

INTRODUCTION TO THE MODULES

WELCOME TO THE NAVY'S PERSONAL FINANCIAL MANAGEMENT PROGRAM

Welcome to the Fifth Edition of the U. S. Navy's Personal Financial Management Standardized Curriculum (PFMSC). As a result of a program-wide survey and intensive working group, the 2007 edition contains restructured components, updated information, three new modules (The Survivor Benefit Plan, Raising Financially Fit Kids, and Renting) and one bonus beta test module (How to Survive the Holidays Financially). All materials are designed to help you provide financial education to active duty Navy personnel and families on a wide range of financial topics. This version of the PFMSC also includes updated handouts and new review games designed with PowerPoint so everyone has access to this excellent training tool. The PFMSC 2007 continues a tradition of providing exceptional educational materials to help you accomplish the goals of the Navy's Personal Financial Management Program.

What are the goals?

- To provide a collaborative and comprehensive approach to Personal Financial Management (PFM) education and counseling emphasizing a proactive, career lifecycle approach to behavior change modification.
- To deliver services and individualized assistance that fosters financial responsibility and accountability with a primary emphasis on financial independence, sound money management, debt avoidance, and long-term financial stability.
- To provide education and assistance through a network of financial educators/counselors, Command Financial Specialists, Center for Personal and Professional Development (CPPD) funded classroom instruction, and external partner organizations.

What does the program offer?

- Behavioral change education and personalized "financial coaching" services are free of charge to Service Members and families as part of the benefits of serving in the U.S. Navy.

- Services offered include: Assistance with financial planning (budget), credit/debt management, CSB/REDUX, Thrift Savings Plan (TSP), car buying, insurance, savings and investments, deployment cycle finances, home buying, and personal banking (check book management).
- In addition to providing financial experts who are accessible to Service Members and their families, the program provides education forums specifically designed to stimulate a change in personal financial behavior throughout career intervals, e.g. Recruit Training, Initial Skills Training, Petty Officer Indoctrination, 1st Term and Mid-Career Career Exploration Workshops, Transition Assistance Program and Pre-Retirement seminars with appropriate financial topics at each lifecycle stage.

How are services delivered?

- Financial Education Counselors at Fleet & Family Support Centers (FFSCs) are highly trained professionals who deliver PFM programs and services. Many of these financial counselors are nationally certified as Accredited Financial Counselors with strong private-sector professional backgrounds.
- Command Financial Specialists (CFS) are trained uniformed military personnel who successfully complete a rigid 40-hour curriculum and who demonstrate competency through practical skills testing based on industry standards. The CFS functions at the command level as the first line of defense in the war against financial mismanagement.
- Financial assistance through the Fleet and Family Support Program (FFSP) is coordinated through a referral network and includes the use of specialized resource consultants, private-sector partner providers, and numerous government agencies. All PFM education is conducted using a standardized curriculum developed by CNIC and delivered at 68 locations worldwide.

How many individuals use these services?

Throughout FY-05, financial education staff conducted over 2,700 workshops and seminars attended by more than 46,900 military personnel representing pay grades E1 through O7. The staff routinely takes education forums outside of the FFSC and conducts briefings in unit/command workspaces. They delivered 3,386 outreach presenta-

tions to more than 100,772 Sailors. Additionally, over 5,100 family members received financial education services during the same period.

Why provide the services?

A Sailor's financial readiness directly impacts unit readiness and, consequently, the Navy's ability to accomplish its' mission. Needs assessment data clearly identifies personal financial management as a top concern of Navy families. In a statement before the California State Senate Joint Assembly (May 23, 2006), Captain Mark D. Patton, USN, Head of the Task Force on Predatory Lending, Navy Region Southwest, noted, "A service member saddled with debt, fear, and considerable stress could suddenly find their integrity compromised. Their job performance will probably suffer, and could likely lose their security clearance and be temporarily removed from their assignment." The delivery of PFM services, information, and educational workshops is required by Department of Defense directives and instructions, Secretary of the Navy Instructions, and Title X, United States Code, Chapter 58; Sections 1142-1144.

■ DISK LAYOUT

The disk contains three volumes. The first volume consists of the Introduction and general PFM resources. The second volume contains the training materials. The third volume contains the handouts for all of the training modules. Many of the handouts are used for more than one module.

Volume 1: Introduction and Resources

Introduction to the Modules

Resources

1. 2004 Survey of Consumer Finances
2. 2007 Consumer Action Handbook
3. Better Business Bureau/CNIC MOU
4. Dollar Cost Averaging Study
5. EBRI Retirement Confidence Survey 2006
6. FAQ Predatory Lending Regulation
7. Identity Theft

8. InCharge Institute MOU
9. INFO paper status of regulation
10. In Harm's Way At Home Report
11. Instruction: Commercial Solicitation
12. Instruction: DOD PFM
13. Instruction: FSSA
14. Instruction: Indebtedness
15. Kelvin Boston/DOD MOU
16. Military Lending Act Consumer Advocate Review
17. NASD/DOD MOU
18. NAVADMIN Predatory Lending
19. NFCC Year One Bankruptcy Report
20. OPNAV Instruction 1740.5B, PFM, May 2007
21. Payday Lending
22. PFM Fact Sheet January 2007
23. The Retirement Choice FY 2006
24. The Value of Early Saving

Volume 2: Training Materials (By module: Content, Training Techniques, PowerPoint Slides, PowerPoint Games)

1. Banking and Financial Services
2. Car Buying Strategies
3. Consumer Awareness
4. Developing Your Spending Plan
5. Financial Planning for Deployment
6. Home Buying
7. Military Pay Issues
8. Money and the Move

9. Paying for College
10. Raising Financially Fit Kids
11. Renting
12. Retirement Planning
13. Saving and Investing
14. The Insurance Decision
15. The Survivor Benefit Plan
16. Using Credit Wisely
17. Bonus Module (Beta Test): How to Survive the Holidays Financially

Volume 3: Handouts

1. A Basic Assessment
2. Banking and Financial Services Resources
3. Calculating Your Debt-to-Income Ratio (Home Buying)
4. Car Sales Tricks of the Trade
5. Case Study for AT1 George Flier
6. Cash Conversation
7. Checking Account Management Exercise Packet
8. Checklist for Financing Your Purchase
9. Checklist for Your House Hunt
10. Choosing Credit Cards
11. Compound Interest and Time: Rate of Return = 10%
12. Cost of our Happy Holiday
13. Creative Savings Strategies
14. Credit Reports
15. Debt-to-Income Ratio
16. Deter-Detect-Defend Avoid Identity Theft

17. Determining Car Payments
18. Effects of Compound Interest and Time
19. Empty Pockets
20. Estimated Travel Costs and Reimbursements
21. Figuring Your Monthly Payments
22. Financial Aid Term Match
23. Financial Assistance Resources
24. Financial Planning for Deployment Checklist
25. Financial Planning Pyramid
26. Financial Planning Worksheet
27. Financial Planning Worksheet Checklist
28. Financial Planning Worksheet for a PCS Move
29. Financial Values Clarification
30. Has Inflation Affected You
31. IA Entitlements
32. IA Pay and Personnel Support
33. Installment Sales Contract
34. Interviewing Agents
35. Investing Resources
36. Leasing vs. Buying
37. Life Cycle Approach to Insurance Needs
38. Life Insurance Needs Calculator
39. Life Insurance Needs Calculator for AT1 George Flier
40. Military Pay Check, The
41. Military Retirement Pay Plans
42. Mortgage Shopping Worksheet
43. Move-in Checklist

44. Parent Resources for Raising Financially Fit Kids
45. Pay and Compensation Calculator: Example – John Dough
46. Paying for College A Financial Aid Calendar
47. Paying for College Avoiding Scams and Identity Theft
48. Paying for College Savings Program Checklist
49. Planning for Your Retirement
50. Questions to Ask Car Dealers
51. Rental Search Worksheet
52. Requesting a Quote for Homeowners Insurance
53. Savings Programs and Tax Incentives
54. Setting Your Price Range
55. Shopping Tips for Insurance
56. Sources of Help (Car Buying)
57. Sources of Help for Military Consumers
58. Summary of Assets and Financial Obligations for AT1 George Flier
59. Survivor Benefit Plan Basic Questions Answered
60. Survivor Benefits Fact or Fiction
61. Ten Important Questions to Ask Your Home Inspector
62. Terms of Banking
63. Test Your Credit Knowledge
64. Thinking About Investing?
65. Three Deals of Car Buying
66. Thrift Savings Plan Brochure
67. Understanding Your LES
68. What is ‘The Market’?
69. Which Tool Is It?
70. Your Fiscal Fitness Report Card

71. Your Insurance Needs: Organizing Your Records

■ MODULE COMPONENTS

Each module consists of the following components.

1. **Content:** This .pdf file contains program content and slide references. There is a PowerPoint slide icon in the margin next to the material to which the slide applies. If a handout goes with the material, the title of the handout is indicated in the margin.
2. **Training Techniques:** This .pdf file contains everything the instructor needs to prepare for and conduct the session:
 - a. Module Description
 - b. Learning Objectives
 - c. References (used in writing or updating the module)
 - d. Module Preparation—Handouts and Materials. Note that each handout is a hyperlink to the actual handout document in Volume 3.
 - e. Summary of Optional Participant Activities
 - f. Curriculum Outline (with estimated times for presentation)
 - g. Instructor Techniques by slide number
 - h. Question Bank (if a PowerPoint game is included in the module)
3. **PowerPoint Slides:** This PowerPoint file contains pre-formatted slides that go along with the content. Be sure to thoroughly read the Training Techniques component to determine if any slides build in a particular way, if any slides are hidden, and for variation in presentation.

PowerPoint Games: Some of the modules contain a pre-programmed PowerPoint game that can be used as a review, or in some modules can be used in lieu of lecture. Before using any of the PowerPoint games, thoroughly read the section on games (Section 5) as well as the Training Techniques component of the module.

■ MODULE PREPARATION

The level of module preparation will vary from trainer to trainer depending on the level of training experience and familiarity with the subject matter. All trainers, regardless of experience, should read through the new edition of the materials, including every component of each module to be presented. Although much of the following is directed at new trainers or trainers new to the subject matter, it serves as an excellent review for all trainers. In addition to completely reading the content for all modules, before presenting you should:

1. Print out all components of the module: Use a format that works best for you, although the Content and Training Techniques files are formatted to be printed back-to-back. For PowerPoint slides, print out three to a page to leave room for notes. Be sure to print in black and white or full color. Printing in grayscale may make it difficult to read headers and slide numbers. Keep your module components together. A binder with sections for each component, as well as room for any backup material you may have and/or accrue, works well.
2. Thoroughly read the Content component, looking at the slides and handouts as they are referenced in the text: Make any notes in the notes column as needed, including questions or thoughts on presentation techniques. Your goal should be to review the content until you feel you will not have to rely on the actual printed page in the session. There is an outline included in the Training Techniques component, and ideally you will be able to present using just the outline and the PowerPoint slides.
3. Thoroughly read the Training Techniques components: Use the reference list to update any “dated” material, that is, information included in the module that changes periodically (such as rates of return, amounts of benefits that change annually, etc.) If you are new to the topic area, the reference list will also provide you with sources for deepening your knowledge. Visiting the listed websites will be helpful, since many of them are included on participant handouts. Read through the Summary of Optional Participant Activities and choose which you will do. If you are going to do any of them, you will need to prepare and practice so that you won’t run over your scheduled class time.
4. Practice-Practice-Practice: Practice until you feel confident you can present the information smoothly. If possible, practice in the actual place you will conduct the training, using the same equipment. Practice using the slides. If you are using a game, practice it several

times before attempting to use it in the classroom. (See next section.) If you will be using the internet during training, practice getting it up on your screen and navigating around the website(s) you will be using. Ask a co-worker or friend to be your audience for practice and have them critique your presentation.

5. Prepare the materials you will need for the session: Include your module printouts and notes, participant handouts (some of the modules call for you to download specific handouts), and training tools (see below).
6. Spend time thinking about the “What ifs ...”:
 - a. What if you get to the training room and there is no projector? Can you present without the slides? Be prepared to do just that, using a board, newsprint, or no visual aids!
 - b. What if you don’t have any handouts? Sometimes the copier breaks or the person who was supposed to supply the handouts didn’t follow through. How will you conduct the session without your handouts?
 - c. What if there is no place to write? Is a white board or newsprint a ‘must have’? If so, bring a large ‘post-it’ pad and markers to use in the room.
 - d. What if you’re running late? Do everything possible to avoid this. If going on-site to a command, make sure you have the contact numbers so you can call and let them know you are delayed. What if the command you are supposed to train is running late?
 - e. What if you were planning on 50 people and only have 5? Or, what if you were told there would only be 5 people and you end up with 50? Are you prepared to handle different size groups? Can you conduct your session in a small classroom or a large auditorium? What adjustments will you make? How will you handle a shortage of handouts?
 - f. What if the microphone battery dies? Carry extra batteries, or be prepared to speak loudly. Practice projecting your voice. What if the lamp in the projector burns out? (Carry extra light bulbs.)

What if you were expecting a live group, but were put on CCTV instead ... are you prepared to speak to a TV camera versus a real person? How will you change your approach? There are many, many “what ifs” that can happen, and it is impossible to be ready for everything. The best suggestion for a new trainer is to remain flexible, keep a sense of humor, and know your subject!

■ POWERPOINT GAMES

The following chart lists all of the games by module.

Module Name	Game Name	Game Format
Banking and Financial Services	You Can Take That to the Bank!	Jeopardy Style
Car Buying Strategies	Car Buying Jackpot	Jeopardy Style
Consumer Awareness	Consumer Jackpot	Jeopardy Style
Developing Your Spending Plan	Bowling for Budgets	Question and Answer (Bowling)
Financial Planning for Deployment	Deployment Jackpot	Jeopardy Style
Home Buying	Home Buying Summary	Multiple Choice (Navy)
Military Pay Issues	Pay Check Review	Question and Answer (Tic-Tac-Toe)
Money and the Move	Money and the Move	Question and Answer (Tic-Tac-Toe)
Renting	The Rental Jackpot	Jeopardy Style
Paying for College	College by Degrees	Jeopardy Style
Planning for Your Retirement	Retirement Planning: Your Hole in One!	Question and Answer (Golf)
Saving and Investing	What is the Market?	Question and Answer (Golf)
Your Insurance Needs	Survivor Benefits: Fact or Fiction	Question and Answer (Tic-Tac-Toe)

Game Directions

The following directions apply to all of the training games.

- Print out the question bank included in the Training Techniques component of the module.
- Thoroughly familiarize yourself with all the questions and answers and any backup information.
- Practice on your computer, then practice in a classroom making sure you know how to use the slide package. Check to see that hyperlinks and sounds are in working order.
- If you save your game, you may write over your template which can interfere with the hyperlinks. It is best to not save games played with the class. However, the template on the disk will always be a fresh one, since it is read-only.
- Decide in advance if you will divide your participants up into teams or if the class will answer as individuals. Decide on scoring, team names, and prizes, if any.
- For games where teams will be competing to be the first to answer a question, you may want to have a “spotter” at the front or back of the room to help choose which hands go up first. Make sure the group knows that ultimately you are the arbiter in any questionable situations.

Step-by-Step Game Instructions

The games are in five different formats: Jeopardy style, Tic-Tac-Toe Question and Answer, Golf Question and Answer, Navy Multiple Choice, and Bowling Question and Answer. Specific directions for each format are as follows.

Jeopardy Style

The Jeopardy-style games are fashioned after the popular TV game show, but due to copyright restrictions are called “Jackpot” games. There are twenty-five questions (five topic areas with five questions each), including a “daily double”, and a final jackpot option. Upon opening the game, make sure macros are enabled and go to slideshow format.

Navigating: When you click on the title slide you will be brought to the main game board slide. For the first answer/question chosen, click on the amount and you will be taken to the “answer” slide for that amount. Click on the slide for the question. After the question is shown, you will see a small game board icon in the lower right hand corner of the screen. When you click on that, you will return to the main game board slide. The amount of the answer/question just chosen should appear darkened so it won’t be selected again. Note that if you do not click on the game board icon, you will be brought to the next answer/question slide. This may be an option if you aren’t going to play the whole game but want to ask a few questions by way of review.

Sounds: When the answer is shown and the question given is wrong, you can click anywhere on the large amount panel on the left of the slide for the “wrong question” sound. When the correct question is given, click on the slide for the question to appear, and you can click on the amount panel again for applause. The sounds are optional.

Scoring: The game does not automatically keep score, but does track answers that have been used by darkening the number. You can keep score or you can have someone from each team keep score.

Extras:

- **Daily Double:** Category 3, \$300 answer is the daily double. The person who chooses this answer gets to provide the question and can bet up to the amount the team currently has won.
- **Final Jackpot:** When all answers/questions have been used, you have the option of using the “Final Jackpot” question. Click on any of the Category blocks across the top of the screen on the main game board slide to go to the Final Jackpot. Contestants can “bet” as much money as they have, and if they give the correct question they are rewarded with the amount they bet. Once you have shown the answer, click on the “Final Jackpot” panel on the left hand side of the game to start the music. When the music is done playing, time is up and questions must be given. Click to move to the final question slide.

Tic-Tac-Toe Question and Answer

This game format uses a Tic-Tac-Toe board and simple questions and answers. Upon opening the game, make sure macros are enabled and go to slide show format. Note that some of the Tic-Tac-Toe files have more than one game programmed.

Navigating: At the main game board slide, click on the box for the first “position” chosen. The question will appear on the screen. The answer will appear when you click anywhere on the screen. Click on the “house” button at the bottom center to return to the main game board slide. Type either an X or an O in the box depending on which team won the space. Then proceed on to the next box chosen.

Sounds: At the bottom left of the question/answer slide there is an “O”, which will give you the wrong buzzer sound. For correct answers you can click on the “X” at the bottom right for applause. The sounds are optional.

Scoring: Score is kept by placing either an X or an O in the box on the main game board slide. You designate the combination for winning. It could be the traditional three in a row, or it could be whichever team gets the most blocks.

Golf Question and Answer

This game uses golf to ask simple questions and answers. Upon opening the game, make sure macros are enabled and go to slide show format. Note that some of the Golf files have more than one game programmed.

Navigating: There are ten questions in each golf game. To navigate, on the main game board slide click on the golf ball for the question chosen. You will be taken to the question/answer slide. If the question given is wrong, show the answer and then return to the main game board by clicking on the little golfer in the upper left hand corner. If the question given is correct, show the answer and return to the main game board by clicking on the little golf cart in the upper right hand corner of the slide. Note that if you click on the slide rather than on either of the icons you will be moved to the next question/answer slide in the file. This may be an option when you are just asking questions without playing the game. Used questions will appear lighter green on the main game board slide.

For “What is the Market?” a slide has been added at the end of the package that lists the answer choices. If you choose, you can navigate from the main game board slide by clicking on the arrow icon labeled “To Choices” at the bottom left of the screen. This will take you to the “Choices” slide and you can show the class what their choices are for answers to the questions. Use this if you have not spoken about market

terminology in class yet. To return to the main game board, click on the arrow icon in the bottom left of the screen labeled “To Game Board”.

Sounds: The little golfer icon on the question/answer slides sounds like a golf swing that missed the ball. Use this for wrong answers, but be aware that it not only gives the sound but moves the game back to the main game board. If you are going to use this option, be sure to show the correct answer before moving back to the main game board slide. The little golf cart gives a beep beep sound and also returns to the main game board. Again, before using make sure to show the written answer by clicking on the slide.

Scoring: The points for each shot are listed along the right hand side of the main game board slide. Teams or contestants can keep track of their score, or the trainer can do it on the board or newsprint.

Navy Multiple Choice

Upon opening the game, be sure to enable all macros and move into slide show format. The review has 20 multiple choice questions.

Navigating: From the title page slide, use the next or page down button to move to the first question slide. The question will appear. Upon a click, the multiple choice answers will appear along with sound buttons. When the correct response is given, a mouse click will highlight the correct answer and another will move to the next slide.

Sounds: Next to each multiple choice answer is a square icon in red, white and blue. When clicked on, a horn will sound for the wrong answers and a bell will sound for the correct answer. The sounds are optional.

Scoring: There is no built in scoring for this game, but instructors may keep score if they choose.

Bowling Question and Answer

Upon opening the game, be sure to enable all macros and move into slide-show format. There are ten questions in this game. For “Developing Your Spending Plan” there are ten questions in the first game and eight in the second.

Navigating: From the title page slide, click and you will be taken to an animated bowling slide with ten pins and then to the first question/answer

slide. The question will automatically appear. The answer will appear upon a click. Another click will send you to the next animated bowling slide with nine pins, and then to the next question/answer slide. This repeats each time until the last animated bowling slide has only one pin. There is a second game programmed with eight additional questions.

Sounds: There is a black bowling pin in the upper left hand corner that will give you a wrong answer sound, a “gutter ball”. There is a white bowling pin in the upper right hand corner that will give you a correct sound, a “strike”. The icons do not move you to any location, they are optional sounds only.

Scoring: There is no built in scoring for this game, but instructors may keep score at their option.

■ **UPDATING, CUSTOMIZING AND CHANGING THE CURRICULUM**

Updating the Curriculum

It is critical that the information in the Standardized Curriculum be kept up-to-date. Much of the responsibility for updating falls to the trainer as statistics, facts, studies, amounts, etc., that were current when the curriculum went to print could be outdated within a few months. The curriculum is typically updated every two years, so in the interim the trainer must keep it current. All information on the resources needed for updating is included in the Resource section of each Training Techniques component. Thoroughly read through the module content and look for items that will need updating.

Customizing the Curriculum

Many sites customize their presentations with their own phone numbers and names. Feel free to customize your slides and handouts as needed, as long as you retain the design and content.

Changing the Curriculum

As this is a Standardized Curriculum, the goal is to have sailors and families throughout the Navy receiving standard content. This is important so as transfers occur, other Fleet and Family Support Centers and Command Financial Specialists can build on education received in

other locations and can be confident that their training will make sense to program participants.

Please report any errors in the curriculum to the PFM Program Manager. If major components are changed by law, military instruction, and/or regulation, the PFM Program Manager is responsible for ensuring accurate information is forwarded to all educators. However, all financial educators in the Navy’s PFM program are expected to use this Standardized Curriculum as the foundation of their education programs. No changes should be made without permission from the PFM Program Manager.

■ THE TRAINER’S TOOLKIT

Four Characteristics of a Successful Trainer

Experienced trainers know that training excellence is achieved by developing four essential characteristics: expertise, enthusiasm, empathy, and clarity. Developing your expertise includes knowing your subject matter and the technical fundamentals of training and facilitating. It also means recognizing and tapping into the expertise that the adult learner brings to the classroom. Enthusiasm indicates that you like, or even love, your subject area and the training function. It is conveyed by how you say what you say – your body language, facial expressions, and tone of voice. Empathy means that you understand your learners, and that you have “walked a mile in their shoes”. Clarity is your ability to clearly and concisely pass on information and directions. These four characteristics can be developed through both study and practice – they cannot be faked. Look at these characteristics as things you carry within you into the classroom.

The Trainer’s Toolkit

What does a trainer need to physically bring into a training session? Instructional materials is the most obvious answer, including instructor guides, handouts, and slide packages. Most experienced trainers will also say they have certain items they always take into a classroom that goes beyond just instructional materials—things like a backup of any electronic devices and materials, a few pads of sticky notes, fresh markers and/or resource books. Give some thought to classroom “must haves” and put together your “Trainer’s Toolkit”. If Expertise, Enthusiasm, Empathy and Clarity are the things you bring into the classroom internally, the toolkit is the physical thing you bring into the training.

Active Training Techniques

Finally, consider not only the internal and external things you bring to training, but what you actually DO with these things. Adults learn best when they are engaged in critical, extended conversation about things that matter to them; and like all learners, attention and retention improves the more active the training. Thoroughly review the Training Techniques component of each module to understand and choose the active training methods included in the curriculum. But don't stop there ... begin to develop your own inventory of favorite ice breakers, energizers, grouping techniques, summarizing activities, and closers. Experienced trainers should be able to quickly adapt a core collection of activities to any situation given standard variables: the size of the group and demographics of the participants, the type and flexibility of the training room, and the subject matter to be presented. Nothing is wrong with a lecture, as long as it is presented in short stretches and peppered with active learning techniques.

■ MARKETING YOUR PROGRAMS

Please read your PFM Desk Guide, Section 5, which contains extensive information on marketing your programs. For PFM program marketing, it is necessary to:

- Work with the installation Public Affairs Officers (PAO).
- Keep an updated mailing list by key target audiences such as commands, financial organizations, and guest speakers.
- Know your product. Be an expert not only on PFM programs and services, but also on all FFSC programs.
- Build a relationship with key communicators including CFSs, command leadership, NMCRS staff, chaplains, installation banks and credit unions, etc. These people can access others. They have established trust with potential FFSC clients.
- Attend briefings, conferences, and events where there is direct, personal contact with potential customers.

Marketing to the Command

Marketing to the command is the most direct way to get PFM program/services information to leadership. The command representative and the command's CFS must "sell" PFM to the leadership. Both

can stress that PFM programs/services help prevent or resolve financial problems that detract from mission readiness. In addition, the command representative can market the FFSC's role in support of the CFS, as well as PFM programs and financial counseling available at the FFSC.

Marketing to Service Members

Although PFM programs are often marketed by the command CFS, there are ways to directly promote the programs to service members. The more familiar the service member becomes with FFSC programs and services, the more likely he/she will attend programs and use services as needed. When marketing to service members, appeal not only to the idea of decreasing financial difficulties but also to increasing savings and building wealth.

The following are ways to publicize PFM programs and services directly to the service member:

- Promote PFM programs and services to new personnel at Base Indoctrination.
- Be sure that the availability of PFM programs and services is cited in FFSC program materials.
- Post flyers in high-visibility areas such as officer and enlisted clubs, exchanges, etc.
- Use the internet via the command.
- Publicize in the command's Plan of the Day and/or Plan of the Week. Commands use these to communicate important information to all members of their command.

Marketing to Family Members

Spouses may not be aware of PFM programs or services being offered or may be unsure how or whether to access them. Service members may not communicate the necessary information to their spouses.

To publicize PFM programs and services to family members utilize the following:

- Use Ombudsmen and leadership spouses to communicate. The Ombudsmen or Family Readiness Group may have a newsletter, telephone tree, and/or website and be willing to publicize PFM programs and services.

- Have spouses who have attended programs or used PFM services encourage others to attend.
- Advertise in base or housing newspaper via calendar, and news articles.
- Post flyers in high-visibility areas such as child development centers, the commissary or exchange.