

ALARACT 106/2024

DTG: R 272030Z DEC 24

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SUBJ/ALARACT 106/2024 – PERSONAL FINANCIAL COUNSELOR PROGRAM

THIS ALARACT MESSAGE HAS BEEN TRANSMITTED BY JSP ON BEHALF OF HQDA, DCS, G-9

1. (U) REFERENCES:

1. A. (U) TITLE 10, UNITED STATES CODE, SECTION 992, FINANCIAL LITERACY TRAINING: FINANCIAL SERVICES (AVAILABLE AT <HTTPS://USCODE.HOUSE.GOV/>)

1.B. (U) DODI 1342.22, MILITARY FAMILY READINESS (AVAILABLE AT <HTTPS://WWW.ESD.WHS.MIL/DD/>)

1.C. (U) DODI 6490.06, COUNSELING SERVICES FOR DOD MILITARY, GUARD AND RESERVE, CERTAIN AFFILIATED PERSONNEL, AND THEIR FAMILY MEMBERS (AVAILABLE AT <HTTPS://WWW.ESD.WHS.MIL/DD/>)

1.D. (U) DODI 1322.34, FINANCIAL READINESS OF SERVICEMEMBERS (AVAILABLE AT <HTTPS://WWW.ESD.WHS.MIL/DD/>)

1.E. (U) DODI 1322.31, COMMON MILITARY TRAINING (CMT) (AVAILABLE AT <HTTPS://WWW.ESD.WHS.MIL/DD/>)

1.F. (U) AR 608–1, ARMY COMMUNITY SERVICE, 19 OCTOBER 2017

1.G. (U) PERSONAL FINANCIAL COUNSELOR PROGRAM GUIDE (AVAILABLE AT <HTTPS://FINRED.USALEARNING.GOV/ASSETS/DOWNLOADS/FINRED-PFC-G.PDF>)

2. (U) THIS MESSAGE APPLIES TO THE REGULAR ARMY, THE UNITED STATES ARMY RESERVE, AND THE UNITED STATES ARMY NATIONAL GUARD.

3. (U) PURPOSE. THIS ALARACT HIGHLIGHTS IMPENDING POLICY AND ASSIGNS INTERIM RESPONSIBILITIES TO IMPLEMENT THE DOD PERSONAL FINANCIAL COUNSELOR (PFC) PROGRAM, WHICH EMPOWERS ALL COMMANDERS TO ADVOCATE FOR SOLDIERS AND THEIR FAMILY MEMBERS AND TO PROVIDE EASY ACCESS TO A CONTINUUM OF FINANCIAL COUNSELING SERVICES. THE PROGRAM SUPPORTS THE ARMY'S PEOPLE STRATEGY BY OFFERING SOLDIERS AND FAMILY MEMBERS NO-COST IN-PERSON AND VIRTUAL

COUNSELING SERVICES ADMINISTERED THROUGH THE OFFICE OF THE SECRETARY OF DEFENSE (OSD) OFFICE OF FINANCIAL READINESS (FINRED). THE DEPUTY CHIEF OF STAFF (DCS), G-9 WILL INCORPORATE ITS PROVISIONS INTO AR 608-1 WITHIN 2 YEARS OF THE DATE OF THIS ALARACT.

4. (U) BACKGROUND. OSD RECOGNIZED AN EMERGING NEED TO PROVIDE AUGMENTED SUPPORT TO SOLDIERS AND FAMILIES IN ADDITION TO THE RESIDENT FINANCIAL COUNSELING SERVICES AT INSTALLATIONS. THIS RESULTED IN THE PFC INITIATIVE. THE PFC PROGRAM IS FUNDED AND DELIVERED THROUGH OSD FINRED. THE PFC PROGRAM AUGMENTS THE DIRECT SERVICES CAPABILITIES OF THE DEPARTMENT OF THE ARMY'S FINANCIAL READINESS PROGRAMS SUPPORTING TOTAL FORCE READINESS. IN ACCORDANCE WITH REFERENCES 1.A., 1.B., AND 1.D., PERSONAL FINANCIAL COUNSELORS (PFCS) ARE HIGHLY TRAINED PROFESSIONALS WHO UNDERSTAND THE MILITARY LIFESTYLE AND HOLD A NATIONALLY RECOGNIZED FINANCIAL COUNSELING CERTIFICATION (ACCREDITED FINANCIAL COUNSELOR, CHARTERED FINANCIAL CONSULTANT, OR CERTIFIED FINANCIAL PLANNER). THE PFC PROGRAM SERVICES INCLUDE THE FOLLOWING:

4.A. (U) EDUCATION AND COUNSELING TO PROVIDE SERVICEMEMBERS, THEIR FAMILIES, AND SURVIVORS ON INSTALLATIONS AND IN COMMUNITIES WORLDWIDE WITH THE KNOWLEDGE AND SKILLS NEEDED TO DEVELOP INDIVIDUAL STRATEGIES TO ACHIEVE FINANCIAL GOALS AND MAINTAIN THEIR FINANCIAL WELL-BEING.

4.B. (U) ADDRESS THE POTENTIAL EFFECTS OF FINANCIAL DECISIONS ON PERSONAL AND PROFESSIONAL LIVES, AND PROVIDE THE RESOURCES NEEDED TO MAKE PRUDENT CONSUMER DECISIONS.

4.C. (U) HOW TO NAVIGATE FINANCIAL TRANSACTIONS AND PRACTICES, AND RELATED SERVICES AND SUPPORT.

4.D. (U) PROVIDE FACE-TO-FACE, TELEPHONIC, VIRTUAL THROUGH MILITARY ONESOURCE, SECURE ONLINE CHAT OR LIVE VIDEO SESSIONS AROUND SERVICEMEMBER AND FAMILIES' SCHEDULES.

4.E. (U) SUPPORT REQUESTS FROM ANY SERVICE OR RESERVE UNIT WITHIN THE LOCAL AREA (INCLUDING, BUT NOT LIMITED TO, IDENTIFIED SECONDARY SUPPORT LOCATIONS). NONMEDICAL COUNSELING IS CONFIDENTIAL, EXCEPT TO MEET LEGAL OBLIGATIONS OR PREVENT HARM TO SELF OR OTHERS IN ACCORDANCE WITH REFERENCES 1.C. AND 1.G.

4.F. (U) PFCS ARE A NO COST, "PURPLE" RESOURCE AND ARE NOT FOR EXCLUSIVE USE BY THE HOST MILITARY SERVICE BRANCH OR SERVICE COMPONENT.

5. (U) ALL COMMANDERS WILL ENSURE THAT SERVICEMEMBERS AND FAMILY MEMBERS ARE AWARE OF THE PFC PROGRAM, AND THAT TIME IS MADE AVAILABLE FOR SERVICEMEMBERS TO ENGAGE WITH A PFC AND RECEIVE NONMEDICAL COUNSELING AS NEEDED. COMMANDERS WILL NOT ENGAGE WITH A PFC TO OBTAIN INFORMATION ON SERVICEMEMBERS OR THEIR FAMILY MEMBERS.

5.A. (U) PURSUANT TO REFERENCES 1.C. AND 1.G., THE NONMEDICAL COUNSELING PROVIDED WILL BE CONFIDENTIAL EXCEPT WHERE NECESSARY TO MEET LEGAL OBLIGATIONS OR TO PREVENT HARM TO SELF OR OTHERS. POINTS OF CONTACT SHOULD PROVIDE THE PFC THE DUTY-TO-WARN PROCEDURES AT THEIR LOCATION FOR THE PFC TO FOLLOW IF AN EVENT SHOULD OCCUR.

5.B. (U) ALL ACTIVE DUTY, NATIONAL GUARD, AND RESERVE SERVICEMEMBERS; THEIR FAMILIES; DOD CIVILIAN EXPEDITIONARY WORKFORCE (FROM 90 DAYS PRIOR TO DEPLOYMENT, DURING AND UP TO 180 DAYS AFTER DEPLOYMENT), RETIRED OR HONORABLY DISCHARGED (UP TO 180 DAYS PAST SEPARATION DATE), AND SURVIVORS (WHO HAVE NOT REMARRIED AND ELIGIBLE DEPENDENT CHILDREN AND/OR ANYONE WHO HAS LEGAL RESPONSIBILITY FOR A SERVICEMEMBER'S CHILDREN MAY REQUEST AND RECEIVE SERVICES THAT CLEARLY BENEFIT THE CHILDREN) ARE ELIGIBLE FOR SERVICES.

5.C. (U) THE INSTALLATION FINANCIAL READINESS PROGRAM MANAGER OR RESERVE COMPONENT FAMILY READINESS SPECIALIST WILL SERVE AS THE LOCAL POINT OF CONTACT.

5.D. (U) THE PFC PROGRAM PROVIDES IN-PERSON, NO COST SERVICES TO THE MILITARY COMMUNITY THROUGH THREE STAFFING OPTIONS.

5.D.1. (U) FULL-TIME ROTATIONAL PFCS PROVIDE SUPPORT FOR A PERIOD OF 180 DAYS TO 12 MONTHS OR THE END DATE OF THE CURRENT CONTRACT PERFORMANCE PERIOD AND WORK A HIGHLY FLEXIBLE 40-HOUR WORK WEEK, SUNDAY THROUGH SATURDAY, TO ACCOMMODATE THE NEEDS OF SERVICEMEMBERS AND THEIR FAMILIES. VIRTUAL PFC SUPPORT MAY ONLY BE AUTHORIZED BY OSD FINRED PROGRAM OFFICE DURING THE SHORT ABSENCE OF AN ASSIGNED FULL-TIME ROTATIONAL PFC OR AS AN ADJUNCT TO FACE-TO-FACE COUNSELING AND/OR TRAININGS IN SITUATIONS WHERE SERVICEMEMBERS AND FAMILIES ARE UNABLE TO ATTEND IN PERSON, SUCH AS DUE TO PANDEMICS, NATURAL DISASTERS, STATE OF EMERGENCY, AND SO FORTH. VIRTUAL FINANCIAL COUNSELING SUPPORT CAN BE ACCESSED THROUGH MILITARY ONESOURCE.

5.D.2. (U) PURSUANT TO REFERENCE 1.B., SHORT-TERM SURGE PFCS PROVIDE EMERGENCY OR TEMPORARY SUPPORT ON A MILITARY

INSTALLATION OR LOCATION FOR UP TO 180 DAYS WHEN THERE IS AN INCREASED DEMAND FOR SERVICES. INCREASED DEMAND FOR SERVICE MAY BE A RESULT OF DEPLOYMENTS, DRAWDOWNS, NATURAL DISASTERS/EMERGENCIES, AND MORE.

5.D.3. (U) SHORT-TERM ON-DEMAND PFCS PROVIDE SUPPORT FOR SHORT-DURATION EVENTS, TYPICALLY UP TO 3 DAYS. SOME EXAMPLES ARE YELLOW RIBBON REINTEGRATION EVENTS, ANNUAL AND PRE-DEPLOYMENT READINESS PROCESSING, OR FAMILY EVENTS DURING WEEKDAYS AND WEEKENDS.

5.E. (U) PFCS MAY ONLY CONDUCT TRAINING AND USE MATERIALS APPROVED BY THE OSD FINRED. AT NO TIME WILL LOCAL POINTS OF CONTACT COMPEL PFCS TO USE TRAINING OR MATERIALS THAT ARE NOT APPROVED BY THE OSD FINRED. ALL TRAINING AND MATERIALS ARE AVAILABLE AT THE OSD FINRED LEARNING RESOURCES LIBRARY ([HTTPS://COMMUNITY.APAN.ORG/WG/FINRED-LRL](https://community.apan.org/wg/finred-lrl)).

5.F. (U) PURSUANT TO REFERENCE 1.C., GARRISON COMMANDERS OF ACTIVE COMPONENT AND ARNG/USAR FINANCIAL EDUCATION PROGRAM MANAGERS AT HEADQUARTERS WILL CONDUCT A REVIEW OF THEIR PFC PROGRAM AS NEEDED TO DETERMINE IF A REALIGNMENT OF A PFC IS NEEDED TO SUPPORT THEIR MISSION. COMMANDERS OF ACTIVE COMPONENT AND ARNG/USAR FINANCIAL EDUCATION PROGRAM MANAGERS AT HEADQUARTERS MUST COORDINATE ALL PFC MOVEMENT (REALIGNMENT) WITH THE OSD FINRED IN WRITING. THE COORDINATION CAN OCCUR BY SENDING AN EMAIL TO USARMY.PENTAGON.HQDA-DCS-G-9.MBX.FINANCIAL-LITERACY@ARMY.MIL (A MEMO IS NOT NECESSARY).

5.G. (U) IN A CRISIS SITUATION (FOR EXAMPLE, A SHOOTING ON AN INSTALLATION), A GARRISON COMMANDER (FOR PFCS AT USAR FACILITIES THE FACILITY MANAGER, SENIOR MILITARY/GS CIVILIAN, OR POINT OF CONTACT) CAN MOVE PFCS IMMEDIATELY AND NOTIFY OSD FINRED AS SOON AS POSSIBLE AFTER THE FACT. IN ACCORDANCE WITH REFERENCE 1.G.; ALL OTHER PFC MOVEMENT MUST BE COORDINATED WITH OSD AND THE REGIONAL SUPERVISOR IN WRITING. THE COORDINATION CAN OCCUR VIA AN EMAIL FROM THE COMMAND POINT OF CONTACT TO THE HQDA G-9 POINT OF CONTACT MAILBOX (A MEMO IS NOT NECESSARY). THE COORDINATION CONSISTS OF NOTIFICATION TO OSD, WHO THEN NOTIFIES THE CONTRACTOR OF THE CHANGE IN ASSIGNMENT; THE CONTRACTOR WILL NOTIFY THE PFC, AND OSD/VENDOR WILL MAKE CHANGES IN THEIR SYSTEM TO CAPTURE THE CORRECT LOCATION/ASSIGNMENT.

5.H. (U) OSD FINRED'S PFC LOCATOR MAP IDENTIFIES FULL-TIME ROTATIONAL PFC ASSIGNMENTS CLOSEST TO AN INSTALLATION. THE LOCAL PFC SHOULD BE CONTACTED FIRST TO SEE IF AVAILABLE TO SUPPORT REQUEST. IF

AVAILABLE, COORDINATE DIRECTLY WITH PFC FOR SUPPORT. IF THE LOCAL PFC IS NOT AVAILABLE TO SUPPORT A REQUEST OR THE EVENT LOCATION IS GREATER THAN 50 MILES FROM A STAFFED PFC ASSIGNMENT, AN ON-DEMAND REQUEST FOR SUPPORT MUST BE MADE VIA THE BUSINESS OPERATIONS SUPPORT SYSTEM (BOSS) AT [HTTPS://SUPPORTREQUEST.MILITARYONESOURCE.MIL](https://supportrequest.militaryonesource.mil). IN ACCORDANCE WITH REFERENCE 1.C., THE PFCS ARE INTENDED TO AUGMENT, NOT BE, THE SERVICE PROGRAM CAPABILITIES. VIEW THE PFC LOCATOR MAP AT [HTTPS://FINRED.USALEARNING.GOV/PFCMAP](https://finred.usalearning.gov/pfcmap).

5.I. (U) PFCS WILL PROVIDE A MINIMUM AMOUNT OF NONMEDICAL COUNSELING, TRAINING, AND EDUCATION BASED ON THE OSD FINRED CONTRACT AGREEMENT AND DISCLOSED WITHIN THE PFC PROGRAM GUIDE FOUND AT REFERENCE 1.G.

5.J. (U) IN ACCORDANCE WITH REFERENCE 1.G., FOR PFC SUPPORT TO IDENTIFY SECONDARY SUPPORT LOCATIONS OUTSIDE OF THE 50 MILE RADIUS OF THEIR PRIMARY DUTY LOCATION, WHERE APPLICABLE, THE LOCAL POINT OF CONTACT WILL—

5.J.1. (U) COORDINATE SUPPORT WITH THE PRIMARY LOCATION POINT OF CONTACT.

5.J.2. (U) NOTIFY THE REGIONAL SUPERVISOR THAT PFC SUPPORT IS REQUESTED, WHETHER REGULAR WEEKLY OR INTERMITTENT (UPON REQUEST). WHILE AN ON-DEMAND REQUEST IS NOT REQUIRED TO BE SUBMITTED IN THE BOSS, REQUESTS FOR THE PFC TO TRAVEL OUTSIDE OF THE 50 MILE RADIUS MUST BE SUBMITTED TO THE REGIONAL SUPERVISOR NO LESS THAN 10 CALENDAR DAYS PRIOR TO THE EXPECTED TRAVEL START DATE TO ENABLE TRAVEL AUTHORIZATION PROCESSING.

5.K. (U) SUBMIT ALL PFC TRAVEL REQUESTS A MINIMUM OF 15 WORKING DAYS PRIOR TO THE EXPECTED TRAVEL START DATE.

5. L. (U) IN ACCORDANCE WITH REFERENCE 1.G., THE NORMAL SURGE AND ROTATIONAL PFC WORK SCHEDULE IS A HIGHLY FLEXIBLE 40-HOUR WORKWEEK (SUNDAY THROUGH SATURDAY) TO ACCOMMODATE THE LOCAL MISSION AND CLIENT REQUIREMENTS. APPOINTMENTS, CLASSES, AND BRIEFINGS MAY EXTEND DAILY WORKING HOURS TO INCLUDE EVENINGS AND WEEKENDS. IN THESE SITUATIONS, WORK HOURS SHOULD BE ADJUSTED TO ACCOMMODATE THE WORKLOAD AND ENSURE THE PFC WORK SCHEDULE DOES NOT EXCEED A 40-HOUR WORKWEEK. OVERTIME IS NOT AUTHORIZED, AS PFCS ARE NOT ALLOWED TO WORK BEYOND 40 HOURS PER WORKWEEK. ROTATIONAL PFCS ARE EXPECTED TO COMPLETE THE FULL TERM OF THEIR ASSIGNMENTS WITHOUT GAPS IN SERVICE OR THE USE OF BACKFILLS, SUCH THAT THERE IS NO SIGNIFICANT BREAK IN SERVICE OR COVERAGE FOR THE

ENTIRE PERIOD OF PERFORMANCE OF THEIR ASSIGNMENT.

5.M. (U) AS NOTED IN REFERENCE 1.G., WHILE PFCS PROVIDE VALUABLE SERVICES THROUGH A WIDE RANGE OF FINANCIAL READINESS CAPABILITIES, THERE ARE SERVICES THAT THE PFC IS NOT AUTHORIZED TO PERFORM, INCLUDING THE FOLLOWING:

5.M.1. (U) ACT AS AN AGENT FOR A MILITARY AID SOCIETY (SUCH AS ARMY EMERGENCY RELIEF) IN PROVIDING EMERGENCY FINANCIAL ASSISTANCE PROVIDE FINANCIAL INVESTMENT ADVICE IN SPECIFIC INVESTMENT FUNDS/OPPORTUNITIES.

5.M.2. (U) MAKE FINANCIAL OR FINANCIAL RELATED DECISIONS ON BEHALF OF A CLIENT TO INCLUDE, BUT NOT LIMITED TO, DECISIONS ON SELECTION OF THRIFT SAVINGS PLAN OPTIONS OR OTHER RETIREMENT ACCOUNT ASSET ALLOCATIONS, AND/OR DESIGNATION OF BENEFICIARIES.

5.M.3. (U) ENDORSE ANY NON-FEDERAL ENTITY EVENT, PRODUCT, CURRICULUM, SERVICE, OR ENTERPRISE, INCLUDING MEMBERSHIP DRIVES, PROMOTIONAL CAMPAIGNS OR FUND-RAISING ACTIVITIES, UNLESS SPECIFICALLY AUTHORIZED BY THE OSD FINRED PROGRAM OFFICE.

5.M.4. (U) TRANSPORT ANY CLIENT IN A PERSONALLY OWNED VEHICLE.

5.M.5. (U) PROVIDE COUNSELING OR OTHER RELATED SERVICES IN PERSONAL RESIDENCES WITHOUT PRIOR APPROVAL BY THE OSD FINRED PROGRAM OFFICE.

5.M.6. (U) ACT AS A CLIENT'S ATTORNEY-IN-FACT.

5.M.7. (U) PERFORM INHERENTLY GOVERNMENTAL FUNCTIONS AS DEFINED IN FEDERAL ACQUISITION REGULATION PART 7.503, SUCH AS BACKFILLING GOVERNMENT STAFF VACANCIES, CERTIFICATION OF TRAINING, RESPONDING TO MEDIA QUERIES OR ATTENDING FORMAL MEETINGS AND FUNCTIONS ON BEHALF OF THE GOVERNMENT.

5.M.8. (U) ATTEND PROFESSIONAL DEVELOPMENT TRAINING (IN PERSON OR ONLINE) FOR PERSONAL OR PROFESSIONAL USE DURING DUTY HOURS.

5.M.9. (U) ENTER DATA INTO GOVERNMENT SYSTEMS FOR NON-PFC RELATED OR GENERATED ACTIVITY.

5.M.10. (U) PROVIDE FINANCIAL READINESS PROGRAM SERVICES UTILIZING ANY TRAINING CURRICULA, MATERIALS OR RESOURCES THAT HAVE NOT BEEN APPROVED BY THE OSD FINRED PROGRAM OFFICE.

5.M.11. (U) CERTIFY TRAINING (CREATE CURRICULUM) AND CONDUCT TRAIN-THE-TRAINER SESSIONS.

5.N. (U) IN ACCORDANCE WITH REFERENCE 1.G., AT NO TIME WILL A PFC REMOVE PERSONALLY IDENTIFIABLE INFORMATION (PII), AS DEFINED BY DODI 5400.11, FROM GOVERNMENT CONTROL. PFCS WILL NEVER, UNDER ANY CIRCUMSTANCE, POSSESS OR TRANSPORT PII IN ANY PERSONAL CONVEYANCE WHEN NOT ON A GOVERNMENT-CONTROLLED INSTALLATION/SITE, AND AT NO TIME WILL THE PFC TAKE PII OFF THE GOVERNMENT INSTALLATION/SITE.

5.O. (U) IN ACCORDANCE WITH REFERENCE 1.G., PFCS ARE AUTHORIZED TO COLLECT NECESSARY INFORMATION TO SUPPORT SERVICE DATA TRACKING REQUIREMENTS IN ACCORDANCE WITH PROCEDURES DESCRIBED BY THE LOCAL POINTS OF CONTACT, AS WELL AS, PROVIDE THE POINTS OF CONTACT WITH FEEDBACK ON DAILY ACTIVITIES, CURRENT TRENDS, REQUESTS FOR INFORMATION, AND SO ON. EXAMPLES OF INFORMATION THAT PFCS ARE ALLOWED TO COLLECT INCLUDE BRIEFING TYPES, LOCATION AND NUMBER OF ATTENDEES. THE PFC CAN VERIFY THE COMPLETION OF OSD APPROVED TRAINING BY SUCH ACTIONS AS SIGNING OFF ON ATTENDANCE ROSTERS AND DISTRIBUTING TRAINING CERTIFICATES.

5.P. (U) ALL NEW PFC ROTATIONAL AND SURGE ASSIGNMENT REQUESTS MUST BE COORDINATED WITH DCS, G-9 AT USARMY.PENTAGON.HQDA-DCS-G-9.MBX.FINANCIAL-LITERACY@ARMY.MIL WITH THE BOSS REQUEST FORM FOUND IN REFERENCE 1.G.

5.Q. (U) IN ACCORDANCE WITH REFERENCE 1.G., ROTATIONAL AND SURGE PFCS CAN PROVIDE SUPPORT TO EVENTS OR UNITS OUTSIDE OF THE LOCAL 50 MILE TRAVEL RADIUS, BUT THE SUPPORT REQUEST NEEDS TO BE SUBMITTED IN THE BOSS IN ORDER TO SUPPORT NON-LOCAL TRAVEL. UNITS REQUIRING REGULAR SUPPORT SHOULD BE ADDED AS SECONDARY SUPPORT LOCATIONS TO THE ROTATION OR SURGE ASSIGNMENT. INDIVIDUALS (AS OPPOSED TO UNIT) REQUIRING FINANCIAL READINESS SERVICES WHO ARE OUTSIDE OF THE LOCAL TRAVEL RADIUS WOULD ACCESS TELEPHONIC FINANCIAL READINESS SUPPORT THROUGH MILITARY ONESOURCE. ALL PFC TRAVEL REQUESTS MUST BE SUBMITTED A MINIMUM OF 15 WORKING DAYS PRIOR TO THE EXPECTED TRAVEL START DATE.

5.R. (U) IN ACCORDANCE WITH REFERENCE 1.G., REQUESTS FOR ON-DEMAND PFCS MUST BE MADE USING THE BOSS. UNITS MUST FIRST SEEK TO MAXIMIZE UTILIZATION OF THE PFCS ALREADY IN THE LOCAL AREA. ON-DEMAND REQUESTS FOR GROUPS LESS THAN 50 MANDATORY PARTICIPANTS MAY REQUIRE SUBMISSION OF ADDITIONAL SUPPORTING/JUSTIFICATION DOCUMENTATION/INFORMATION (FOR EXAMPLE, EVENT AGENDA, CLEAR DESCRIPTION OF EDUCATION, TRAINING AND/OR FACE-TO-FACE COUNSELING

SERVICES REQUESTED). TO MINIMIZE PROCESSING DELAYS, PROVIDE AS MUCH DETAIL AS POSSIBLE REGARDING THE EVENT AND REQUESTED SERVICES IN THE ADDITIONAL INFORMATION AREA WITHIN THE REQUEST. IF A LOCAL SERVICE PERSONAL FINANCIAL MANAGER OR FINANCIAL READINESS STAFF MEMBER CAN PROVIDE THE SAME SUPPORT FOR THE ACTUAL TIME PERIODS, PFC SUPPORT IS NOT REQUIRED. CONSIDER THE DURATION OF THE REQUEST, THE TIME REQUIRED TO DELIVER THE CURRICULUM/SERVICE, THE PROJECTED NUMBER OF ATTENDEES AND HOW LONG IT WILL REASONABLY TAKE FOR THE ATTENDEES TO INTERACT WITH THE PFC. THIS MAY BE LESS THAN THE DURATION OF THE EVENT. ALL PFC REQUESTS MUST INCLUDE A DESIGNATED GOVERNMENT POINT OF CONTACT WHO FUNCTIONS AS THE LOGISTICAL SUPPORT AND SPONSOR.

5.S. (U) IN ACCORDANCE WITH THE PFC UTILIZATION STANDARDS IN REFERENCE 1.G., PFCS ARE INTENDED TO PROVIDE DIRECT FINANCIAL READINESS SERVICES. DIRECT FINANCIAL READINESS SERVICES INCLUDE FACE-TO-FACE INDIVIDUAL AND GROUP COUNSELING AND COACHING, FINANCIAL READINESS COMMON MILITARY TRAINING DELIVERY, BRIEFINGS AND PRESENTATIONS ON FINANCIAL READINESS TOPICS (FOR EXAMPLE, BEYOND THE TOUCHPOINT CURRICULUM), AND FINANCIAL READINESS INFORMATION AND REFERRAL. OUTREACH ACTIVITIES (FOR EXAMPLE, MANNING A RESOURCE TABLE) AND ATTENDANCE AT GOVERNMENT MEETINGS ARE NOT DIRECT SERVICES. ENGAGEMENT OF PFCS IN GOVERNMENT MEETINGS SHOULD BE MINIMIZED TO ONLY THE TIME REQUIRED TO DELIVER FINANCIAL READINESS INFORMATION. WHILE IT IS IMPORTANT FOR THE PFC TO BE VISIBLE, KNOWN, TRUSTED AND ACCESSIBLE TO THE INSTALLATION/SITE/EVENT PERSONNEL, THE AMOUNT OF TIME THE PFC IS ENGAGED IN OUTREACH ACTIVITIES SHOULD BE BALANCED WITH THE PROVISION OF DIRECT SERVICES. IT IS MUCH MORE IMPORTANT THAT INSTALLATION/SITE/EVENT PERSONNEL KNOW ABOUT THE FINANCIAL READINESS PROGRAM, WHO THE FINANCIAL READINESS PROGRAM STAFF IS AND THAT THE PFC IS A SUPPLEMENTAL RESOURCE AVAILABLE WITHIN THAT PROGRAM. THE PFC IS A TOOL WITHIN THE FINANCIAL READINESS PROGRAM, NOT A STANDALONE FINANCIAL READINESS PROGRAM OR "EXTERNAL" COMMUNITY PARTNER. THE PFC SHOULD NEVER BE THE SPOKESPERSON OR SUBJECT MATTER EXPERT SPEAKING FOR THE FINANCIAL READINESS PROGRAM.

5.S.1. (U) ON-DEMAND REQUESTS IN THE BOSS FOR OUTREACH ACTIVITY SUPPORT WILL BE LIMITED TO EVENTS WITH 50 OR FEWER MANDATORY ADULT ATTENDEES WITH A MAXIMUM OF TWO HOURS PER DAY, FOR EVENTS WITH 200 OR FEWER MANDATORY ATTENDEES WITH A MAXIMUM OF FOUR HOURS PER DAY, AND FOR EVENTS WITH GREATER THAN 200 MANDATORY ADULT ATTENDEES WITH A MAXIMUM OF 8 HOURS TOTAL PER MULTI-DAY EVENT.

5.S.2. (U) OSD FINRED CONSIDERS A PFC “FULLY UTILIZED” WHEN AT LEAST 65 PERCENT OF THEIR DUTY HOURS ARE PROVIDING DIRECT SERVICES TO ELIGIBLE SERVICEMEMBERS AND FAMILIES. NO MORE THAN 35 PERCENT OF DUTY HOURS SHOULD BE DEDICATED TO OUTREACH ACTIVITIES, GOVERNMENT MEETINGS OR OTHER NON-DIRECT SERVICE ACTIVITIES.

6. (U) THE DCS, G-9 WILL ADVISE THE ASSISTANT SECRETARY OF THE ARMY (MANPOWER AND RESERVE AFFAIRS), ON IMPLEMENTATION OF THE DOD PFC PROGRAM WITHIN THE ARMY AND WILL—

6.A. (U) VALIDATE DESIGNATED LOCAL POINTS OF CONTACT AND ENSURE IDENTIFIED POINTS OF CONTACT ARE TRAINED TO EFFECTIVELY PERFORM THEIR ROLES IN SUPPORT OF THE PFC PROGRAM.

6.B. (U) ASSIST INSTALLATION COMMANDERS AND PFC POINT OF CONTACT WITH REPORTING PFC PROGRAM ISSUES TO THE OSD FINRED FOR RESOLUTION.

6.C. (U) COORDINATE WITH THE OSD FINRED PFC PROGRAM MANAGER, TO PROVIDE UTILIZATION REPORTS TO INSTALLATION PFCS POINT OF CONTACT WHEN REQUESTED.

6.D. (U) ACCOMPANY OSD FINRED PERSONNEL TO INSTALLATIONS, RESERVE COMPONENTS, AND DEFINED COMMUNITY LOCATIONS DURING SURVEILLANCE VISITS.

6.E. (U) DISTRIBUTE MONTHLY PROGRAM ACTIVITY REPORTS THAT DISPLAY ADDITIONAL SERVICE DELIVERY DETAIL VIA DOD SAFE TO LOCAL POINT OF CONTACT WITH ACCOMPANYING EMAIL OF FINANCIAL READINESS TRENDS/UTILIZATION OF INSTALLATIONS.

7. (U) THE CHIEF OF ARMY RESERVE IS RESPONSIBLE FOR POLICY AND GUIDANCE REGARDING FINANCIAL READINESS PROGRAMS AND SUPPORT FOR THE ARMY RESERVE. THE COMMANDER USARC WILL APPOINT A POINT OF CONTACT FOR PROGRAM COORDINATION WITH THE DCS, G-9 FOR TRAINING AND EDUCATION (COMMON MILITARY TRAINING AND BEYOND THE TOUCHPOINT TRAINING), FINANCIAL COUNSELING SERVICES TO INCLUDE PFC SERVICE REQUESTS, INFORMATION AND REFERRAL (DIRECT SERVICE) AND OUTREACH (NON-DIRECT SERVICE). ENSURE THAT SERVICEMEMBERS AND THEIR FAMILIES ARE AWARE OF THE RESOURCE.

8. (U) THE DIRECTOR, NATIONAL GUARD BUREAU IS RESPONSIBLE FOR POLICY AND GUIDANCE REGARDING FINANCIAL READINESS PROGRAMS AND WILL APPOINT A POINT OF CONTACT FOR PROGRAM COORDINATION WITH THE DCS, G-9 FOR TRAINING AND EDUCATION (COMMON MILITARY TRAINING AND BEYOND THE TOUCHPOINT TRAINING), FINANCIAL COUNSELING

SERVICES TO INCLUDE PFC SERVICE REQUESTS, INFORMATION AND REFERRAL (DIRECT SERVICE) AND OUTREACH (NON-DIRECT SERVICE). ENSURE THAT SERVICEMEMBERS AND THEIR FAMILIES ARE AWARE OF THE RESOURCE.

9. (U) THE COMMANDER, U.S. ARMY MATERIEL COMMAND WILL APPOINT A POINT OF CONTACT TO COORDINATE THE INSTALLATION PFC PROGRAM REQUESTS WITH THE DCS, G-9 FOR TRAINING AND EDUCATION (COMMON MILITARY TRAINING AND BEYOND THE TOUCHPOINT TRAINING), FINANCIAL COUNSELING SERVICES, INFORMATION AND REFERRAL (DIRECT SERVICE) AND OUTREACH (NON-DIRECT SERVICE). SUBMIT PFC PROGRAM REQUESTS THROUGH THE APPROPRIATE PFC PROGRAM POINT OF CONTACT OR RESERVE COMPONENT FAMILY PROGRAM OFFICE AND ENSURE THAT SERVICEMEMBERS AND THEIR FAMILIES ARE AWARE OF THE RESOURCE.

10. (U) UNITS OF ARMY COMMANDS, ARMY SERVICE COMPONENT COMMANDS, AND DIRECT REPORTING UNITS WILL APPOINT A POINT OF CONTACT TO COORDINATE THE INSTALLATION PFC PROGRAM REQUESTS WITH THE DCS, G-9 FOR TRAINING AND EDUCATION (COMMON MILITARY TRAINING AND BEYOND THE TOUCHPOINT TRAINING), FINANCIAL COUNSELING SERVICES, INFORMATION AND REFERRAL (DIRECT SERVICE) AND OUTREACH (NON-DIRECT SERVICE). SUBMIT PFC PROGRAM REQUESTS THROUGH THE APPROPRIATE PFC PROGRAM POINT OF CONTACT OR RESERVE COMPONENT FAMILY PROGRAM OFFICE AND ENSURE THAT SERVICEMEMBERS AND THEIR FAMILIES ARE AWARE OF THE RESOURCE.

11. (U) IN ACCORDANCE WITH THE PRIMARY AND SECONDARY LOCATION POINTS OF CONTACT (GOVERNMENT) RESPONSIBILITIES IN ANNEX 1 IN REFERENCE 1.G., INSTALLATION PFC PROGRAM POINTS OF CONTACT WILL PROVIDE LOCAL OVERSIGHT OF PFC ACCOUNTABILITY, VALIDATION OF QUALITY OF SERVICES PROVISION, FACILITATE LOGISTICAL SUPPORT REQUIREMENTS FOR PFC SERVICES, COMMUNICATE WITH SERVICE HEADQUARTERS FINANCIAL READINESS PROGRAM POINT OF CONTACT THROUGH PROPER SERVICE CHAIN OF COMMAND, RESPOND TO MONTHLY OUTREACH CONTACT FROM PFC REGIONAL SUPERVISOR, REPORT ANY ISSUES OR CONCERNS REGARDING PFC TO REGIONAL SUPERVISOR, COMPLETE REGULAR OSD FINRED PFC ASSESSMENT SURVEYS IN A TIMELY MANNER, IDENTIFY A LOCAL POINT OF CONTACT FOR EACH PRIMARY AND SECONDARY SUPPORT LOCATION WHO CAN VALIDATE PFC ACCOUNTABILITY AND SERVICE QUALITY AT THAT LOCATION, PARTICIPATE IN SERVICE HEADQUARTERS TRAINING, COMMUNICATE FINANCIAL SERVICE NEEDS AT PRIMARY AND SECONDARY SUPPORT LOCATIONS WITH THE ASSIGNED PFCS, AND ALL OTHER RESPONSIBILITIES IDENTIFIED.

12. (U) THE POINT OF CONTACT ON BEHALF OF HQDA DCS, G-9 IS: USARMY PENTAGON HQDA DCS G-9 MAILBOX ARMY FINANCIAL LITERACY AT EMAIL:

[USARMY.PENTAGON.HQDA-DCS-G-9.MBX.FINANCIAL-LITERACY@ARMY.MIL.](mailto:USARMY.PENTAGON.HQDA-DCS-G-9.MBX.FINANCIAL-LITERACY@ARMY.MIL)

13. (U) THIS ALARACT MESSAGE EXPIRES ON 27 DECEMBER 2025.