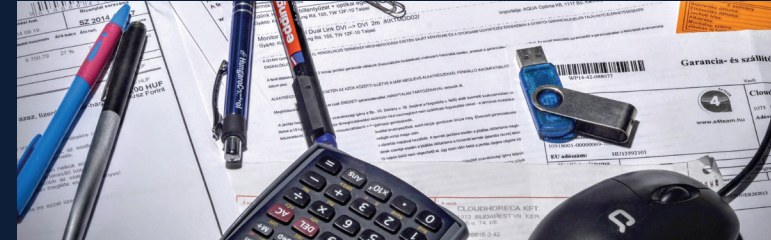


Army Reserve Family Programs

Connecting: Soldiers • Families • Communities



Financial literacy is important to the Army Reserve: Soldiers who are financially fit are better able to fulfill the duties of the mission and report greater family satisfaction.

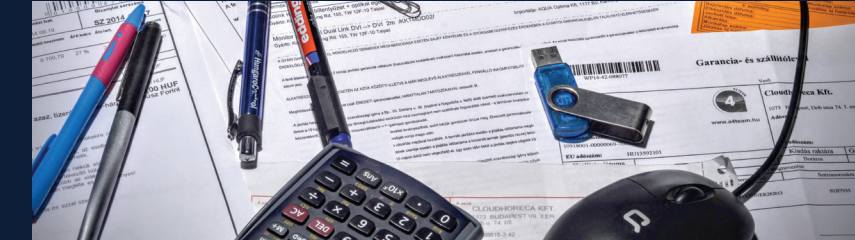


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FINANCIAL READINESS PROGRAM

Increased financial management issues affects Soldier and Family readiness. Financial literacy training provides the pathway for sustaining financial well-being and resiliency with meeting all financial responsibilities, building wealth, and obtaining a sound financial future, and a secure retirement. It provides Soldiers with training and resources to help avoid debt and create practical solutions for financial goals.

Personal Finance Counselors are available to provide services for personal and professional milestones. These milestones include the following: Promotion, PCS, Pre-Deployment, Post-Deployment, Continuation Pay, vesting in the Thrift Savings Plan (TSP), Disabling Sickness or Condition, Marriage, First Child and Divorce.

Who are Personal Finance Counselors or PFCs?

PFCs are professionals, with experience and training, who understand military life.

- ▶ They hold a minimum of a bachelor's degree and national certification — (Accredited Financial Counselor (AFC®), Chartered Financial Consultant (ChFC®) or Certified Financial Planner (CFP®)).
- ▶ PFCs provide a wide range of services. Personal and family financial counseling and planning.

- ▶ Education and training
- ▶ Awareness and information

Personal Finance Counselor prohibited services. While PFCs provide valuable services through a wide range of financial readiness capabilities, there are several services that are prohibited.

- ▶ 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 financially related decisions on behalf of a client
- ▶ Perform inherently governmental functions such as certification training.

Financial Counseling:

Personal Financial Counselors (PFCs) employ different modalities to address the needs of service members and their families including face-to-face counseling. PFCs can provide confidential counseling, as well as counseling to meet legislative or policy-driven requirements.

Free financial counseling is available to all Army Reserve soldiers and their spouses. Find a personal finance counselor near you:
<https://finred.usalearning.gov/pfcMap>

Limits of confidentiality/informed consent.

All PFCs are required to inform their clients as to the limits of confidentiality (LOC) they, as non-medical, non-clinical counselors, have with their clients in accordance with DODI 6490.06, "Counseling Services for DOD Military, Guard and Reserve, Certain Affiliated Personnel, and Their Family Members." PFCs may also provide counseling sessions required at certain milestones under The National Defense Authorization Act (NDAA) for FY 2016, DOD regulations and service-specific requirements.



FIND A PERSONAL FINANCE COUNSELOR

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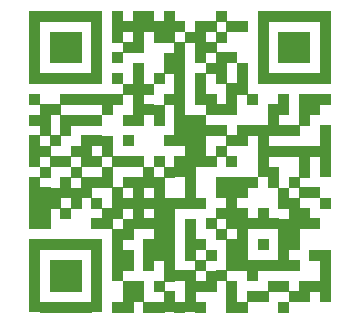
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