

Department of the Army
Headquarters, U.S. Army Garrison
462 Hamilton Road, Suite 120
Fort Sill, Oklahoma 73503
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Fort Sill Regulation 608-6

Personnel - General
Command Financial Noncommissioned Officer Program

Summary. This regulation prescribes and establishes responsibilities and procedures for the management and the conduct of the Command Financial Noncommissioned Officer Program (CFNCOP). The objective of the CFNCOP is to enhance and maintain mission readiness and quality of life by providing Commanders a ready-made program to help Service Members achieve personal financial readiness through sound money management and consumer skills.

Applicability. The provisions of the regulation are applicable to all Service Members of the Fort Sill command and their family members.

Supplementation. Supplementation of this regulation is prohibited without prior approval from the MWR/ACS Financial Readiness Program (FRP) BLDG 4700 Mow-Way Road, Fort Sill, OK 73503.

Suggested Improvements. The proponent of this regulation is the Directorate of Family, Morale, Welfare and Recreation (DFMWR). Users are invited to send comments and suggested improvements on DA Form 2028 (Recommended Changes to Publications and Blank Forms) directly to DFMWR, ACS FRP.

Distribution. This regulation is distributed solely DHR, ASD Homepage at Homepage at <http://sill-www.army.mil/USAG/publications2012.html>.

* This regulation supersedes the Command Financial Advisor Program Standing Operating Procedure, 10 May 2011.

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Chapter 1

Introduction

1-1. Purpose. This regulation establishes the responsibilities and procedures for the management and the conduct of the Command Financial Noncommissioned Officer Program (CFNCOP). The purpose of CFNCOP is to enhance and maintain mission readiness and quality of life by providing Commanders a ready-made program to help Soldiers achieve personal financial readiness through sound money management and consumer skills.

1-2. Background. Management of personal finances is an increasing challenge to Soldiers and their Families in today's fast pace global economy. The Department of Labor reports that cost of living essentials have been raising in price for the last 40 years in America and that salaries on the average have remained stagnant by not keeping up with inflation. This accompanied with a lack of consumer skills and training in basic personal financial management practices, presents great challenges to many young Soldiers and their Families. As a result, too many of our Soldiers fail to live within their financial means. As our Soldiers experience failure to pay bills on time, bankruptcies, divorces, family conflicts and high levels of stress at home these are all direct symptoms of poor personal financial practices. Additionally, the evidence shows that many Army personnel who are experiencing these challenges with managing their personal finances will in time have a direct affect on unit readiness, morale, productivity, absenteeism and retention. Commanders at all levels have a need for a program that will provide specialized and dedicated training to their Soldiers and their Families in the areas of personal financial management to provide them with the appropriate tools to deal personal financial challenges.

1-3. Commander's Program. CFNCOP provides Commanders a mechanism through which education, training, coaching, and referral procedures can be established in their units. It is designed to promote sound financial practices, personal integrity, and responsibility through understanding of sound money management practices, consumer economics, and leadership encouragement. Soldiers may be provided financial strategies that guide them towards meeting their obligation to eliminate financial debts and support the financial needs of their Families.

1-4. References. Required and related publications; and, prescribed and referenced forms are listed in appendix A.

1-5. Explanation of Abbreviations and Terms. Abbreviations and terms used in this regulation are explained in the glossary.

1-6. Records Management. Records created as a result of processes prescribed by this regulation must be identified, maintained, and disposed of according to AR 25-400-2, The Army Records Information Management System (ARIMS) and DA Pam 25-403, Guide to Recordkeeping in the Army. Record titles and descriptions are available on

the Army Records Information Management System website (<https://www.arims.army.mil>).

Chapter 2 Responsibilities

2-1. Brigade Commanders. The Brigade Commanders will –

- a. Provide command emphasis and a climate that encourages and supports the CFNCOP.
- b. Promote subordinate unit leaders awareness and compliance with outlined policies.
- c. Monitor the program and identify resources to operate an effective program.

2-2. Battalion/Separate Company Commanders. The Battalion and Company Commanders will --

- a. Provide command emphasis and a climate that encourages and supports the CFNCOP.
- b. Assign one primary full-time CFNCO and one alternate CFNCO per battalion or separate company. Ensure that both are fully trained and certified by the proponent.
- c. Ensure that the CFNCOs attend all initial, refresher and bi-weekly training directed by the proponent or other directives.
- d. Promote subordinate unit leaders awareness and compliance with the policies outlined in this policy.
- e. Ensure leaders at all levels understand that Soldier financial readiness is the responsibility of the unit chain-of -command. The CFNCO does not relieve the chain of command of their responsibilities of counseling, following-up and maintaining full involvement in Soldier financial readiness.
- f. As a minimum, schedule quarterly financial readiness training for NCOPD/OPD and battery/company-sized units. Address the CFNCO program in quarterly training guidance at Quarterly Training Briefs (QTB).
- g. Direct that all Soldiers who are perceived to need AER loans, budget counseling, food stamps, etc., be evaluated and counseled by their chain-of-command and the CFNCO before going to ACS or other agencies for assistance.

h. Ensure that unit CFNCOs are active Instructors in the Financial Management Training for First Term Soldiers Training Start Right Program that is currently conducted every Friday.

i. Ensure that units implement an effective Military Saves Campaign where 100% of Service Members are provided financial education and training by CFNCO during the annual campaign. Military Saves can be scheduled or incorporated into the units schedule through the year.

2-3. Installation Command Financial Noncommissioned Officer. The Installation Command Financial Noncommissioned Officer will --

a. Develop training program. Prepare, coordinate, and conduct initial, refresher, and additional CFNCO training for certification. Provide graduates with certificate of training.

b. Review and provide guidance for SOPs, newsletters, etc.

c. Provide unit commanders and CFNCO with expert advice and technical support.

d. Monitor the program and act as quality control supervisor for the CFNCOP.

e. Provide input to post-wide newsletters/media and develop publicity for the program.

f. Prepare and coordinate or conduct CFNCOP training bi-weekly.

g. Develop a yearly CFNCO Instructor schedule for the Start Right Program reflecting unit schedule on a rotational basis.

2-4. Unit Command Financial Noncommissioned Officer. The Unit Command Financial Noncommissioned Officer will --

a. Establish, organize and administer a professional Battalion Command Financial Noncommissioned Officer Program.

b. Provide financial and consumer education and advice to Soldiers and Family members upon entry into the unit, deployment, departure from unit, self-referral, and command referral.

c. Refer Soldiers and family members with financial problems that are outside the CFNCO's certification and training to Army Community Service. Monitor and facilitate progress as needed.

- d. Present financial management, financial readiness, and consumer affairs information training at least quarterly to battery-size units and at OPD/NCOPD sessions.
- e. At a minimum, maintain references at Appendix A.
- f. Provide unit leadership with expert advice on all matters pertaining to Soldier financial obligations and readiness.
- g. Attend bi-weekly CFNCO training. Attend initial and additional training as directed to include the ACS Curriculum Instructor and Briefer training.
- h. Maintain records of training, counseling conducted and program service referrals. Ensure absolute confidentiality of such records and referrals. (The Soldier may waive confidentiality.)
- i. Provide a desk-side briefing explaining the CFNCOP and its benefits to all Commanders, Sergeants Major, First Sergeants, and new senior leaders arriving the unit.
- j. Attend all meetings required by proponent agency.
- k. Do not become an accomplice bill collector or an insurance/securities merchant when helping Soldiers solve their financial problems.
- l. Referral to any for-profit institution by name is strictly prohibited.
- m. Avoid real or perceived conflict of interest situations.
- n. Do not become an agent for outside interests or personal gain.
- o. Assist Soldiers with the Family Subsistence Supplemental Allowance (FSSA) application and forward a copy of the request to ACS Financial Readiness Program Manager.
- p. When referring a Soldier to the ACS Financial Readiness Program, develop a financial action plan for all Service Members and submit to Financial Counselor for review and follow-up.
- q. Service Member requesting AER assistance on an exception to policy should be accompanied by CFNCO.
- r. Participate in ACS Financial Readiness Planning committee to develop financial education training schedule of events to implement 100% Service Member participation in promoting better financial management skills.

s. Assist Service Member with all Army Emergency Relief request forms and supporting document in preparation for Battery/Company Commander or 1SG Review.

t. Participate as an active instructor in Start Right- First Term Soldiers Training. FRP CFNCO Instructor schedule will be maintained by Installation CFNCO and will be implemented on a unit rotational basis.

2-5. Command Financial Noncommissioned Officer's Chain of Support. The Command Leadership will—

a. First, and foremost, the CFNCO receives final support from his or her unit chain of command. The unit provides the required supplies and equipment, facilities, and administrative actions that enable the CFNCO to function effectively in that unit. The installation CFNCO provides CFNCOs with training support and expert guidance. Initial, supplementary, and continuing education is obtained through that agency, including CFNCO certification. Installation CFNCO can also provide training materials, guest speakers, and complete financial readiness training packages.

b. Certification training is conducted two times per year (April and October) to ensure units have trained and certified counselors available to assist their Soldiers and Family members. This two-week course provides the skills necessary to certify/re-certify those Noncommissioned Officers selected to serve as CFNCOs.

c. Of particular importance to the CFNCO is the training provided twice a month. During that monthly time frame, CFNCO supports and enhances the CFNCO's personal and professional growth by keeping them updated on current consumer affairs and financial counseling issues and techniques. Additionally, opportunity is provided for CFNCOs to pass on "lessons learned" that are of great value to newcomers and that can often supplement the background information of even the most experienced counselors. Primary CFNCOs will attend training bi-weekly; alternate CFNCOs will attend quarterly training to refresh their skills.

d. As the proponent, the Installation CFNCO heads an informal CFNCO chain of command/ support. Each Brigade CFNCO is the next link in the chain, followed by the individual Battalion and separate Battery/Company/Detachment CFNCO.

e. The purpose of this structure is to pass information, coordinate CFNCO training, provide quality control for the CFNCO Program and monitor and evaluate individual CFNCO performance and compliance with program directives. Additionally, Installation CFNCOs will supervise subordinate CFNCOs for job performance

2-6. Program Manager of Financial Readiness Program. The Program Manager will—

a. Provide guidance to Installation CFNCO on Financial Readiness requirements for CFNCO Instructor certification.

b. Support CFNCO certification and training with Financial Readiness Program Instructors and resources.

c. Conducts quality assurance reviews of CFNCO Instructors participating in Start Right Program, First Term Soldier's Training.

Chapter 3

CFNCO Administrative Requirements and Qualifications.

3-1. Service Member Requirements.

a. Service Member's MOS is immaterial but must hold the rank of SSG or above. Service Member must be computer literate and trainable in required application software.

b. Service Member must obtain official CFNCO Certification and ACS Instructor, Briefer Training Course administered by the Installation Command Financial Advisor and ACS Program Instructor Coordinator.

c. Appointed as unit CFNCO for a minimum of one year. This means the NCO will perform CFNCO duties for the entire twelve-month period and will not be distracted by lengthy administrative procedures such as clearing, ACAP, medical boards, etc. Therefore, each CFNCO will have enough retain-ability (preferably two years) to complete the obligation without major hindrance.

d. The Primary CFNCO will not be assigned additional duties. These include, but are not limited to, Retention NCO, Rear Detachment NCOIC, outside agency tasking, or serve in positions of leadership such as squad leader, section chief or platoon sergeant.

e. The Primary CFNCO's duties require that they are available to Service Members and their Family members to provide emergency financial and consumer affairs guidance, coaching and assistance in accessing external support agencies. To ensure this availability, CFNCOs will not be tasked to perform duties as Charge of Quarters, Staff Duty NCO or other similar duties that result in the Service Member being released from duty the following day.

f. The Primary CFNCO will not participate in any field training exercises or deployments. This provision ensures that Family members have access to emergency financial assistance and counseling while their Soldier is away.

g. The Primary CFNCO will attend bi-weekly training under the direction of the Installation CFNCO. Alternate CFNCOs are required to attend quarterly training.

h. The Primary CFNCO will participate in the unit Noncommissioned Officer Professional Development (NCOPD) and meet all unit and individual Service Member

skills requirements, such as physical training and physical readiness testing, individual weapon marksmanship, common task training and testing, NBC confidence, etc.

3-2. Logistics. The CFNCO will be provided the following:

- a. Dedicated office space.
- b. Class A telephone with voice mail.
- c. Computer, printer and electronic email address.
- d. Facsimile machine (FAX) access.
- e. Securable filing cabinet.
- f. Adequate office supplies and furniture.
- g. Microsoft Office Professional Software.

**Appendix A
References**

**Section I
Required Publications**

AR 210-7

Personal Commercial Solicitation on Army Installations

AR 350-1

Army Training and Leader Development

AR 600-4

Remission or Cancellation of Indebtedness

AR 600-15

Indebtedness of Military Personnel

AR 608-1

Army Community Service Center

AR 608-99

Family Support, Child Custody, and Paternity

AR 930-4

Army Emergency Relief

AR 930-5

American National Red Cross Service Program and Army Utilization

Fort Sill Regulation 210-4

Personal Commercial Affairs

Fort Sill Regulation 608-1

Soldier Money Management/Family Financial Readiness

Fort Sill Regulation 608-4

Family Advocacy Program

TC 21-7

Personal Financial Readiness and Deployability

2012 Consumer's Action Handbook

Service Members Civil Relief Act (SCRA)

*Fort Sill Regulation 608-6, 27 January 2014

Fair Credit Reporting Act

Fair Debt Collection Practices Act

**Appendix B
Services**

1. Budgeting and Financial Management counseling.
2. Savings and Investment counseling.
3. Consumer credit and debt management.
4. AER loan assessment and processing.
5. Emergency Services Referrals.
6. Consumer Protection information.
7. Major purchase advice.
8. Family Subsistence Supplemental Allowance (FSSA) information, evaluation and processing.
9. Financial Management training.
10. Personal banking and checkbook management training.
11. Personal Income Tax information.
12. Indebtedness and bad check training (Consequences, Causes, and Cures).
13. Insurance (what it is and how it can work for you).
14. Personal financial readiness and pre-deployment training.
15. Services to family members. Sponsor must be present at all interviews except when deployed or on field training exercises.
16. Commanders Referral Program.

**Appendix C
Budget/Cash Flow Plan**

FINANCIAL SERVICES SECTION
BUDGET INFORMATION
DATA REQUIRED BY THE PRIVACY ACT

AUTHORITY: 5 USC 301

DATE:

PRINCIPAL PURPOSE: To obtain information necessary to determine family's income and expenses so a workable budget can be prepared and to determine the amount of money remaining which will be available for prorated payments to creditors.

ROUTINE USES: To be used by counselors. Amount of money available for proration will be released to creditors as deemed necessary.

DISCLOSURE: Voluntary

NAME:		CLIENT	COUNSELOR
	MONTHLY EXPENSES		
	RENT OR MORTGAGE PAYMENT (incl taxes & ins.)		
	ELECT	W/S/G	
HOUSING	TELEPHONE	0	CELL PHONE
	CABLE TV/Internet		
	GROCERIES		
FOOD	FOOD - COSTS AWAY FROM HOME (Lunches, Dinners Out)		
	GAS & OIL		
VEHICLES	INSURANCE (IF PAYED MONTHLY)		
	BARBER SHOP/ BEAUTY SHOP		
PERSONAL	COSMETICS		
	CIGARETTES/ TOBACCO		
	FAMILY		
CLOTHING	DRY CLEANING/ LAUNDROMAT		
	TUITION		
	BOOKS/ PAPER/		
EDUCATION	MAGAZINES		
	DONATIONS/ TITHES		

OTHER	LIFE INSURANCE (PRIVATE) CLUB/ SPORTS/ RECREATION/ ENTERTAINMENT CHILD CARE CHILD SUPPORT MISCELLANEOUS SPENDING		
	TOTAL MONTHLY LIVING EXPENSES		
	ANNUAL EXPENSES	CLIENT	COUNSELOR
	AUTO INSURANCE (IF PAYED MONTHLY) HOUSEHOLD RENTERS INSURANCE		
VEHICLES	TYPE AUTO MAINTENANCE / REPAIRS PERSONAL PROPERTY TAX LICENSE PLATES STATE OTHER (VACATION, CHRISTMAS, ECT.)		
	TOTAL ANNUAL EXPENSES		
	DIV 12 = MONTHLY SET ASIDE		
I. ENTITLEMENTS / INCOME		II. COLLECTION	
A. Base Pay		A. Fed Tax	
B. BAQ		B. FICA	
C. Separate Rations		C. State Tax	
D. Child Support		D. SGLI/ SH	
E. Other Income		E. Debt to Gov	
F. Spouse's Income		F. Other	
GROSS INCOME		TOTAL COLLECTIONS	
III. NET INCOME		IV. EXPENSES	
A. Total Allotments		A. Monthly Living Expenses	
B. Total Collections		B. Annual Expense by Mo.	
Total Deductions		C. Installment Debt	

<p>Gross Income</p> <p>Total Deductions</p> <p>NET INCOME</p>	<p>Total Monthly Expenses</p> <p>Net Income (Sec III)</p> <p>Total Mo. Expenses</p> <p>Balance (plus/minus)</p>
<p>PROPOSED BUDGET PLAN</p>	
<p><u>I. ENTITLEMENTS / INCOME</u></p> <p>A. Base Pay</p> <p>B. BAQ</p> <p>C. Separate Rations</p> <p>D. Child Support</p> <p>E. Other Income</p> <p>F. Spouse's Income</p> <p>GROSS INCOME</p>	<p><u>II. COLLECTION</u></p> <p>A. Fed Tax</p> <p>B. FICA</p> <p>C. State Tax</p> <p>D. SGLI/ SH</p> <p>E. Debt to Gov</p> <p>F. Other</p> <p>TOTAL COLLECTIONS</p>
<p><u>III. NET INCOME</u></p> <p>A. Total Allotments</p> <p>B. Total Collections</p> <p>Total Deductions</p> <p>Gross Income</p> <p>Total Deductions</p> <p>NET INCOME</p>	<p><u>IV. EXPENSES</u></p> <p>A. Monthly Living Expenses</p> <p>B. Annual Expense by Mo.</p> <p>C. Installment Debt</p> <p>Total Monthly Expenses</p> <p>Net Income (Sec III)</p> <p>Total Mo. Expenses</p> <p>Balance (plus/minus)</p>
<p>REMARKS:</p>	

APPENDIX D
Service Member Action Plan and Follow up

ABCD-EFG (your organizations office symbol)

30 January 2014

MEMORANDUM FOR SEE DISTRIBUTION

SUBJECT: Financial Counseling (this counseling will be done for every case and will accompany the packet to ACS - AER Department once the packet has been completed)

1. **Client(s):** List all personnel directly involved that will be receiving financial support, i.e. service member (SM), spouse, and dependants.
2. **Situation:** This is a direct and concise overview of what happened leading up to the situation.
3. **Emergency/Issue(s):** This will reflect everything that requires you the CFNCO to call upon a resource i.e. when giving a Soldier an ASHA loan you would outline everything the SM is needing support for such as water, electric, gas, rent.
4. **Counselor Action(s):** This is where you as the CFNCO will outline your recommended plan of action. This action plan will be forwarded to the ACS financial counselor for final review and implementation by the client.
5. **Requirements of the Client(s):** Complete the attached action plan. On this document you will outline a list of specific tasks for the SM to complete which will address current issues and future financial planning.

JOHN Q. DOE

SSG, USA

Command Financial Noncommissioned Officer

DISTRIBUTION

1-Indiv concerned

1-Unit Files

ACTION PLAN					
MEMBER AND SPOUSE'S NAME					
INCREASE INCOME					
1					
2					
3					
4					
5					
6					
DECREASE LIVING EXPENSES					
1					
2					
3					
4					
5					
6					
DECREASE INDEBTEDNESS					
1					
2					
3					
4					
5					
6					
REFERRALS/RECOMMENDED TRAINING					
1					
2					
3					
4					
5					
6					
SETTING YOUR SHORT & LONG TERM GOALS					
	GOAL	TOTAL PRICE	DATE WANTED	=MONTHLY SAVINGS TO REACH GOAL	REMARKS
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

APPENDIX E
Military Saves Campaign

Campaign Coordinator Participation Kit



Thank you for your interest in participating in Military Saves Week 2013. You are part of a Department of Defense-wide call to action that promotes automatic saving. *Military Saves Week is 25 February – 2 March 2013.*

This resource kit will help you plan your activities during the Week. There are many things you can do to encourage servicemembers and their families to save money:

- Help increase awareness and participation in the Thrift Savings Plan and Savings Deposit Program.
- Coordinate installation-wide and unit-based financial workshops with a focus on savings.
- Send out email blasts and post information about the Week on your installation's website.

Military Saves Week 2012 had the highest level of organizational participation since the program's inception. (For the full Military Saves Week report [click here](#))

- 339 organizations participated in the Week
 - 253 installations, commands, and detachments
 - 62 financial institutions (with over 300 branch locations)
 - 24 non-profit organizations

Over 128,000 individuals have taken the Military Saves pledge since 2003

This Kit contains:

- 1. About Military Saves Week**
- 2. Goals and Benefits of Participating**

3. How to Help Servicemembers Save

4. Past Success Stories

About Military Saves Week

Thank you for joining us for Military Saves Week 2013! *Military Saves Week is 25 February – 2 March 2013.*

Who We Are

Military Saves is a partner in the Department of Defense Financial Readiness Campaign and conducts an annual savings campaign, which launches in February during Military Saves Week. Military Saves is part of America Saves and is coordinated by the non-profit Consumer Federation of America. Each year Military Saves Week is endorsed by the Department of Defense. [Click here](#) to view the 2013 Memo signed by the Chairman of the Joint Chiefs of Staff, GEN Dempsey and his Senior Enlisted Advisor, Sgt Maj Battaglia.

Our Goal

Encourage servicemembers and their families to [take the Military Saves pledge](#), a commitment to begin the journey toward financial freedom. We promote positive changes in personal financial behavior through the notion that everyone can “**Start Small, Think Big.**”

2013 Theme

Set a Goal. Make a Plan. Save Automatically.

Use Military Saves Week as an opportunity to encourage servicemembers to save automatically through direct deposit toward an emergency fund, a goal like a home, or toward retirement.

Did You Know?

- Fewer than 50% of Americans say they have a savings plan with specific goals.*
- 54% of military families say that they have not set aside sufficient emergency funds to cover at least three months' worth of expenses**
- 68% of military families express that they feel stress from their family's current financial condition**

*2012 Consumer Federation of America and the American Savings Education Council Annual Savings Survey

**2012 Blue Star Families Military Family Lifestyle Report

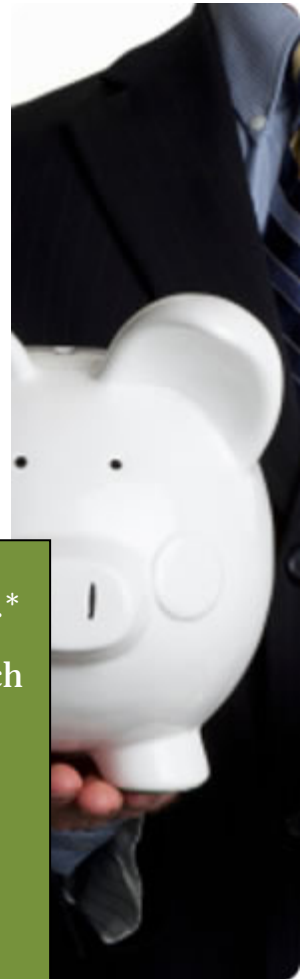
How Military Saves Week Benefits You

The Week is an opportunity for you to:

- Join the Department of Defense-wide effort to encourage servicemembers and their families to save.
- Feature the services your installation provides for Financial Readiness to servicemembers and their families.
- Effectively develop a savings-ready force at your installation.

Why You Should Participate

- Financial readiness contributes to unit readiness:
 - If servicemembers and their families are feeling financially stressed, it can affect every aspect of their lives.
 - Poor credit/high debt can lead to loss of security clearances.
- To help promote the Thrift Savings Plan (TSP) and Savings Deposit Program (SDP) for those who are eligible.



Did You Know?

- Over 25% of servicemembers owe more than \$10,000 in credit card debt.*
- Only 50% of military members have a plan for predictable life events, such as children's college education and their own retirement.*
- Only about 17% of servicemembers stay in the military until full retirement**

* 2009 FINRA Investor Foundation Financial Capability Military Survey

**2011 Defense Business Board Report, Modernizing the Military Retirement System

How to Help Servicemembers & Families Save

Coordinate events and activities on the installation ensuring 100% contact is achieved.

- Engage enlisted and officer leadership.
 - Installation Commander sign [Military Saves Week Proclamation](#).
- Coordinate with Unit reps and Readiness Center staff.
- Coordinate events and activities to inform the installation population about the benefits of servicemember-specific savings opportunities.
- [Download the Campaign Coordinator Timeline](#) and [Participation Grid](#) for additional suggestions and assistance.

Coordinate and engage all interested parties on the Installation:

- Unit reps
- Family Readiness Center/Personal Financial Managers
- On-installation financial institutions
- Banking/credit union liaison officer(s)
- Youth & Child Development Centers
- Spouse, enlisted, officer and other councils/associations
- Public Affairs office
- Other non-profit and government agencies who are able to provide support on the installation per DoD/installation instruction

Encourage Servicemembers and Their Families to Save through:

- Financial savings fairs, workshops, interactive activities, briefings and seminars.
- Automatically putting a portion of their paycheck into a separate savings account or increasing their saving by 1%

How to Help Servicemembers & Families Save

Share Military Saves Materials

**[Download and Use the Digital Communication Kit for MSW2013](#)
On your website/Facebook/Twitter**

- Feature Military Saves Week on your website and social media outlets. [Click here](#) for more info. Encourage people to go [viral with their savings goal](#) and post it on Facebook (tagging @MilitarySaves)

Print poster, flyers, and handouts

- Utilize Military Saves Week materials that that can be cobranded with your organization's logo. [Click here](#) for more information.

Emails and Newsletters

- Send e-mails during the Week to inform servicemembers and their families about the importance of saving automatically and direct them to [MilitarySaves.org](#). [Click here](#) for more information.

Encourage everyone to join Military Saves

- Encourage everyone from leaders, to supervisors, to spouses and youth, to the newest E-1 on the installation and everyone in between to [take the Military Saves pledge](#).

Did You Know?

- After taking the Military Saves pledge individuals reported that they feel more hopeful about their financial life, they are saving more, and they are managing their debt better.*
- Military savers tell us that on average they have set a goal of saving \$500 per month.*
- Savers also tell us that in the three years since taking the pledge in 2009, they have saved \$10,000.*

*2012 Military Saves survey of individuals who took the pledge 2007-2012

Marine Corps Community Service, Okinawa, Japan

- Contacted 4,620 people resulting in 485 pledges
- Reached people from all branches of service, as well as civilians and families
- Held 85 activities and classes on 11 installations including: retirement planning, investing, and TSP. Talked to people about saving as part of a TV and Web-based AFN segment, *Samy on the Street*, reaching 4,000 people.

Fort Hood, Texas

- Over 2,000 Servicemembers, DoD employees and their families took the Military Saves pledge.
- Command Financial Specialists worked with the Army Community Service staff to communicate savings messages and collect pledges from their units.
- Financial Readiness Program staff attended community meetings and Family Readiness Group meetings.

Travis Air Force Base, California

- Over 1,800 Servicemembers, DoD employees and families took the Pledge
- Used a top-down approach with Unit representatives and Commander's Calls
- Mimicked the Combined Federal Campaign model, which maintains a 100% contact effort with everyone on the installation
- Held 20 classes, focused on savings and the TSP.

Commander Fleet Activities, Sasebo, Japan

- Pledges increased to over 420
- FINRA Investor Education Foundation hosted 5 forums, including one for teens
- Hosted the Million Dollar Sailor program to encourage more Servicemembers to invest.

Ready to Help Servicemembers Save?

Sign Up

- Even if you have signed up in the past, please visit MilitarySaves.org and sign up to participate in Military Saves Week 2013.
- By signing up your organization will be listed alphabetically as a participant on the Military Saves website and in our post-week report.
- You will also be subscribed to an email feed to receive campaign updates on Military Saves Week 2013.

Set Your Week Goals

- Use the [goals and impacts](#) worksheet to help set goals for the Week.

Download Materials

- From handouts to posters, everything you need to promote Military Saves Week and the benefits you offer servicemembers can be found [here](#).

Need Help Planning?

If you have any questions about how your organization can participate in Military Saves Week 2013 feel free to contact us.

Andia Dinesen

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APPENDIX F
Financial Management Training for 1st Term Soldiers Training
Schedule

Financial Management Training for 1st Term Soldiers
Friday
1230 – 1600
GRTC BLDG 2871

Class	Time
Principles of Finance Budget and Spending Plans	1230 - 1325
Break	1325 – 1330
Debt and Credit Management	1330 - 1425
Break	1425 - 1430
Saving and Investing	1430 - 1525
Break	1525 - 1530
Consumer Awareness	1530 - 1600
Final Evaluations and Certificate Presentation	1600

GLOSSARY

Section I Abbreviations

AER

Army Emergency Relief

CFNCOP

Command Financial NonCommissioned Officer Program

CFNCO

Command Financial NonCommissioned Officer

FSSA

Family Subsistence Supplemental Allowance

Section II Terms

This section contains no entries.

Section III Special Abbreviations and Terms

This section contains no entries.

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