » Promotion (E5 and below, O4 and below)
- » Vesting in the Thrift Savings Plan
- » Entitlement to Continuation Pay
- » Major life events
  - Marriage
  - Divorce
  - First child
  - Disabling sickness or condition
- » Leadership training
- » Pre- and post-deployment training

#### ■ Transition Beyond the Touchpoint Training – Optional

The following is a suite of curriculum, developed by OSD and the Department of the Air Force, that expands on fundamental financial readiness concepts, enhancing service members' financial knowledge beyond financial readiness CMT and targets high interest financial awareness topics.

- » **Credit Management:** Building and maintaining credit can be an important tool for financial success. Use these resources to talk to service members about establishing healthy credit, the impact and cost of credit and tips for debt recovery.
- » **Emergency Financial Preparedness:** Emergencies come in many forms and will look different for each service member. Use these resources to educate service members about financial preparedness, how to build an emergency kit and the steps to financial recovery.
- » **Home Sweet Home:** There are many factors for service members to consider when purchasing a home – like budgeting, choosing the best option for financing and negotiating the deal. Use these resources to prepare service members for the homebuying process.
- » **Planning Your Financial Future:** A service member's understanding of their spending personality is the first step in planning their financial future. Setting goals that are strategic, measurable, attainable, realistic and timely – or "SMART" – is key to achieving success. Use these resources to talk to service members about how to effectively set and reach their financial goals.
- » **Saving and Investing:** Making smart financial choices now can provide long-term benefits. Both saving and investing offer service members the opportunity to build long-term financial security. Use these resources to talk to your service members about the different types of savings and investing options.

- » **Tax Preparation for Service Members:** Filing taxes can be confusing – but understanding basic tax filing terminology makes filing easier. Use these resources to talk to service members about the information needed to fill out specific forms and the no cost tax resources available to them.
- » **Exploring Digital (Crypto) Assets:** Provides service members with the information and resources needed to make informed decisions about owning digital and crypto assets, understand high-level tax implications of digital and crypto assets, increase their knowledge regarding digital and crypto asset-related fraud and scams and understand how to submit consumer complaints regarding digital asset-related fraud.
- » **Car Buying:** Purchasing a vehicle is a large investment that can have a significant impact on an individual's short-term and long-term financial circumstances. Because purchasing a car can be a complex process, it is important that buyers understand the specific steps involved in making a wise purchase. The Car Buying course is designed to develop knowledge and skills that will enable learners to conduct adequate research on a new car purchase, to determine how much they can afford to spend on a car and to negotiate effectively when purchasing an automobile.
- » **Gambling Awareness:** *Gambling Awareness* discusses gambling statistics, the prevalence of gambling problems, military directives and the warning signs of compulsive/pathological gambling.
- » **Holiday Spending:** *How to Survive the Holidays Financially* is designed to help service members plan for the added expenses of holidays and special events and to develop strategies to avoid overspending and accumulating excessive debt. The money management tips in this course apply year-round to all holidays and to special occasions.
- » **Home Buying:** Buying a home is the most significant purchase many people will ever make. This course is designed to increase the knowledge and comfort level of first-time home buyers and serve as a refresher for repeat home buyers.
- » **Paying for College:** *Paying for College* provides information on sources of funding for higher education, focusing on financial aid resources and college savings plans. Information on federal financial aid is available at <https://fafsa.ed.gov/> and <https://studentaid.ed.gov/sa/>.
- » **Paying off Student Loans:** Post-secondary education can try a service member's finances. It may also provide an opportunity to increase long-term debt unnecessarily. Service members seeking college degrees should regularly assess their personal finances and make deliberate course corrections as necessary. *Paying off Student Loans* is intended to provide awareness of student loan debt management strategies so that learners can improve their current financial situations, avoid student loan delinquency and default and repay student loans as quickly and inexpensively as possible.
- » **Raising Financially Fit Kids:** This course is designed to help parents learn how to teach their children sound financial management skills. During the course, parents will examine their own financial skills and behaviors so that they can determine how to best implement age-appropriate financial practices for their children.

PFCs can conduct some or all training or counseling activities noted above. Installation government points of contact (primary and secondary location POCs) will determine which of these activities the PFC will engage in to support their needs. Financial counseling, delivery of CMT and Financial Readiness briefings and presentations are the priority efforts for the PFCs. All curricula approved for PFC use can be found at the FINRED Learning Resource Library at the All Partners Access Network (APAN) (<https://community.APAN.org/wg/finred-lrl>).

## Financial Counseling (direct service)

PFCs employ different delivery modalities to address the needs of service members and their families, including face-to-face, individual and group coaching and classroom style presentations.

### ■ Telephonic/virtual services

The main/primary method for PFC service delivery is face-to-face/in-person. PFCs are not authorized to telework unless approved by the OSD FINRED Program office. Telephonic or other electronic modes of communication, such as web-based, secure online chat or video-based communications (Skype, Microsoft Teams, Zoom, FaceTime, Google Hangout, Webex, etc.), and secure video teleconference sponsored by the local government points of contact may be offered as an adjunct to face-to-face counseling, and in situations where service members and families are unable to attend in person or when authorized by the OSD FINRED Program office. Military One Source ([www.militaryonesource.mil](http://www.militaryonesource.mil); 800-342-9647) is the primary provider of virtual/telephonic financial counseling support.

- » In-person services is the expected mode of PFC service delivery.
- » The decision to leverage this authority to engage virtual services will be made at the local level.
- » PFCs may only provide telephonic/virtual counseling during scheduled work hours as established, and from the duty location, in coordination with the installation POC to meet identified mission requirements; not for the convenience or accommodation of the PFC's personal/private endeavors.
- » Requirements for informed consent for confidential counseling (limits of confidentiality) and duty-to-warn also apply to telephonic/virtual counseling.

PFCs are not authorized to telework at any time unless approved in advance by the OSD FINRED Program office

## Financial Readiness Information & Referral (direct service)

Services are specific to the client's financial situation that take less than 15 minutes to address/provide; generally, consists of an exchange of information, ideas, alternatives, possibilities, and plans of action.

## Outreach (non-direct service)

Client or community outreach examples include discussions of community needs or services available, setting up appointments or briefings, marketing of available services at command briefings, tables, or events or general financial communication to attract clients.

## Prohibited Activities

While PFCs provide valuable services through a wide-range of financial readiness capabilities, there are services that the PFC is not authorized to perform.

PFCs cannot:

- Act as an agent for a military aid society in providing emergency financial assistance
- Provide financial investment advice in specific investment funds/opportunities
- Make financial or financial related decisions on behalf of a client to include, but not limited to, decisions on selection of Thrift Savings Plan (TSP) options or other retirement account asset allocations, and/or designation of beneficiaries
- Endorse any non-federal entity event, product, curriculum, service, or enterprise, including membership drives, promotional campaigns or fund-raising activities, unless specifically authorized by the OSD FINRED Program office
- Transport any client in a personally owned vehicle
- Provide counseling or other related services in person residence without prior approval by the OSD FINRED Program office
- Act as a client's attorney-in-fact
- Perform inherently governmental functions as defined in FAR part 7.503, such as backfilling government staff vacancies, certification of training, responding to media queries or attending formal meetings and functions on behalf of the government

While PFCs cannot certify training (i.e., create curriculum), they may issue the training certificates for courses contained in curriculum approved by the Office of the Secretary of Defense, or OSD. Furthermore, it is out of scope of the contract for PFCs to conduct train-the-trainer sessions (i.e., Command Financial Specialist Training).

- Attend professional development training (in person or online) for personal or professional use during duty hours
- Enter data into government systems for non-PFC related or generated activity
- Provide Financial Readiness Program services utilizing any training curricula, materials or resources that have not been approved by the OSD FINRED Program office

PFCs are financial counselors and educators, not financial advisors.

## OPERATING GUIDANCE

### Work hours

The normal surge and rotational PFC work schedule is a highly flexible 40-hour workweek (SUN–SAT) to accommodate the local mission and client requirements.

- Appointments, classes and briefings may extend daily working hours to include evenings and weekends. In these situations, work hours should be adjusted to accommodate the workload and ensure the PFC work schedule does not exceed a 40-hour workweek.
- Overtime is not authorized, as PFCs are not allowed to work beyond 40 hours per workweek.
- Rotational PFCs are expected to complete the full-term of their assignments without gaps in service or the use of backfills, such that there is no significant break in service or coverage for the entire period of performance of their assignment.

The contract vendor is required to provide PFC service coverage for service gaps of 40 hours or more. POCs must advise their service chain of command if the location prefers a virtual or an in-person backfill for rotational service gaps of more than 40 consecutive duty hours.

### PFC Travel

PFCs are available to support all branches of service members and may travel within a 50 mile radius of their primary duty location without prior travel approval, to include recruiting stations, guard and reserve units, and geographically isolated locations. If the PFC travel is expected to exceed 50 miles, authorization must be received from the OSD FINRED Program office. Requesting locations will enter an on demand event request via the Business Operations Support System at <https://supportrequest.militaryonesource.mil> to request support when the travel distance will exceed 50 miles. Travel requests are distinguished with a note that the request is in support of an on-demand or support request outside of the local travel radius of the closest rotational PFC. To avoid delays in staffing and approval of travel requests, POCs should inquire if a local PFC is available, as travel will not be authorized if another PFC is available to meet the requirement without travel costs.

Due to processing times, all PFC travel requests must be submitted a minimum of 15 working days prior to the expected travel start date.

For PFC support to **identified secondary support locations** outside of the 50 mile radius of their primary duty location, the local POC will (1) coordinate support with the primary location POC and (2) notify the regional supervisor that PFC support is requested, whether regular weekly or intermittent (upon request). While an on-demand request is not required to be submitted in the BOSS, requests for the PFC to travel outside of the 50 mile radius must be submitted to the regional supervisor no less than 10 calendar days prior to the expected travel start date to enable travel authorization processing.

### Questions

Additional questions should be routed through your military service chain of command to the OSD FINRED Program office ([osd.mc-alex.ousd-p-r.mbx.financial-readiness@mail.mil](mailto:osd.mc-alex.ousd-p-r.mbx.financial-readiness@mail.mil)).



## REQUESTS FOR PFC SERVICES

### How do I request PFC support as an installation/site POC?

#### Full-time rotational and surge requests

- Requests must be made using the Business Operations Support System (BOSS) found at <https://supportrequest.militaryonesource.mil>.
- New requests submitted must be coordinated through your military service headquarters. You should contact/coordinate with your military service headquarters prior to submitting a new request in the BOSS and prepare the PFC Rotational and Surge Assignment Request Form (Annex II).
- Once the request is received in the BOSS, it will be communicated by the OSD FINRED Program office to your military service headquarters for analysis and recommendation.
- The PFCs are a “purple resource”, so first seek to maximize utilization of the PFCs already in the local area. To locate and make referrals to a PFC local to the installation/site or eligible member/family member, utilize the PFC Locator Map (<https://finred.usalearning.gov/pfcMap>).
- While PFCs are hosted at a service branch or component location, they are accessible to all eligible service members and families, regardless of service branch or component.
- Rotational and surge PFCs can provide support to events or units outside of the local 50 mile travel radius, but the support request needs to be submitted in the BOSS in order to support non-local travel. Units requiring regular support should be added as secondary support locations to the rotation or surge assignment. Individuals (as opposed to unit) requiring financial readiness services who are outside of the local travel radius would access telephonic financial readiness support through Military OneSource.
- Rotational and surge requests will not be approved to backfill a short- or long-term or short-term government staff (PFM or financial readiness staff) vacancy (e.g., due to resignation, sickness, paid parental leave, etc.). PFCs also cannot serve as the service program lead or representative when the service program lead is absent or the position is vacant. The command or installation should coordinate with the local HR or service HQ for available options for coverage during government staff vacancies.

#### On demand PFC requests

- Requests must be made using the Business Operations Support System found at <https://supportrequest.militaryonesource.mil>.
- The PFCs are a “purple resource”, so first seek to maximize utilization of the PFCs already in the local area. To locate and make referrals to a PFC local to the installation/site or eligible member/family member, utilize the PFC Locator.
- On demand requests for groups of less than 50 mandatory participants may require submission of additional supporting/justification documentation/information (e.g., event agenda, clear description of education, training and/or face-to-face counseling services requested). To minimize processing delays, please provide as much detail as possible regarding the event and requested services in the Additional Information area within the request.
- To more efficiently and effectively utilize this service, carefully consider the financial readiness support needs for your event to maximize direct service provision. If a local Service Personal Financial Manager (PFM) or financial readiness staff member can provide the same support for the actual time periods, PFC



support is not required. Long periods of inactivity during an event, when attendees are engaged in other classroom training or briefings (e.g., sitting as a resource table) is not the best use of the PFC. Consider the duration of the request, the time required to deliver curriculum/service, the projected number of attendees and how long it will reasonably take for the attendees to interact with the PFC. This may be less than the duration of the event.

At a minimum, the name and contact information (phone number and email) for the event, installation or unit POC must be provided in order for a PFC request to be processed. Provide additional relevant details regarding the serviced population, service location and justification of need in the “Additional Information” space provided to aid in processing the request in a timely manner.

PFC requests must include a designated government installation POC who functions as the logistical support and sponsor. See Roles and Responsibilities (pg. 6 and Annex I) for expectations.

**Note:** Processing rotational and non-emergency surge PFC requests can take at least 30 calendar days, so please plan accordingly. On demand requests must be submitted at least 15 calendar days prior to the event. **In general, by-name requests are not permitted, except for a secondary location POC requesting local PFC support outside of 50 miles. On demand requests submitted less than 15 calendar days prior to the event may not be supported and are primarily for emergent/crisis situations.**

Once a PFC has been assigned to support an assignment, the requesting POC will be contacted by the PFC’s regional supervisor. The rotational and surge PFCs are equipped with a completely mobile work kit, including a computer, company-assigned work email address, mobile hotspot for Wi-Fi access and cellphone. PFC regional supervisors are used to coordinate rotational and surge assignments. For on demand, the POC will be contacted directly by the assigned PFC. Any service quality or PFC issues should be documented and reported by the local POC to the PFC’s regional supervisor right away for addressal or corrective action(s). If the issue/concern persists, the local POC should report the issue, and provide documentation, to the Service or Reserve Component Financial Readiness Program Office for OSD FINRED Program office action.

## When should I request a rotational or surge PFC assignment?

- **STEP 1:** Are financial education, training and/or counseling services needed for more than 4 days up to 12 months?
- **STEP 2:** Have you contacted your installation Financial Readiness Program office or Service/Reserve Component Military and Family Support Center to request Personal Financial Management Services?
  - » Visit <https://installations.militaryonesource.mil/>
  - » I’m looking for a [program or service]
  - » I’m choosing from [Personal Financial Management Services]
  - » I’d like to filter by [select installation zip code or state]
  - » Enter your installation, zip code or state to see what PFM services are closest to you
- **STEP 3:** If the installation Financial Readiness Program office or Service/Reserve Component Military and Family Support Center cannot support your need, have you contacted a local PFC to request support?
  - » Visit <https://finred.usalearning.gov>
  - » Click on the “Find a Personal Financial Counselor” tab (green)

- » Select CONUS or OCONUS and input your location OR click on your state or country on the maps provided
- » Contact your local PFC by the contact information listed
- **STEP 4:** If the local PFC cannot provide the frequency of support you need, submit the rotational or surge PFC assignment request in the BOSS AND submit the complete PFC Rotational and Surge Assignment Request Form (at Annex IV) to the Service HQ and [osd.mc-alex.ousd-p-r.mbx.financial-readiness@mail.mil](mailto:osd.mc-alex.ousd-p-r.mbx.financial-readiness@mail.mil), to validate the rotational or surge request. To avoid delays in processing requests, ensure that the information and analysis provided on the form submitted is as complete and accurate as possible.
- **STEP 5:** Once received, OSD FINRED Program office will review and communicate the request to the Service Headquarters Financial Readiness Program office for validation. Additional information may be needed and will be requested from the POC provided on the form. Processing of rotational and surge PFC requests that are not emergencies take at least 30 days.

### **When should I request On Demand PFC support?**

- **STEP 1:** Are financial education, training and/or counseling services needed for 3 days or less, for a unit or event?
- **STEP 2:** Have you contacted your installation Financial Readiness Program office or Service/Reserve Component Military and Family Support Center to request Personal Financial Management Services?
  - » Visit <https://installations.militaryonesource.mil/>
  - » I'm looking for a [program or service]
  - » I'm choosing from [Personal Financial Management Services]
  - » I'd like to filter by [select installation, zip code or state]
  - » Enter your installation, zip code or state to see what PFM services are closest to you
- **STEP 3:** If the installation Financial Readiness Program office or component Military and Family Support Center cannot support your need, have you contacted a local PFC to request support?
  - » Visit <https://finred.usalearning.gov>
  - » Click on the "Find a Personal Financial Counselor" tab (green)
  - » Select CONUS or OCONUS and input your location OR click on your state or country on the maps provided
  - » Contact your local PFC by the contact information listed
- **STEP 4:** If there is no PFC local to your local area (within 50 mile radius), the position is vacant or the local PFC is unable support your need, submit an on demand request in the BOSS.

## INFORMATION DISCLOSURE

### Limits of confidentiality/informed consent

All PFCs are required to inform their clients as to the limits of confidentiality they, as nonmedical, nonclinical counselors, have with their clients in accordance with [Department of Defense Instruction 6490.06](#), "Counseling Services for DoD Military, Guard and Reserve, Certain Affiliated Personnel, and Their Family Members."

The following limits of confidentiality statement must be read to all clients at the beginning of the initial counseling session, whether in person or virtual:

*"Information you provide to me or other counselors will be kept confidential, except to meet legal obligations or to prevent harm to self or others. Legal obligations include requirements of law and DoD or military regulations. Harm to self or others includes suicidal thought or intent, a desire to harm oneself, domestic violence, child abuse or neglect, violence against any person, and any present or future illegal activity."*

**POCs should provide to the PFC the duty-to-warn procedures at their location for the PFC to follow if an event should occur. PFCs are required to report all duty-to-warn incidents to the installation POCs and their contractor chain of command as soon as possible.**

### Data collection

PFCs are authorized to collect necessary information to support service data tracking requirements in accordance with procedures described by the local POCs, as well as provide the POCs with feedback on daily activities, current trends, requests for information, etc. Examples of information that PFCs are allowed to collect include briefing types, location and number of attendees. The PFC can verify the completion of OSD approved training by such actions as signing off on attendance rosters and distributing training certificates.

**At no time will a PFC remove personally identifiable information (PII), as defined by DoDI 5400.11, DoD Privacy and Civil Liberties Programs, from government control. PFCs will never, under any circumstance, possess or transport PII in any personal conveyance when not on a government-controlled installation/site, and at no time will the PFC take PII off the government installation/site.**

## REFERENCES

- Code of Federal Regulations, Title 10, Section 992 Financial Literacy Training: Financial Services
- Department of Defense Instruction 1322.31, "Common Military Training (CMT)," February 20, 2020 (Change 1, May 16, 2023)
- Department of Defense Instruction 1322.34, "Financial Readiness of Service Members," November 5, 2021
- Department of Defense Instruction 1342.22, "Military Family Readiness System," August 5, 2021
- Department of Defense Instruction 6490.06, "Counseling Services for DoD Military, Guard and Reserve, Certain Affiliated Personnel, and Their Family Members," April 21, 2009 (Change 2, March 17, 2017)

## ANNEX 1. POC RESPONSIBILITIES DETAIL

### **Facilitates logistical support including:**

- Provide intermittent or permanent workspace and access to the internet and/or a landline if there are any coverage issues at the duty area.
- Provide regular access to an office or private area for confidential face-to-face counseling sessions with one or more patrons.
- Identify any access requirements and provide pre-arrival paperwork as needed.
- Issue Common Access Cards, or CACs, as deemed appropriate.
- Communicate and facilitate additional access and/or facility requirements as required.
- Confirm the primary location, any other required alternative work locations (street address and building number) and secondary support locations (other Service/Reserve Component units or installations) within the local area.
- Schedule the PFC initial arrival time and date.
- Identify an escort for the first day.
- Identify the in-brief/in-processing requirements, and any installation commander-directed mandatory training required of all personnel working at that location.
- Provide office supplies and access to the copier/printer (including for on-demand event needs, if required.)
  - » Participates in service headquarters training, as required, to effectively provide oversight of PFC services provision at the installation level.
  - » Communicates any PFC service questions, issues or concerns to the service headquarters POC and the contract regional supervisor for correction.

The installation/site POC will determine if CAC/ID issuance is necessary for service provision. If it is required for any reason, such as access to duty areas, please inform the PFC's regional supervisor. The company's security officer will support by providing period of performance, contract number and any additional information/assistance needed. A copy of the contract will not be provided.

### **Understands and communicates financial services needs at primary and secondary support locations with the PFC once assigned, including:**

- Consult with the PFC regarding the needs of service members and their families and best methods for service delivery.
- Ensure PFC is aware of and linked with military program service providers at the installation to maximize cross referrals in order to provide a holistic counseling approach.
- Identify the greatest needs of the local community, including but not limited to individual, family, couples and/or group counseling.

- Ensure counselors operate in a manner that maximizes accessibility, including availability at installation common areas, within Military and Family Support Centers, and with guard, reserve components and tenant commands.
- Coordinate the PFC schedule in balance with other service/reserve component needs and on demand event requests.
- Identify the anticipated daily work schedule and expectation for weekend support, including predictable weekend drill/event schedules and projected family day, deployment and command readiness events.

The POC **does not** approve time off or maintain records/accountability for PFC time.

- Work with the PFC regional supervisor on expectations for the PFC, including basic duties, etc.
- Inform PFC regional supervisor of any conflicts or concerns with the assigned PFC.
- Provide any relevant local standard operating procedures (e.g., DTW) essential to the performance of the PFCs responsibilities or safety.
- Provide a list of units (with contact names, email addresses and phone numbers) and make introductions and/or an announcement of the availability of services with command teams, family support personnel, unit administrators, etc.

PFCs **should not** attend government meetings, regular or ad hoc, that are not primarily focused on their financial readiness duties and responsibilities.

#### **Communicates with the service headquarters, including:**

- Coordinate and request new surge and/or rotational PFC support for service headquarters to forward to OSD FINRED program manager. Requests submitted in BOSS will be forwarded to the appropriate service headquarters before a determination is made for approval.
- Understand that rotational, surge and on-demand PFCs are not intended to backfill short or long-term government staff vacancies (e.g., extended leave periods, staff resignations, etc.). Local POCs should work with their local or service HR office to obtain approval and funded for temporary hires for government staff vacancies.
- Receive monthly utilization reports from the service headquarters POC (or installation management command POC, as appropriate) and review for trends and utilization of PFC services and provide recommendations for improved service to/through the service headquarters POC (or installation management command POC).
- Communicate trends, issues and concerns to/through service headquarters POC (or installation management command POC) for coordination and communication with OSD FINRED Program office.
- Provide locally curated content and/or curricula to service headquarters POC for awareness/review and forwarding to OSD FINRED Program office for approval prior to requesting use by PFC.

The PFC can only use OSD-approved curricula and materials.

## ANNEX 2. WEEKLY AND MONTHLY PFC ACTIVITY DATA

PFCs submit weekly activity reports to their regional supervisor and local POC

- Number of counseling client contacts and number of session:
  - » Face-to-face
  - » Telephonic
  - » Virtual (Microsoft Teams, Skype, Zoom, FaceTime, Google Hangout, Webex, etc.)
  - » Email
- Location(s) of face-to-face contact
- Number of briefings/presentations:
  - » Topic
  - » Number of attendees
  - » Location
- Common military training:
  - » CMT session totals
  - » CMT participant totals
- Outreach activities:
  - » Location
  - » Number of contacts
- Upcoming events and presentations involving the PFC:
  - » Location, event, topic, time and date
- Other significant events or information

Military service component POCs receive by-state and by-installation monthly program activity reports that display additional service delivery detail. These reports should be distributed to the local POCs to inform leadership of financial readiness trends affecting service members and their families, and guide service and local installation/site initiatives to meet financial readiness needs.

## ANNEX 3. OSD-APPROVED CURRICULUM BY SERVICE AND APPROVED CMT TRAINING REFERENCE CHART

Training		U.S. Army	U.S. Department of Air Force	U.S. Navy	U.S. Marine Corps
Common Military Training (CMTs)	Intro to Touchpoint Training	■	■	Part of CFS Training; not approved for use by the PFCs	■
	Initial Entry Training	■	■	■	■
	First Duty Station	■	ENL: 180 mins OFF: 90 mins	90 mins	The Personal Readiness Seminar curriculum is not currently approved for use by the PFCs
	Permanent Change of Station (E4 and below, O3 and below)	30–45 mins	45 mins	30 mins	45 mins
	Promotion (E5 and below, O4 and below)	30 mins	30 mins	30 mins	No instructor-led curriculum; 3 handouts and a checklist
	Vesting in the Thrift Savings Plan	30 mins	60 mins	30 mins	55 minutes
	Entitlement to Continuation Pay	30 mins	No instructor-led curriculum; AC and RC fact sheets only	30 mins	No instructor-led curriculum; 6 handouts and a checklist
	Major Life Events				
	Marriage	45 mins	Checklist	45 mins	30 mins
	Divorce	45 mins	Checklist	45 mins	45 mins
	First Child	45 mins	45 mins	45 mins	30 mins
	Disabling Sickness or Condition	60 mins	No instructor-led training, handouts or checklists	40–45 mins	No instructor-led training, handouts or checklists
	Leadership Training	No instructor-led training, handouts or checklists	No instructor-led training, handouts or checklists	30 mins	No instructor-led curriculum; 6 handouts & a checklist
	Pre-Deployment	60 mins	30 mins	60 mins	75 mins
	Post-Deployment	60 mins	30 mins	60 mins	30 mins
	Transition (DoD TAP)	3–4 hours			



Training		U.S. Army	U.S. Department of Air Force	U.S. Navy	U.S. Marine Corps
Financial Awareness Courses (Dev by the Air Force)	Car Buying	60–75 mins			
	Gambling Awareness	60 mins			
	Holiday Spending	60 mins			
	Home Buying	60 mins			
	Paying for College	60–75 mins			
	Paying off Student Loans	Not currently approved for use by the PFCs			
	Raising Financially Fit Kids	60 mins			
Beyond the Touchpoints Curriculum (Dev by FINRED)	Credit Management	60 mins			
	Emergency Financial Preparedness	60 mins			
	Home Sweet Home	60 mins			
	Planning Your Financial Future	60 mins			
	Saving and Investing	60 mins			
	Tax Preparation for Service Members	60 mins			
	Exploring Digital (Crypto) Assets	60 mins			

## ANNEX 4. PFC ROTATIONAL AND SURGE ASSIGNMENT REQUEST FORM

### Form Completed By

Name \_\_\_\_\_

Title \_\_\_\_\_

Email \_\_\_\_\_

Phone Number \_\_\_\_\_

### Installation/PFC requested location

Address Line 1 \_\_\_\_\_

Address Line 2 \_\_\_\_\_

City \_\_\_\_\_

State/Province \_\_\_\_\_

Zip/Postal Code \_\_\_\_\_

Country \_\_\_\_\_

### Physical address for PFC assignment

Address Line 1 \_\_\_\_\_

Address Line 2 \_\_\_\_\_

City \_\_\_\_\_

State/Province \_\_\_\_\_

Zip/Postal Code \_\_\_\_\_

Country \_\_\_\_\_

## Additional information subtitle

Current number of PFCs assigned to this installation \_\_\_\_\_

Average utilization of each PFC over last six month (e.g. PFC #1- 65%, PFC #2- 43%)

Name	Average utilization

Service member population (provide demographic detail)

Family member population (provide demographic detail)

Number of service funded FTEs, civilian or contractor, at location assigned to perform Financial Readiness duties	
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Total staff hours in past six months delivering direct support to financial readiness (provide direct support detail)

What are the mandatory staffing requirements in accordance with DoDI 1322.34 <i>Financial Readiness of Service Members</i> and/or your military department specific guidance? How is this requirement being fulfilled?

What type of PFC support is being requested?

Rotational      Surge      Start Date: \_\_\_\_\_ End Date: \_\_\_\_\_

Additional Financial Readiness resources available at this installation in accordance with guidance in DoDI 1322.34:

Point of Contact (POC) Information (on site):

Name: \_\_\_\_\_ Position Title: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Email Address: \_\_\_\_\_

Description of PFC services needed (describe how the counselor(s) will be utilized)

How will the installation maximize direct contact hours of the PFC

Description of primary audience to be supported

Other considerations

Submit this form and any questions or follow up to, [osd.mc-alex.ousd-p-r.mbx.financial-readiness@mail.mil](mailto:osd.mc-alex.ousd-p-r.mbx.financial-readiness@mail.mil)



