

# PERSONAL FINANCIAL COUNSELOR

# PROGRAM GUIDE



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# INTRODUCTION

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## What is the Personal Financial Counselor (PFC) Program?

The PFC Program augments financial readiness programs provided by the military services by assisting individual service members and their families with tools, education and counseling to achieve their financial goals and successfully overcome financial challenges. By contributing to individual personal readiness, the program supports total force readiness.

The PFC Program provides no-cost services worldwide through three staffing options:

- **Rotational PFCs** provide support for a period of up to 12 months, or the end date of the current contract performance period, and operate within established guidelines of the military services family support and quality of life programs.
- **Short-term surge PFCs** provide support on a military installation or location for up to 90 days for emergency or temporary assignments.
- **Short-term on-demand PFCs** provide support for short-duration, specific events, typically up to three days, such as Yellow Ribbon Reintegration Program events or family events, during weekdays, weekends and drill weekends.

## Who are 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 on or off base:
  - ✓ Personal and family financial counseling and planning
  - ✓ Education and training
  - ✓ Awareness and information
  - ✓ Appropriate referrals

## Eligibility

The PFC Program is available to the following:

- **Active duty**
  - Army, Marine Corps, Navy and Air Force members
- **National Guard**
  - Regardless of activation status
- **Reserve**
  - Regardless of activation status
- **Coast Guard**
  - When activated with the Navy under Title 10 authority

- **Civilian Expeditionary Workforce**
  - From 90 days prior to, during and up to 180 days after deployment
- **Retired or honorably discharged**
  - Up to 180 days past separation date
- **Immediate family members**
  - Of those listed above
- **Survivors**
  - Non-remarried spouses and children of those listed above

**During deployment or separation from family, anyone who has legal responsibility for a service member’s children may request and receive services that clearly benefit the children.**

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## PROGRAMS AND SERVICES

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### Education and counseling

PFCs provide the military services with the capability to supplement their Personal Financial Readiness programs with a wide range of financial education and counseling services. The following are some examples:

- |                       |   |
|-----------------------|---|
| ✓ Military benefits   | ✓ Identity theft                        |
| ✓ Spending plans      | ✓ Managing consumer credit              |
| ✓ Retirement          | ✓ Consumer safety and rights            |
| ✓ Thrift Savings Plan | ✓ Pre- and post-deployment preparations |
| ✓ Debt repayment      |   |
| ✓ Tax planning        |   |

PFCs refer clients, as needed, to appropriate military resources such as:

- ✓ Legal assistance office
- ✓ Military OneSource
- ✓ Installation banks or credit unions
- ✓ State, federal and local veterans’ organizations

## Financial presentations

PFCs are authorized to conduct OSD-approved financial readiness training addressing preparedness and planning for family separation, short-notice deployments, permanent change of station, transition from the military and the Blended Retirement System (BRS), as well as other topics to improve the financial literacy of military families. Additionally, OSD must review and approve any financial literacy training prior to PFC presenting. Training can be forwarded through service chain of command for review and approval.

### PFC presentations

- ✓ Developing Your Spending Plan
- ✓ Financial Planning for Deployment
- ✓ Life After Deployment
- ✓ Saving and Investing
- ✓ Take Control of Your Finances
- ✓ Stretching Your Money
- ✓ Strategies for Home Buying
- ✓ Taxes and Tax Preparation
- ✓ Credit & Debt Management
- ✓ PFC Overview
- ✓ Military Benefits
- ✓ TSP
- ✓ The Uniformed Services Blended Retirement System: Your Retirement System
- ✓ Making Your Ideal Retirement a Reality

## 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.

### 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.”

The following LOC statement must be read to all clients at the beginning of the initial personal financial counseling session:

- “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.”

PFCs may also provide counseling sessions required at certain touchpoints under The National Defense Authorization Act (NDAA) for FY 2016, DOD regulations and service-specific requirements. These touchpoint trainings or counseling sessions may include, but are not limited to:

- Initial entry training
- Arrival at first duty station
- Arrival at subsequent duty stations (E4 and below, O3 and below)
- Date of promotion (E5 and below, O4 and below)
- Entitled to continuation pay
- At each major life event
  - Marriage
  - Divorce
  - First child
  - Disabling sickness or condition
- During leadership training
- Pre-deployment and post-deployment training
- Transition

PFCs may be involved in some or all of the training or counseling activities noted above. Local government points of contact will determine which of these activities the PFC will engage in.

At the outset of these sessions, PFCs should inform their clients that the training or counseling sessions will be reported to and recorded in service-specific records systems (AFFIRST, for example) per public law, as well as DOD and service regulations. This may include providing the budget worksheet used during the counseling sessions.

## Data collection

PFCs are authorized to collect necessary information to support service data tracking requirements in accordance with procedures described by the local POCs. PFCs should coordinate the required documentation with their local government POCs prior to training or counseling sessions so they may properly inform their client(s) as to the nature of documents being provided.

## Telephonic/virtual services

The main mode for PFC service delivery is face-to-face. However, telephonic or other electronic modes of communication, such as web-based, secure online chat or video-based communications (Skype, FaceTime, Google Hangout, Webex, etc.), and secure video teleconference sponsored by the local government POC are authorized as an adjunct to face-to-face counseling in situations where service members and families are unable to attend in person. Employing virtual and telephonic methods may also be used as an effective method for minimizing PFC travel requirements.

- ✓ The decision to leverage this authority will be made at the local level.
- ✓ Telephonic or electronic modes of communication for service delivery are limited to rotational and surge PFCs.
- ✓ PFCs may only provide telephonic/virtual counseling during scheduled work hours as established in coordination with the installation POC.
- ✓ Requirements for informed consent for confidential counseling and duty to warn still apply to telephonic/virtual counseling.

## PFC prohibited services

While PFCs provide valuable services through a wide range of financial readiness capabilities, there are a number of services that are prohibited.

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 financially related decisions on behalf of a client to include, but not limited to, TSP asset allocations, designation of beneficiaries for assets, etc.
- ✗ Perform inherently governmental functions such as certification training and responding to media queries on behalf of the government.
- ✗ Attend training (in-person or online) during duty hours.

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# ACCESSING PFC SERVICES

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## How do I contact a PFC?

To access PFC services, please contact the Family Center at your nearest military installation, or visit <https://installations.militaryonesource.mil>.

## How do I request a PFC?

- Request a full-time rotational or surge PFC through your military service headquarters.
- Request short-term, on-demand support (typically one to three days) via the Resource Request System at <https://supportrequest.militaryonesource.mil>.

**NOTE:** Processing PFC requests takes a minimum of 30 days, and by-name requests are not guaranteed.

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# ROTATIONAL AND SURGE PFCs

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## Points of contact for PFCs

Each rotational and surge PFC request must include a designated government installation point of contact (POC) who functions as the logistical sponsor. Logistical support requirements include providing intermittent or permanent work space, identifying any access issues and providing pre-arrival paperwork needs, etc. At a minimum, identification of name and contact information (phone number and email) must be provided in order for a PFC request to be considered.

PFCs are required to consult with the local POCs regarding the needs of service members and their families, and best methods for service delivery. POCs will identify the greatest need for the local community which may include, but is not limited to, confidential or non-confidential counseling, "walk around/coaching" approach, responding to referrals in the Family Center or some combination of all the above. The PFC and POC should coordinate on the following:

- ✓ PFC work schedule
- ✓ Scheduling briefings/presentations, counseling hours and outreach activities
- ✓ Preferred training materials and other resources
- ✓ Events and activities that facilitate communication and coordination between the PFC and POC, such as weekly meetings or reports to address required support activities and feedback from the field

PFCs support all service members and families in the geographic area regardless of the service or component of the assigned location. POCs coordinate with PFCs on scheduling and ensure balance in addressing support needed at nearby locations.

**The goal is for PFCs to provide an average of five to six hours of direct service per day, which is tracked and monitored to validate program utilization. POCs should ensure an environment and outreach opportunities that are conducive to address this standard.**

## PFC activity data

PFCs provide detailed activity data that is consolidated and forwarded to the Office of the Secretary of Defense (OSD), Financial Readiness Office (FINRED). This activity data is then provided to the service components.

PFCs, as integral members of the financial readiness efforts aboard the installation to which they are assigned, can and should provide standardized data to the local government POC they are supporting. Providing this information in no way impinges upon the confidentiality of personal financial counseling.

Upon request, PFCs may provide the following summary data to the local government POC regarding their weekly activity:

- Number of client contacts
  - Face-to-face
  - Telephonic
  - Video-based communications (Skype, FaceTime, Google Hangout, WebEx, etc.)\*
- Location(s) of face-to-face contact
- Number of briefings/presentations
  - Topic
  - Number of attendees
  - Location
- Outreach activities
  - Location
  - Number of contacts
- Upcoming events and presentations involving the PFC
  - Location, event/topic, time and date
- Other significant events or information

The format and frequency of the activity summary should be coordinated with the government POC.

**NOTE:** The guidelines above solely address summary activity data and do not address LOC in regard to confidential and non-confidential counseling topics and sessions.

### Logistical support for PFCs

Once a PFC has been assigned to support a location, the requesting installation POC will be contacted by the PFC's operational supervisor. The contractor equips rotational and surge PFCs with a completely mobile work kit, including a computer, with contractor-assigned work email address, portable printer, mobile hotspot for Wi-Fi access anywhere and cell phone. The following are the requirements/considerations for PFC implementation:

- Confirm the primary position location and any other required alternative work locations (street address and building number).
- Schedule the PFC initial arrival time and date.
- Identify any access issues and pre-arrival paperwork needs.
- Identify an escort for the first day.
- Identify the in-brief/in-processing requirements.

- Identify a PFC work station, if available.
- Provide regular PFC access to a private meeting space, if the PFC workstation is a cubicle or in an open environment.
- Provide internet access and an office phone, if possible.
- Provide landline and internet access if there are any coverage issues inside the duty area.
- Provide office supplies and access to the copier/printer.
- Identify the anticipated daily work schedule and expectation for weekend support to include drills/event schedules.
- Coordinate the PFC schedule in balance with other service/component and RRS on-demand event requests.
- Provide the expectations of the PFC, including basic duties, etc.
- Provide any relevant local standard operating procedures.
- Provide a list of units (with contact names, email addresses and phone numbers) and make introductions or an announcement of the service availability with command teams, family support personnel, unit administrators, etc.

**CAC/ID issuance is a local POC decision. If it is required for any reason, such as access to duty areas, please inform the PFC's operational supervisor. The contractor's security officer will support by providing period of performance, contract number and any additional assistance needed.**

## Work hours

The normal surge and rotational PFC work schedule is a highly flexible 40-hour work week to accommodate local mission and client requirements.

- Appointments, meetings and briefings may extend daily working hours and may include evenings and weekends. In these situations work hours may be adjusted to accommodate the workload.
- The PFC will only be available to accommodate appointments and meetings/activities after hours and on weekends with two weeks of advance notice.
- Overtime beyond 40 hours per work week is not authorized.
- Whenever possible, PFCs should be given two consecutive days off each week.
- For work scheduling purposes, the following federal holidays are recognized for counselors: New Year's Day, Martin Luther King Day, Presidents Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day and Christmas Day.

- Generally, leave is not authorized during rotations of less than 90 days. If a PFC is on a rotation longer than 90 days, they may take leave and a back-fill may be considered during the time the counselor is on leave. Absence should be coordinated with the installation POC.

**PFCs are required to check in and out with the local POC on a daily basis. This is intended to facilitate collaboration, coordination and communication. Correspondence does not need to be retained or data tracked for accountability purposes at the installation level.**

### **PFC travel**

PFCs are available to support all branches of service members and may travel within a 50-mile radius of their primary office without prior travel approval. If PFC travel exceeds 50 miles, please enter details via the Resource Request System at <https://supportrequest.militaryonesource.mil>. Travel requests are distinguished with a note that the request is in support of travel. Travel may not be authorized if a local PFC is available to meet the requirement without travel costs.

In the event travel is a recurring requirement, please contact your military service headquarters to submit a travel schedule.

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

### **Questions**

Additional questions should be routed through your service chain of command.