



DEPARTMENT OF THE NAVY  
OFFICE OF THE SECRETARY  
1000 NAVY PENTAGON  
WASHINGTON DC 20350-1000

SECNAVINST 1740.4A  
ASN(MR&A)  
23 Apr 2019

SECNAV INSTRUCTION 1740.4A

From: Secretary of the Navy

Subj: DEPARTMENT OF THE NAVY PERSONAL FINANCIAL MANAGEMENT  
(PFM) EDUCATION, TRAINING, AND COUNSELING PROGRAM

Ref: (a) DoD Instruction 1342.22 of 03 July 2012  
(b) DoD Instruction 1344.07 of 30 March 2006  
(c) DoD Instruction 1344.09 of 8 December 2008  
(d) SECNAVINST 1754.1B  
(e) SECNAVINST 5211.5E  
(f) SECNAV M-5210.1  
(g) SECNAVINST 1740.2E  
(h) DOD 7000.14-R, Department of Defense Financial  
Management Regulations, June 2017  
(i) 10 U.S.C. §992  
(j) DoD Instruction 1322.31 of 26 February 2015  
(k) SECNAVINST 5200.35F  
(l) SECNAV M-5214.1

Encl: (1) Terms and Definitions  
(2) Command Financial Specialist (CFS) Qualifications,  
Functions, and Training  
(3) Family Center and/or Regional Personal Financial  
Management Program Responsibilities  
(4) Common Military Training (CMT) Personal Financial  
Management Training Subjects  
(5) Initial/Lifecycle Training Continuum  
(6) Sample Command Financial Specialist Letter of  
Designation  
(7) Sample Command Special Assistant for Personal  
Finances Letter of Designation  
(8) Responsibilities

1. Purpose. To revise Department of Navy (DON) policy and assign responsibilities for the implementation of Personal Financial Management (PFM) education, training, and counseling programs. PFM remains a top concern for DON personnel and family members. Financial issues for Service members can have a direct impact on readiness and retention. In many cases, resultant financial problems have had a serious negative impact

on DON personnel and families, as well as a significant effect on operational readiness, morale, and retention.

2. Cancellation. SECNAVINST 1740.4.

3. Definitions. Terms used in this instruction are defined in enclosure (1).

4. Applicability. This instruction applies to the Office of the Secretary of the Navy (SECNAV), the Chief of Naval Operations (CNO), the Commandant of the Marine Corps (CMC) and all U.S. Navy and U.S. Marine Corps installations, commands, activities, field offices and all other organizational entities within the DON.

5. Policy

a. Management of personal finances remains a challenge to Service members and their families. References (a) through (k) mandate specific programs, actions, or requirements that are relevant to the PFM program. These programs, actions, or requirements may assist in reducing the number of financial difficulties amongst DON personnel and families through education, counseling, information, and referral. Although the PFM program has a counseling mission, the primary focus is on prevention of financial difficulties and mismanagement through education of Sailors, Marines, and their families.

b. PFM is a key Quality of Life (QOL), readiness and retention program. As detailed in references (a) and (c), Service members and the DON have a joint responsibility to address personal financial obligations. Members have an obligation to meet the financial needs of their families and discharge their just financial debts in a timely fashion. Commanding officers have a responsibility to encourage financial responsibility and sound financial planning. The DON promotes sound financial practices, personal integrity, and responsibility among its members.

c. All DON Service members will become familiar with the policies and objectives of the PFM program, use prudent personal financial management practices in pursuit of personal excellence, and support their fellow Service members by sharing their PFM knowledge.

d. The PFM program consists of three major elements:

- (1) Financial education and training;
- (2) Financial information and referral;
- (3) Financial counseling.

e. At unit level commands, the three elements of the program are under the control of a qualified Command Financial Specialist (CFS). General duties and responsibilities of the CFS are detailed in enclosure (2).

f. As described in reference (a), Family Centers provide support to all elements of the PFM program. Each Family Center will provide at least one trained and qualified staff member to function as a financial counselor as detailed in enclosure (3).

g. As outlined in reference (j) and enclosure (4) of this instruction, Common Military Training (CMT) topics will be delivered at several personal and professional touchpoints throughout a Sailor's or Marine's career and transition to civilian life. Financial education, training and counseling will be provided as a collaborative effort between the CFS and the Family Center PFM staff. If these two resources are not available, commands should consult the Family Center to obtain names of other authorized resources.

h. In accordance with reference (a), enclosure (3), paragraph 3.d.(3), programs will be established by Family Centers to encourage spouses to participate in the PFM program.

i. DON personnel will observe training provided by sources other than those authorized under this instruction as required in reference (a), enclosure (3), paragraph 3d(5).

j. Providing current PFM information to military personnel and their family members is an integral part of the program. Relevant PFM information will be issued or published regularly in DON internal media. Investment and consumer markets have become very dynamic, therefore, it is incumbent upon commands, CFSs, and PFM staff to raise awareness of PFM concerns and assistance available to Service members and their families.

k. A qualified CFS or Family Center PFM staff will counsel DON personnel, family members, and other Department of Defense (DoD) personnel experiencing financial difficulties or seeking information on PFM concerns. If the CFS or Family Center PFM staff cannot provide assistance, referrals will be made to other

authorized agencies (e.g., Navy Marine Corps Relief Society (NMCRS); Navy or Marine Corps Legal Service Office; or other approved resources).

6. Responsibilities. See enclosure (8).

7. Records Management

a. Records created as a result of this instruction, regardless of format or media, must be maintained and dispositioned according to the records disposition schedules found on the Directives and Records Management Division (DRMD) portal page:

<https://portal.secnav.navy.mil/orgs/DUSNM/DONAA/DRM/SitePages/Home.aspx>

b. For questions concerning the management of records related to this instruction or the records disposition schedules, please contact your local Records Manager or the DRMD program office.

8. Reports. The reporting requirements contained in enclosure (3), paragraph 1f and enclosure (8), paragraph 1f are exempt from information collection control, per reference (1), Part IV, paragraph 7n.



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23 Apr 2019

**TERMS AND DEFINITIONS**

1. Basic Understanding. To comprehend the underlying principles of the subject matter in order to apply them to everyday life situations.
2. Common Military Training (CMT). Non-occupational directed training that sustains readiness, provides common knowledge, enhances awareness, reinforces expected behavioral standards or obligations, and establishes a functional baseline that improves the effectiveness of DoD and its constituent organizations.
3. DON Personnel. Active Duty and Reserve component members of the Sea Services, family members, and civilian employees including non-appropriated fund employees and special Government employees of all offices, agencies, and departments carrying out a function on a Defense installation.
4. Extended Absence Financial Plan. A plan developed by a Service member prior to deployment, specifying the following for the period of the absence: legal power of attorney to accomplish personal and financial requirements; plan for covering financial obligations; disposition of car and auto insurance; allotments for appropriate monthly expenditures, and disposition of other financial issues that might occur during the period of absence.
5. Financial Planning and Counseling. The act of evaluating an individual or family's income and expenditures and recommending short and long-term actions to achieve financial goals and ensure individual, family, and mission readiness.
6. Personal Financial Management (PFM). The process (or steps) involved in managing one's personal finances, including income, expenses, and investments for an individual or family.
7. Personal Financial Readiness. Adequately preparing for the management of personal responsibilities prior to departure on an extended absence, to include: family matters and potential family contingencies; personal finances; personal property; and other personal obligations that can and do arise during one's career lifecycle. Also includes prudent day-to-day management of personal finances, including financial planning (budgeting), saving and investing (including Thrift Savings Plan (TSP)), consumer awareness, and credit management. Considerations

include: career and transition planning; spouse employment; and relocation entitlements and expenses.

8. Service Members. Active Duty and Reserve component members of the military Services whether permanently assigned or Temporary Duty (TEM DU) or Temporary Duty Under Instruction (TEM DUINS).

23 Apr 2019

**COMMAND FINANCIAL SPECIALIST (CFS)  
QUALIFICATIONS, FUNCTIONS, AND TRAINING**

1. Qualifications of the Command Financial Specialist (CFS).

The CFS will function as the command's principal advisor on policies and matters related to PFM. The following qualifications apply:

a. Military members in pay grade E6 and above (including officers) may be appointed a CFS. Each Service may establish, by policy, a single point waiver authority for commands seeking to appoint a CFS at the E5 level. Waivers will not be granted below E5.

(1) Such request will contain, at a minimum, a command rank demographics (e.g., indicating the absence of senior personnel meeting established criteria); and

(2) Certification of the designated member's qualifications.

b. Be highly motivated and financially stable (must meet the financial overseas screening standards in paragraph 2.i of this enclosure). For assistance with the CFS screening process, commanding officers may refer to the Family Center PFM staff for guidance. Screening must be completed prior to training.

c. Successfully complete the Service authorized CFS training course provided by a Family Center.

d. Have at least one year remaining in the command at time of CFS course completion.

e. Participate in continuing education including, but not limited to, periodic CFS forums and refresher training at least every three years.

2. Functions of the CFS. At the completion of formal training, the CFS must be able to perform the following functions:

a. Assist the command to establish, organize, and administer the command PFM program, including a thorough pass down to the incoming CFS.

b. Disseminate financial management information within the command through General Military Training (GMT), plan of the day (POD) notes, newsletters, e-mail, etc.

23 Apr 2019

c. Maintain current PFM resource books, directories, references, and training materials for use in GMT, divisional training, and counseling. In addition, CFSs will maintain close liaison with the Family Center PFM staff, where possible.

d. Present PFM training as part of the command GMT program and provide divisional/departmental/branch PFM training as required

e. Provide basic PFM counseling to individual members of the command as requested.

f. Maintain records of counseling conducted and counseling referrals. In accordance with references (e) and (f), maintain PFM counseling records to ensure confidentiality.

g. Refer members with serious financial problems or who require additional assistance/counseling to the Family Center PFM staff. If there are no Family Center PFM staff representatives available, refer member to NMCRS or Defense Federal Credit Unions and Banks located on military installations. Ensure the individual is seen and counseled. Furthermore, continue to maintain contact with the individual and the resource/counseling agency to monitor progress.

h. Assist members with the development of their Extended Absence Financial Plan and coordinate the administrative responsibilities for the command.

i. Perform financial screenings as needed for members of the command. In the absence of a CFS, or in a complicated case, the Family Center PFM staff can perform the screenings. For Overseas Duty Screening, the following guidance applies:

(1) E4 and below, if Debt to Income Ratio exceeds 30 percent (monthly debt payments (not including primary residence mortgage) divided by net monthly income) member is unsuitable for overseas assignment;

(2) All officers and E-5 and above, serious financial problems or indebtedness which have not been reconciled, or a documented history of indebtedness over a period of the last three years (i.e., bankruptcy) may be considered disqualifying;

(3) Such screening will be documented by an administrative remarks page entry into the member's service record;



23 Apr 2019

(4) The CFS will ensure the member completes a Financial Planning Worksheet (FPW) or other Service specified budget tool. The FPW is available at:  
[https://www.cnmc.navy.mil/ffr/family\\_readiness/fleet\\_and\\_family\\_support\\_program/personal\\_finances.html](https://www.cnmc.navy.mil/ffr/family_readiness/fleet_and_family_support_program/personal_finances.html).

(5) The CFS will counsel the member on the projected living expenses at the overseas location and on the need for the member to fully understand their expenses, entitlements, and pay and allowance changes related to the Permanent Change of Station (PCS) move.

23 Apr 2019

**FAMILY CENTER AND/OR REGIONAL PERSONAL FINANCIAL MANAGEMENT  
PROGRAM RESPONSIBILITIES**

1. Family Center PFM staff will support local commands and area CFSs by serving as the primary resource and subject matter expert in tailoring PFM information, materials, and education programs to the local area.

2. Services will provide the necessary resources for Family Centers to:

a. Provide financial education/training, information, and referral assistance to military personnel and their family members;

b. Provide financial counseling to DON personnel and other DoD personnel, as defined in reference (a), when assigned aboard a DON installation;

c. Ensure privacy and confidentiality of all records and information regarding PFM counseling conducted, in accordance with references (e) and (f);

d. Foster and establish working relationships with financial institutions located on base to encourage military and family member financial awareness and use of their PFM counseling and information services as detailed in reference (a);

e. Comply with reference (a), enclosure (3), paragraph 3.d.(6). Individuals assigned to provide PFM services at DON Family Centers must:

(1) Obtain and maintain Accredited Financial Counselor (AFC) certification within 2 years of their assignment;

(2) Possess a baccalaureate degree from an accredited college or a combination of education and experience which equips them to serve as a personal financial management counselor;

(3) Read and understand the references contained within this instruction.

f. Conduct, at least quarterly, an area-wide PFM awareness forum with CFSs to address current issues in their commands, training on new developments, initiatives, or specific topics of

Enclosure (3)

23 Apr 2019

interest, and answer questions CFSSs may have. At a minimum, the following personnel should be invited: Senior Enlisted Advisors, CFSSs, and Command Career Counselors/Career Planners. Meeting reports (minutes) will be provided to the cognizant commanding officers;

g. Conduct, at least semi-annually, an informational seminar for area command leaders that provides an introduction and overview of PFM program services, assistance, and initiatives;

h. When training CFSSs by any method, at a minimum, provide two on-site individuals (one instructor must be from the Family Center PFM staff and others may be a CFS or other qualified DON civilian employee and/or contractor), capable and trained as instructors of the CFS course. An additional person capable of acting as an alternate instructor should also be available.

i. Provide a CFS Refresher course to CFSSs that require refresher training.

23 Apr 2019

**COMMON MILITARY TRAINING (CMT)  
PERSONAL FINANCIAL MANAGEMENT TRAINING SUBJECTS**

1. Military Pay Issues
2. Banking and Financial Services
3. Developing Your Spending Plan
4. Credit Management
5. Car Buying Strategies
6. Introduction to Saving and Investing
7. Consumer Awareness
8. Insurance/Risk Management
9. Legal Issues
10. Home Purchase/Housing
11. Financial Planning for Deployment
12. Money and the Move
13. Savings and Investments
14. The Basics of Retirement Planning, including the Blended Retirement System (BRS)
15. College Savings
16. Retirement Resources

**NOTE:** Additional CMT PFM Educational Programs can be added as necessary by the respective Service PFM Program Manager to keep curriculum current.

**INITIAL/LIFECYCLE TRAINING CONTINUUM**

| <b>CATEGORY</b> | <b>TRAINING TYPE</b>           | <b>TRAINING SOURCE</b>  | <b>DELIVERY METHOD</b>          | <b>PFM TOPICS</b>               |
|-----------------|--------------------------------|---|---------------------------------|---------------------------------|
| Officer         | Initial Entry                  | -United States Naval Academy<br>-Officer Candidate School<br>-Officer Development School<br>-*Basic Course (USMC)<br>-Reserve Officer Training Corps  | Instructor Lead<br>or Web-based | Pre-commissioning PFM education |
|                 | Leadership                     | ENS (USN)<br><br>2ndLt (USMC)   | Instructor Lead<br>or Web-based | Junior Officer PFM education    |
|                 | Leadership                     | Prospective Commanding Officer /<br>Prospective Executive Officer   | Instructor Lead                 | Leading a command PFM Program   |
|                 | Leadership                     | Senior Officer  | Web-based                       | Senior Officer PFM education    |
|                 | Other<br>Personal/Professional | -Command Financial Specialist (CFS)<br>-Fleet and Family Support Centers<br>(FFSCs)<br>-Marine Corps Community Services<br>(MCCS) Centers<br>-My Navy Portal or Navy e-Learning;<br>MarineNet; Joint Knowledge Online | Instructor Lead<br>or Web based | As required                     |
|                 | Transition                     | Transition Assistance Program   | Instructor Lead<br>or Web-based | PFM for transitioning members   |

\*Prior enlisted are not required to complete this “personal” PFM training since they would have received it under enlisted personal training.

**INITIAL/LIFECYCLE TRAINING CONTINUUM**

| <b>CATEGORY</b> | <b>TRAINING TYPE</b> | <b>TRAINING SOURCE</b>  | <b>DELIVERY METHOD</b>           | <b>PFM TOPICS</b>  |
|-----------------|----------------------|---|----------------------------------|--|
| Enlisted        | Initial Entry        | Recruit Training Command  | Instructor Lead                  | Leave and Earnings Statement; Banking Basics; Direct Deposit; Thrift Savings Plan; MyPay; BRS  |
|                 | Initial Entry        | NETC LifeSkills (USN)<br>AIT/MOS School (USMC)  | Instructor Lead<br><br>**Blended | Military Pay; Banking and Financial Services; Developing your Spending Plan; Credit Management; Consumer Awareness; Car Buying Strategies; Insurance; Savings and Investments/Thrift Savings Plan; Retirement System, including BRS; Government Travel Card; Financial Planning for Deployment |
|                 | Transition           | Transition Assistance Program   | Instructor Lead<br>or Web-based  | PFM for transitioning members  |
|                 | Leadership           | Recruit Division Commander (RDC) Seminar (USN)<br><br>Drill Instructor (DI) Seminar (USMC)          | Instructor Lead                  | Specially designed curriculum to augment existing PFM knowledge and skills that will enable the RDCs/DIs to serve as quasi PFM mentors to recruits   |
|                 | Leadership           | Petty Officer (PO) (USN)  | Instructor Lead<br>or Web-based  | PO PFM education   |
|                 | Leadership           | Chief Petty Officer (CPO) USN<br><br>Noncommissioned Officer Academy (NCOA) Sergeants Course (USMC) | Instructor Lead<br>or Web-based  | CPOs and NCOs PFM education  |

\*\*Blended learning environment may be any combination of instructor led classes or self-paced learning accomplished via distance learning or CD ROM based training that include appropriate assessments of learning where applicable.

**INITIAL/LIFECYCLE TRAINING CONTINUUM**

| <b>CATEGORY</b> | <b>TRAINING TYPE</b>        | <b>TRAINING SOURCE</b>   | <b>DELIVERY METHOD</b>       | <b>PFM TOPICS</b>                            |
|-----------------|-----------------------------|--|------------------------------|--|
| <b>Enlisted</b> | Leadership                  | Leading Petty Officer (LPO) Leadership Course (USN)<br><br>NCOA Career Course (USMC)             | Instructor Lead              | PFM for LPOs and NCOAs                       |
|                 | Leadership                  | Prospective Chief Petty Officer (CPO) Leadership Course (USN)<br><br>NCOA Advanced Course (USMC) | Instructor Lead              | PFM for Prospective CPOs and NCOAs           |
|                 | Leadership                  | Leading CPO (LCPO) Leadership Course (USN)<br><br>First Sergeant (1stSGT) Course (USMC)          | Instructor Lead              | PFM for LCPOs and 1stSGTs                    |
|                 | Leadership                  | Command Master Chief/Chief of the Boat Leadership Course   | Instructor Lead              | “Operating a Successful Command PFM Program” |
|                 | Other Personal/Professional | -CFS<br>-FFSCs<br>-MCCS Centers<br>-My Navy Portal; MarineNet; Joint Knowledge Online            | Instructor Lead or Web-based | As required                                  |

**INITIAL/LIFECYCLE TRAINING CONTINUUM  
(ADDITIONAL AVAILBLE TRAINING)**

| <b>CATEGORY</b>      | <b>TRAINING TYPE</b>  | <b>TRAINING SOURCE</b>  | <b>DELIVERY METHOD</b>       | <b>PFM TOPICS</b>   |
|----------------------|-----------------------|---|------------------------------|---|
| Enlisted             | Personal              | Career Options and Navy Skills Evaluation Program (CONSEP) – First Term (USN) | Instructor Lead (FFSC)       | Per CONSEP curriculum   |
| Enlisted             | Personal              | CONSEP - Mid-Career (USN)   | Instructor Lead (FFSC)       | Per CONSEP curriculum   |
| Enlisted             | Personal              | Delayed Entry Program   | **Blended                    | Leave and Earnings Statement; Financial Planning; Navy Expectations of Financial Responsibility |
| Enlisted             | Personal/Professional | Foundation Enlisted Leader Development Courses (USN)                          | Instructor Lead or Web-based | Enlisted Leader PFM education   |
| Officer              | Personal/Professional | Officer Development Courses (USN)   | Instructor Lead or Web-based | Officer Leader PFM education  |
| Officer and Enlisted | Personal              | -CFS<br>-FFSCs<br>-MCCS Centers   | Instructor Lead              | Various PFM topics  |
| Officer and Enlisted | Professional          | Officer/Foundation Enlisted Leader Development Courses (USN)                  | Instructor Lead or Web-based | Officer/Enlisted Leader PFM education   |
| Officer and Enlisted | Personal              | My Navy Portal; MarineNet; Joint Knowledge Online                             | Web-based                    | Various PFM topics  |
| Officer and Enlisted | Personal              | Stand Up Training   | Instructor Lead              | Various PFM topics  |
| Officer and Enlisted | Personal/Professional | Annual General Military Training  | Instructor Lead or Web-based | IAW Current Year GMT NAVADMIN or MARADMIN   |



23 Apr 2019

**SAMPLE COMMAND FINANCIAL SPECIALIST LETTER OF DESIGNATION  
FOR OFFICIAL USE ONLY (When Filled In)**

1740

Date

From: Commanding Officer/Officer in Charge

To: Rank/Rate, Name

Subj: DESIGNATION AS COMMAND FINANCIAL SPECIALIST (CFS)

Ref: (a) SECNAVINST 1740.4A

1. In accordance with reference (a), you are hereby designated as (Command Name) Command Financial Specialist (CFS). You will familiarize yourself with policies and procedures of reference (a) and other applicable Personal Financial Management program elements in the performance of your duties.

2. In your capacity as CFS, you will report directly to the commanding officer/officer in charge or their representative (e.g., Command Special Assistant for Personal Finances). Complete the information requested below and forward as indicated. This designation remains in effect until rescinded in writing.

Signature

---

Name:

Rank/Rate:

Date of Designation:

Date Completed CFS Course:

Global E-Mail Address:

DSN Phone Number:

Location of Servicing Family Center:

I accept the designation of (Command Name) CFS.

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Member Signature

Copy to:

Servicing Family Service Center

Service Record

Enclosure (6)

23 Apr 2019

**SAMPLE COMMAND SPECIAL ASSISTANT FOR PERSONAL FINANCES  
LETTER OF DESIGNATION  
FOR OFFICIAL USE ONLY (When Filled In)**

1740

Date

From: Commanding Officer/Officer in Charge

To: Rank/Rate, Name

Subj: DESIGNATION AS COMMAND SPECIAL ASSISTANT FOR PERSONAL  
FINANCES

Ref: (a) SECNAVINST 1740.4A

1. In accordance with reference (a) you are designated as (Command Name) Command Special Assistant for Personal Finances. You will familiarize yourself with policies and procedures of reference (a) and other applicable Personal Financial Management program elements in the performance of your duties.

2. In your capacity as Command Special Assistant for Personal Finances, you will report directly to the commanding officer/officer in charge or their representative. Complete the information requested below and forward as indicated. This designation remains in effect until rescinded in writing.

Signature

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Name:  
Rank/Rate:  
Date of Designation:  
Date Completed CFS Course:  
Global E-Mail Address:  
DSN Phone Number:  
Location of Servicing Family Center:

I accept the designation of (Command Name) Command Special Assistant for Personal Finances.

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Member Signature

Copy to:  
Servicing Family Service Center  
Service Record

Enclosure (7)

23 Apr 2019

**RESPONSIBILITIES****1. The Chief of Naval Operations (CNO) and Commandant of the Marine Corps (CMC) will:**

a. Establish and maintain a PFM program consistent with the policy and guidance contained in this instruction and reference (a).

b. Ensure sufficient fiscal, physical, and personnel resources are provided to carry out the requirements of this instruction.

c. Ensure maximum cooperation and resource sharing among the DON Services, including jointly sponsoring or sponsoring in conjunction with a nationally chartered PFM organization, a minimum of one training conference every 2 years for the maintenance of Family Center PFM staff Continuing Education Units (CEUs), professional training, and sharing of best practices.

d. Ensure that system(s) are in place to capture PFM activity/data/metrics as outlined in reference (a). Navy and Marine Corps headquarters personnel, in cooperation with the Office of the Secretary of Defense (OSD) staff, will identify the specific data to be collected, the frequency, and other reporting elements.

e. Ensure Family Center PFM staff and CFS are trained and have the necessary resources to ensure Service members have received financial literacy training in accordance with references (i) and (j).

f. In accordance with reference (k), the establishment and use of internal controls and accounting procedures are mandated to ensure: effectiveness and efficiency of operations; reliability of financial reporting; and compliance with applicable laws and regulations. Additionally, as part of the annual Manager's Internal Control Program (MICP) report, the naval services will provide the Assistant Secretary of the Navy (Manpower and Reserve Affairs) (ASN (M&RA)) with copies of the sections of their reports that are relevant to this program. The reports will include summary descriptions of internal controls used, their sufficiency, and any identified weaknesses or deficiencies.

23 Apr 2019

2. Commanders, commanding officers, and officers in charge will:

a. Ensure compliance with the provisions of this instruction and associated references.

b. In accordance with enclosure (6), designate a CFS in writing. When more than one CFS is assigned, designate one as the lead CFS or as a Command Special Assistant for Personal Finances in accordance with enclosure (7). Meet with the lead CFS on a recurring basis to discuss PFM. Enclosure (2) provides qualifications criteria, functions, and training for CFSs.

c. Installation commanding officers/officers in charge with a Family Center will also:

(1) Be the final approving official pursuant to references (a), (b), and (g), for all persons and/or entities not referenced in this instruction. Installation commanding officers/officers-in-charge should consult with the local Family Center PFM staff and the Staff Judge Advocate prior to granting final approval.

(2) Provide for the Family Center to maintain a library/resource center of current financial information and resources (including current periodicals) to assist Service members and their families in successful personal financial readiness;

(3) Ensure computer and Internet resources are available;

(4) Provide support to host and tenant command CFSs, especially to afloat, deployable, or Marine Expeditionary Unit commands;

(5) Ensure that, at a minimum, the Family Center staff includes one member who is assigned, trained, and certified in accordance with reference (a), enclosure (3), paragraph 3.d.(6).