

## Resources to Support Service Member Financial Well-Being

### Defense Department Resources

#### Office of Financial Readiness

Personal financial managers and counselors are available to answer questions and conduct unit presentations or briefings. These nationally accredited professionals help service members and families address personal financial circumstances and provide education and referrals. You can visit <https://finred.usalearning.gov/pfcMap> to find local resources at your installation.



The Defense Department Office of Financial Readiness website provides multiple digital resources to help service members achieve financial well-being.



<https://finred.usalearning.gov>



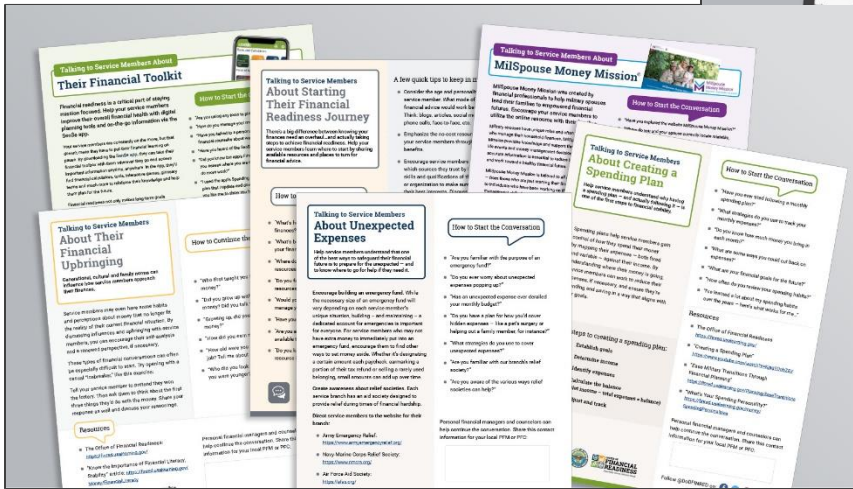
<https://www.milspousemoneymission.org>



Download the Sen\$e mobile app from Google Play or the iOS app store.

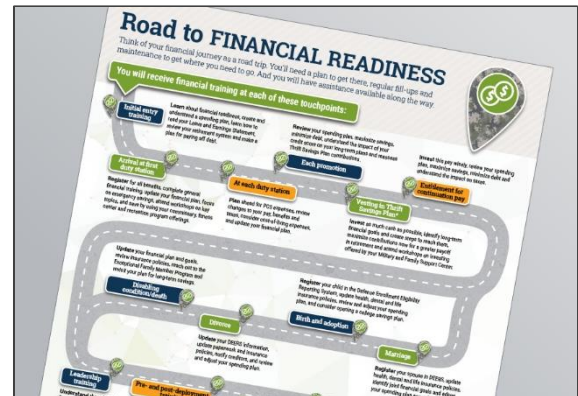
Access financial resources to support your mission of helping service members achieve financial well-being.

Under the Service Providers & Leaders tab of [Finred.usalearning.gov](http://Finred.usalearning.gov), you will find tools to help you develop your social media messaging, keep up with policies and laws, and print leader cards with more financial discussion questions to help continue the conversation.



**Additional Resources**

1. [Financial Readiness Promotional Poster](#)
2. [Road to Financial Readiness Infographic](#)
3. [Dollars and Sense Simulation](#)
4. [Financial Calculators](#)
5. [Grab a Bagful of Savings Infographic](#)
6. [Pizza and Drinks Infographic](#)



## Military OneSource

Military OneSource provides comprehensive information on every aspect of military life at no cost to service members and their families. In addition to website support, Military OneSource offers call center and online support for consultations on a wide range of issues from everyday concerns to deployment-related issues. Military OneSource also offers confidential, non-medical counseling services face to face, by telephone and through secure online chat or real-time video to address issues requiring short-term attention. Website, call center and confidential help services are available 24 hours a day, no matter where you live or serve.



<https://www.militaryonesource.mil>



Download the My Military OneSource mobile app from Google Play or the iOS app store.

For questions, information and resources on military compensation, direct service members to <https://militarypay.defense.gov/>. Information on the [Blended Retirement System](#), [types of pay, benefits](#) and planning [calculators](#) is available.

The military services provide comprehensive financial education training and resources to assist service members and families achieve financial well-being.

- Army [Financial Frontline](#)  
The official Army's Financial Readiness Program website, Financial Frontline, is an open-source educational platform for all soldiers, family members, service leaders and providers. The website is designed to be self-service with access to financial readiness resources tied to personal and professional milestones throughout a soldier's and family member's life cycle, as well as access to the latest policies, laws and layers of support to assist the total Army in making positive financial decisions.
- Marine Corps [MarineNet](#)  
The Marine Corps provides its leaders with training materials located in the Instructor-Led Courses (Moodle) section. Search for Personal Financial Management. The Leaders Training materials are located on the Financial Education Action Points page. Topics include: The Need for Personal Financial Management, Financial Warning Signs and Military Retirement.
- [Navy Touchpoint Curriculum Leadership Training](#)  
The Leadership Training curriculum prepares sailors for financial readiness as they venture into leadership roles. Taking on a leadership role in the Navy comes with many responsibilities – one of which is to ensure financial readiness in order to sustain mission

readiness. This curriculum helps leaders understand the financial challenges they may start seeing in this role.

- [Air Force Touchpoint Curriculum Training](#)  
Air and Space professionals can complete the required training through the MyVector link. The curriculum helps them navigate to a successful financial future.

### **Federal Agency Resources**

- The Defense Department is a part of the Financial Literacy Education Commission and collaborates with many of the federal agencies in coordinating and strengthening capabilities to achieve financial well-being. Many of the agency websites provide resources targeted to support financial education for service members and families.
- <https://www.mymoney.gov>
- [Consumer Financial Protection Bureau Office of Servicemember Affairs](#)
- <https://www.militaryconsumer.gov>
- <https://www.sec.gov>

### **Non-Federal Entity Resources**

Understand how certain DOD instructions and policies provide financial protection for your members. Financial readiness efforts should focus on Common Military Training efforts and maximize the use of DOD and other government assets. Private non-federal entities and on-base banks and credit unions may offer their support in delivering financial education and materials in accordance with [DoDI 1344.07, Personal Commercial Solicitation on DoD Installations](#).

- On-base banks and credit unions may provide financial education and resources, but education is limited to the banking services they provide. For example, they may not provide education on the Blended Retirement System or Thrift Savings Plan.
  - The installation commander must consider the company's history before authorizing the on-base institution to provide financial education.
  - Disclaimers on presentation and education materials must be used to indicate they do not endorse or favor commercial suppliers, products or services.
- Use of NFE organizations as experts in personal finance to provide financial education programs is limited and must be approved by presidentially appointed, Senate-confirmed civilian officials of the military department concerned.
  - Presentations shall only be conducted at the express invitation of the installation commander.
  - The NFE must be approved at the service headquarters level.
  - Commercial agents, including employees or representatives of commercial loan, finance, insurance or investment companies may be used. (Survivor

benefits programs and other tax-exempt government organizations are excluded.)

- The NFE must qualify as a tax-exempt organization under section (c)(3) or 1(c)(23) or Reference(s).
- All materials must clearly indicate that they and the department do not endorse or favor any commercial supplier, product or service of a specific financial institution.