

# PERSONAL FINANCIAL COUNSELING

## Commander's Quick Reference



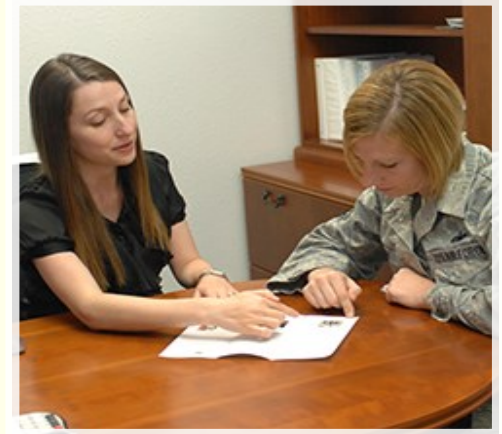
### PFC Services

- ✓ Personal budget/financial planning
- ✓ Money management techniques
- ✓ Credit counseling
- ✓ Debt repayment options
- ✓ Retirement and Estate Planning
- ✓ Saving and Investing
- ✓ Tax planning
- ✓ Student loan/tuition assistance
- ✓ Consumer Awareness
- ✓ Financial planning for deployment
- ✓ Youth Financial Education
- ✓ Blended Retirement System (BRS)  
Opt-In Course Training

### PFCs CANNOT

- ✓ Offer personal services
- ✓ Give specific investment advice
- ✓ Endorse products or companies
- ✓ Keep written records

Personal Financial Counseling is free confidential, short-term counseling designed to identify immediate and long-range measures to increase income, reduce household expenditures, and avoid additional financial burdens. Clients have access to free FICO credit scores and personalized credit report reviews.



Units can request training on financial topics with approved materials. Personal Financial Counselors (PFCs) are available worldwide for active duty and reserve components.

### FLEXIBLE DELIVERY

- Face-to-Face
- Financial Briefings
- Resource Table

PFCs provide services at: Drill and Strong Bond weekends, Yellow Ribbon events, FRG meetings, unit locations, and community agencies frequented by families. All PFCs are tasked to educate and counsel all Service members and families in the geographic area regardless of service component.

### OUT-OF-SCOPE SERVICES

Personal financial counseling is not intended to address issues requiring long-term counseling; referrals to outside resources will be made. Counseling sessions are confidential; however, counselors are mandated reporters of situations that include harm to self or others, domestic violence, child abuse or neglect, violence against any person, and any present or future illegal activity.

“Always Ready, Always There!”



## Highlights

Deploy to CONUS and OCONUS locations to meet on-demand, surge, and rotational requirements.



## PFC Requests

For unit events, go to:

<https://supportrequest.militaryonesource.mil>

\*Blended Retirement System Opt-In mandatory training

\*Financial briefings on various topics (ex. Thrift Savings Plan, deployment savings, investing)

\*Face-to-Face financial counseling

\*Resource Table

*Current as of March 2017*

## PROGRAM ELIGIBILITY

All active-duty, National Guard and reserve service members (regardless of activation status), their immediate family members, and survivors are eligible.

## OTHER RESOURCES

Personal Financial Manager	<a href="http://www.militaryinstallations.dod.mil">www.militaryinstallations.dod.mil</a>
Military OneSource	<a href="http://www.militaryonesource.mil">www.militaryonesource.mil</a>
Army Emergency Relief	<a href="http://www.aerhq.org">www.aerhq.org</a>
Navy –Marine Corps Relief Society	<a href="http://www.nmcrcs.org">www.nmcrcs.org</a>
Air Force Aid Society	<a href="http://www.afas.org">www.afas.org</a>
Consumer Financial Protection Bureau	<a href="http://www.consumerfinance.gov">www.consumerfinance.gov</a>
Thrift Savings Plan	<a href="http://www.tsp.gov">www.tsp.gov</a>
Military Saves	<a href="http://www.militarysaves.org">www.militarysaves.org</a>
Consumer Federation of America	<a href="http://www.consumerfed.org">www.consumerfed.org</a>
FINRA Investor Education Foundation	<a href="http://www.finrafoundation.org">www.finrafoundation.org</a>
National Military Family Association	<a href="http://www.nmfa.org">www.nmfa.org</a>
Council of Better Business Bureaus	<a href="http://www.bbb.org/us/Military">www.bbb.org/us/Military</a>
Jump\$tart Coalition for Financial Literacy	<a href="http://www.jumpstart.org">www.jumpstart.org</a>
National Endowment for Fin. Education	<a href="http://www.nefe.org">www.nefe.org</a>
Defense Credit Union Council	<a href="http://www.dcuc.org">www.dcuc.org</a>
USAA Educational Foundation	<a href="http://www.usaaef.org">www.usaaef.org</a>
Securities and Exchange Commission	<a href="http://www.sec.gov">www.sec.gov</a>
InCharge Institute of America	<a href="http://www.incharge.org">www.incharge.org</a>
National Foundation for Credit Counseling	<a href="http://www.nfcc.org">www.nfcc.org</a>

## PFC QUALIFICATIONS

All Personal Financial Counselors hold a minimum of a bachelor’s degree coupled with 2+ years of experience in financial counseling or education and possess a national certification as an Accredited Financial Counselor (AFC), Certified Financial Planner (CFP) or Chartered Financial Consultant (ChFC).