



PFMP

PERSONAL FINANCIAL MANAGEMENT PROGRAM

MARINE
& Family

Provides personal financial education, training, counseling, information and referral. A solid understanding of your personal financial situation and prospects will give you a better chance of achieving financial success during your career and help build confidence when facing financial challenges and responsibilities. These services are provided at no cost to you as part of your benefits for serving our country.

Let us help you get started on your road to financial independence today!

Check your credit report at least once a year for errors or signs of identity theft. Negative information could prevent you from obtaining a security clearance or mortgage. You get one free credit report each year from all three major credit reporting agencies.

EXPERIAN

(888) 397-3742
www.experian.com

TRANSUNION

(800) 888-4213
www.transunion.com

EQUIFAX

(800) 685-1111
www.equifax.com

www.annualcreditreport.com

**MCAS CHERRY
POINT TRAINING
& EDUCATION
BUILDING 4335**

252-466-4201/5837

PFMP CALENDAR

BASIC ALLOWANCE FOR HOUSING (BAH) INITIATIVE / RENTING A PROPERTY

22 Mar	0900-1030
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CAR BUYING SEMINAR

26 Jan	0900-1100
29 Mar	

COMMAND FINANCIAL SPECIALIST TRAINING

29 Jan - 1 Feb	0800-1600
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QUARTERLY CFS GATHERING & TRAINING

19 Mar	0800-1500
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CREDIT & DEBT MANAGEMENT

21 Feb	1330-1530
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DEVELOPING YOUR SPENDING PLAN

17 Jan	1330-1530
27 Mar	

HOME BUYING SEMINAR

23 Feb	0830-1130
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INTRO TO INVESTING

24 Jan	1330-1530
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INTRO TO TAXES

9 Jan	0900-1100
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MILLION DOLLAR MARINE

5-6 Mar	0800-1500
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MONEY & MARRIAGE

20 Mar	1330-1500
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MONEY HABITUDES

14 Feb	1330-1530
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PERSONAL READINESS SEMINAR

11 Jan	0730-1200
8 Feb	
14 Mar	

THRIFT SAVINGS & BLENDED RETIREMENT

6 Feb	0900-1100
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BASIC ALLOWANCE FOR HOUSING (BAH) INITIATIVE / RENTING A PROPERTY

This training provides service members with guidance for MARAdmin 391/23 Sergeant without dependents basic allowance for housing (BAH) initiative.

CAR BUYING SEMINAR

This workshop is designed to help the participants gain knowledge to help them determine their vehicle needs, identify costs involved in vehicle ownership, get a fair deal by discussing negotiating techniques & avoid fraudulent advertising and determine how much vehicle they can afford.

COMMAND FINANCIAL SPECIALIST TRAINING

MCO 1700.37 requires units to have qualified Command Financial Specialists (CFSs) readily available to provide financial training, education and information and referrals. The Personal Financial Managers (PFMs) train selected Marines/ Sailors and conduct all unit inspections. Upon completion of the course the CFS is expected to serve as the command's principal advisor on policies and matters related to personal finance.

CFS-QUARTERLY CFS GATHERING AND TRAINING

Opportunity to gather to provide additional insight into updates to guidance, share resources and provide additional training to appointed unit CFSs.

CREDIT AND DEBT MANAGEMENT WORKSHOP

Provides activities that allow participants to gain knowledge on credit terminology, costs and features to inform them on the pros and cons when taking on credit responsibly; along with best practices for managing debt and how to apply effective strategies to recover from excessive debt.

DEVELOPING YOUR SPENDING PLAN

This workshop teaches all the basic information about personal financial management for Service members and their family members! We explore the Leave and Earning Statement (LES), discuss effective budgeting techniques, best practices with credit & debt management, and explore opportunities available to assist with building financial security through savings and investing options!

HOME BUYING SEMINAR

Buying a house is the most significant purchase many people will ever make.

This course is designed to increase the knowledge and comfort level of first-time home buyers and serve as a refresher for repeat home buyers.

INTRODUCTION TO INVESTING

Investing for your future only requires financial knowledge and discipline! In this class you will learn about affordable investment platforms that will help you choose companies based off of historical data, current expenses and expected performance/growth.

INTRODUCTION TO TAXES

Workshop will inform Service members and their family members about the different types of taxes you pay and strategies to legally minimize your tax burden to gain understanding of what documents are used to file their taxes.

MILLION DOLLAR MARINE

This workshop will assist Service members and their family members on how to navigate the financial challenges that accompany them and combat the most common financial issues. It will provide attendees with financial management skills that can be used over their lifetime.

MONEY & MARRIAGE

Valuable planning information for couples and individuals who are planning for marriage. This one hour class will provide you with important financial topics to discuss concerning financial expectations and ensure your financial security as a couple.

MONEY HABITUDES

Money Habitudes® will help you discover Your Money Personality! The instructional content and activities will get participants thinking and talking about their habits and attitudes regarding money and provides an easy way to discover what emotional triggers may influence their financial behaviors.

PERSONAL READINESS SEMINAR

The Personal Readiness Seminar is a mandatory workshop for all First Permanent Duty Station Marines. This interactive workshop covers resources available for career development; as well as personal finance basics. MARAdmin 346/20

THRIFT SAVINGS & BLENDED RETIREMENT

This workshop is designed to provide detailed information on the Thrift Savings Plan (TSP) to help learners understand how to contribute, manage and the benefits TSP provide to build financial security during retirement!