



# **Army Reserve Family Programs**

## **Financial Readiness Program**

### **Overview**



**COL John Di Donato, Family Programs Director**



# Financial Readiness Training



## DoDI 1322.34, Financial Readiness of Service Members (5 NOV 21)

- Programs and resources will be designed to assist Service Members and their Families.
- Financial Readiness programs and resources include the following:
  - (1) Financial literacy education
  - (2) Financial counseling

## Delivery Methods

- Free instructor-led training by Personal Financial Counselors (PFCs)
- Computer-based training/structured self-development training through the On-Line Management System (OLMS)
- Free one-on-one financial counseling

## Available Financial Training

- Pre-Accession
- Initial Entry Training
- First Duty Station Training
- Permanent Change of Station\* (E1-E4/O1-O3)
- Promotion\* (E1-E5/O1-O4)
- Vesting in Thrift Savings Plan (TSP)
- Continuation Pay
- Marriage
- Birth of First Child
- Divorce
- Disabling Sickness or Condition
- Leadership Training
- Pre-Deployment/Post-Deployment
- Transition\*

## Standardized Training

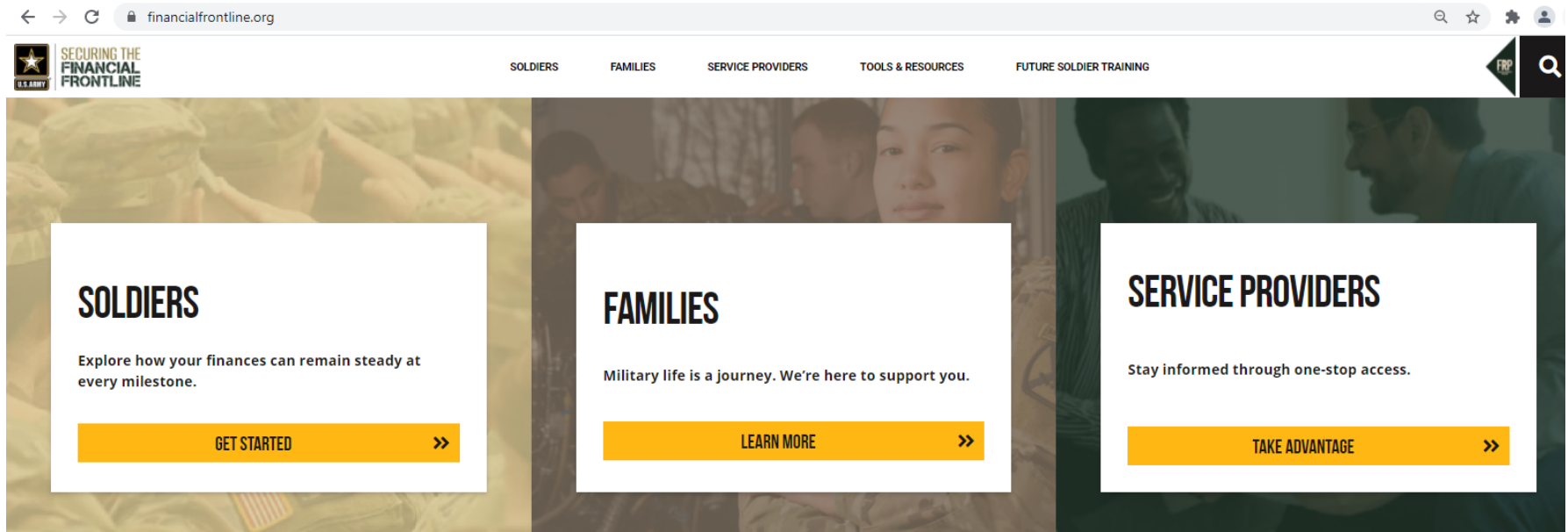
- Six standard Financial Readiness categories available at each milestone:
  - (1) **Basic Finance**
  - (2) **Consumer Protections**
  - (3) **Planning for the Future**
  - (4) **Compensation, Benefits, and Entitlements**
  - (5) **Saving and Investing**
  - (6) **Major Purchases**



# Financial Readiness Resources



- [Financialfrontline.org](https://financialfrontline.org) is the main resource to locate and schedule a PFC and find resources, education and support to maintain financial readiness.



## ADDITIONAL RESOURCES



DEPUTY CHIEF OF STAFF, G-9  
INSTALLATIONS  
**G-9**

The Army Deputy Chief of Staff, G-9 Soldier and Family Readiness is a team of professionals and advocates who work to improve Army quality of life and provide programs and services that enhance Total Force readiness and retention for Active, Guard, and Reserve.



Army Emergency Relief helps Soldiers and families like you and yours every day with scholarships, grants and loans that are always free of interest and fees.



Welcome to the Department of Defense Office of Financial Readiness website! You will find resources, education and support for every stage of financial readiness — whether you're just getting started learning about finances, interested in tweaking your current plan, or ready to jump in with both feet.



MilSpouse Money Mission provides financial education to support military spouses throughout their military journey. In addition, there are spouse videos, calculators, blogs and many other resources to empower spouses to help lead their families to stronger financial futures.





# Financial Readiness Resources



Tools & Resources - FinancialFor

FINRED

finred.usalearning.gov/pfcMap

OFFICE OF  
FINANCIAL  
READINESS

Financially Secure, Mission Ready

Home

About Us

Knowing Your Benefits and Entitlements

Managing Your Money

Saving and Investing

Planning for the Future

Understanding Consumer Protections

Tools and Additional Resources

Trending Topics

Find a Personal Financial Counselor

Service Providers and Leaders

MilSpouse Money Mission

Find a Personal Financial Counselor

CONUS

OCONUS

All active-duty, National Guard and reserve service members, their family members and survivors are eligible to receive no-cost financial counseling services. Services include support of mandatory training for services and individual and group counseling.

View all results

CONUS Map

11 December 2021

Ready Now! Shaping Tomorrow...

COL John Di Donato, DIR, HQ ARFP/ 910-570-8268

4



# Financial Readiness Resources



- <https://www.milspousemoneymission.org/>
- <https://finred.usalearning.gov/>
- <https://www.militaryonesource.mil/>
- <https://myarmybenefits.us.army.mil/>