



The following established style guidelines reflect the long-standing practices of developers and editors of content for the Personal Financial Management Program. They are consistent with the rules and guidance outlined in The Associated Press Stylebook and reflective of Office of Military Community and Family Policy style and usage preferences.

## Content Tip

- Emphasize the connection between financial health, emotional well-being and mission readiness.

## Preferred Terms

| Acceptable                                                                                                                           |
|--------------------------------------------------------------------------------------------------------------------------------------|
| financial education (instead of financial planning)                                                                                  |
| military life (instead of military lifestyle)                                                                                        |
| spending plan and planning your spending (instead of budget and budgeting)                                                           |
| Use the term "no cost" or a variation of "take advantage of your benefit" when addressing leadership about Military OneSource policy |
| Use the word "free" when the audience is not specified                                                                               |
| Use the word "free" when the audience is service members or family members                                                           |



## Definitions

| Term                                      | Definition                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| confirmation bias                         | Confirmation bias is the tendency for investors or financial decision-makers to seek out, interpret and remember information that supports their existing beliefs, while ignoring or downplaying evidence that contradicts them.                                                                                                                                                                                                                                                                                                                                                                                                    |
| equity                                    | Equity represents the value of ownership in an asset, business or property after subtracting any debts or liabilities tied to it.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| financial plan                            | A financial plan is a spending plan that includes comprehensive details of investments such as retirement funds, investment funds and mortgages. It will also typically include details about insurance and legal documents.                                                                                                                                                                                                                                                                                                                                                                                                        |
| Personal financial managers or counselors | <p>These individuals are accredited professionals available at military installations to provide group financial workshops, referrals to military and community resources, and individual financial counseling sessions. Services include education on military touchpoints, consumer protections, spending plans, emergency financial assistance, saving and investing, and planning for retirement.</p> <p>Personal financial managers and counselors also provide training for individual unit and command-level events (for example, training days, pre- and post-deployment readiness briefings and yellow ribbon events).</p> |
| spending plan                             | A spending plan is a comprehensive list of all inflows and outflows of money during a specific period of time, usually monthly. It can also detail debt load and net worth.                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

## Official Resources

### Legislation or regulations

- [Public Law 108-189, "Service Members Civil Relief Act," December 19, 2003](#)
- [Title 10, United States Code \(USC\) §1056, "Relocation Assistance Programs," January 3, 2012](#)

### Military OneSource websites

- [Personal Finance](#)
- [Personal Finance Benefits](#)