



## Personal Financial Management Program

PFMP educates individuals on the principles and methods to effectively manage personal finances.

The program delivers training and education to service members and their families on a recurring basis at the unit level or on an individual basis.

The ultimate goal is to not only make everyone financially literate, but also financially capable.

**Financial Literacy and Capability is the Goal!**

## Weekly Educational Workshops

**Wednesday at the Education Center  
Building 1530, Room 101**

### Budget Workshop 8:00 - 9:30am

The focus of this class is learning how to establish a budget and prepare for recurring and unforeseen expenses, as well as life changes that impact decisions and income.

- |             |                    |
|-------------|--------------------|
| -Marriage   | -Transitioning     |
| -Deployment | -Military Benefits |

## Quarterly Educational Workshops

### PFMP Curriculum

For detailed information regarding quarterly workshops offered, view the PFMP webpage by navigating through these steps.

**Visit [mccs29palms.com](http://mccs29palms.com) and choose the following drop down menu items:**

- Marine & Family Programs
- Personal & Professional Development
- Personal Financial Management Program

## Annual Education

### National Financial Capability Month

#### April

National Financial Capability Month is specifically reserved for parents and children. The program offers three tailored workshops.

**1) Finance 101 for Teens:** A 90-minute interactive workshop dedicated to high school age teens to ensure they are informed about current/near future expenses and responsibilities.

- |                       |                 |
|-----------------------|-----------------|
| -Senior Year Expenses | -Interest Rates |
| -College Expenses     | -Budgeting      |
| -Income Taxes         | -Saving         |
| -Credit Cards         | -Investing      |

**2) Kids & Money:** A 90-minute interactive workshop where kids in 6th-8th grade, learn how to create and manage income.

- Decide on the amount to save, donate and spend
- Keep track of their decisions
- Establish S.M.A.R.T. financial goals

**3) Raising Financially Fit Kids:** A 60-minute course designed to help parents teach their children sound financial management skills. During the course, parents will examine their own financial skills and behaviors so that they can determine how to best implement age-appropriate financial practices for their children.

### National Retirement Security Week (NRSW)

#### October

The collaborative efforts of the unit Command Financial Specialist, commanders and PFMP program are tasked with organizing and executing NRSW campaign activities. This is an annual opportunity for Marines and families to focus on financial readiness and retirement security. This year is especially important as a large portion of Active Duty are facing the choice of opting-in to the new Blended Retirement System (BRS).

**Knowledge + Skills + Access to Resources = Financial Capability**

## Courses

### Command Financial Specialist (CFS)

#### MCO P1700.37

A 40-hour course designed to train eligible personnel on matters pertaining to finances. This individual is the first line of defense at the unit level for service members and must be appointed by the Commanding Officer. Eligibility factors:

- E5 w/6 years of Service  
Or Waiver for 6 years or less
- E6/Officers
- 1 year remaining with command
- No record of NJP
- Financially stable

### Corporal for Financial Fitness (CFF)

#### MCO P1700.37

A two-day course offered to Corporals that are nominated by their command. Designated individuals fulfil their role via peer-to-to-peer influence and by supporting the unit CFS. Eligibility factors:

- E4
- Volunteer

Visit [mccs29palms.com](http://mccs29palms.com) for course dates

## Curriculum

Available upon request directly with Unit,  
Spouse Events, or MCCS Departments

- Banking and Financial Services
- Car-Buying Strategies
- Blended Retirement System
- Consumer Awareness
- Credit and Debt Management
- Developing Your Spending Plan
- Family Financial Planning
- Financial Planning for Deployment
- Gambling Awareness
- Home Buying
- Marriage and Money
- Military Pay
- Money and the Move
- Paying for College
- Paying Off Your Student Loans
- Raising Financially Fit Kids
- Renting
- Retirement Planning
- Saving and Investing
- Smart Transition Planning
- Survive the Holidays Financially
- Survivor Benefit Plan
- Thrift Savings Plan
- Your Insurance Needs



## Personal Financial Management Program



Marine and Family Programs  
Personal & Professional Development  
Career Resource Office (CRO),  
Building 1526

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