

CFS Course Agenda

Monday	Introduction to Personal Financial Management
0730–0820	Welcome, Introduction and Pre-Test (2)
0830–0930	The Need for Personal Financial Management (3)
0930–1100	Introduction to PFM and the Financial Planning Worksheet (4)
1200–1250	Military Pay Issues (5)
1300–1350	Income Case Studies (5)
1400–1450	Introduction to Financial Counseling (6)
1500–1545	What Are My Options? Exercise (4)
1545–1600	Daily Wrap-up

Tuesday	Referral Resources
0730–0830	Practical Application Review; Record-keeping; Instructor Techniques Review (7)
0840–1000	Consumer Awareness (8)
1010–1100	Legal Issues of PFM (9)
1200–1330	Resource Speakers: NMCERS; FFSC; EFM; Housing (10)
1340–1430	Resource Training (10)
1440–1545	Introduction to the Group Case Studies (11)
1545–1600	Daily Wrap-up

Wednesday	Credit and Debt
0730–0800	Practical Application Review
0800–0900	Credit Management (12)
0910–1000	Credit Reports and Scores (13)
1010–1100	Debt Management (14)
1200–1230	Debt-Management Programs (14)
1230–1300	The Two LOIs (15)
1310–1410	Insurance and Survivor Benefits (16)
1420–1445	FPW Computer Demo (17)
1445–1545	Group Case Studies (11)
1545–1600	Daily Wrap-up

Thursday	Counseling and Wealth-Building
0730–0950	Counseling and Communication Seminar (18)
1000–1100	Wealth-Building Part I: Saving and Investing (19)
1200–1430	Wealth-Building Part II: Retirement Planning (20)
1440–1545	Group Case Study Preparation (11)
1545–1600	Daily Wrap-up

Friday	Program Development
0730–0920	Group Case Study Presentations (11)
0930–1020	Car-Buying Strategies (21)
1030–1120	Developing Your Program (22)
1130–1200	Post-Test; Course Evaluation; Presentation of Certificates

Notes:

1. Homework is due first thing each morning.
2. Fully completed Financial Planning Worksheets are due first thing Wednesday morning.
3. Bring in your credit report for Wednesday. If you don't have one from the past 12 months, download one report at www.annualcreditreport.com.
4. The Ballpark Estimate is due Thursday morning and is available at (www.choosetosave.org/ballpark).