

# Personal Financial Management Program

## Content Guide

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

### Do

- Avoid redundancy.
- Write in gender-neutral terms.
- Emphasize the connection between financial health and emotional well-being and mission readiness.
- Use acronyms or abbreviations on the second and subsequent uses of the program names.
- Keep sentences short.

### Do Not

- Make assumptions.
- Tell people how they feel.
- Tell people what they should, need to, must, ought to, can't or won't do.
- Tell people what they should always or never do.

### Formatting

- Keep bullets to seven or fewer for each section.
- Less is more, so be concise.
- Use the percent sign:
  - When paired with a numeral with no space: Average hourly pay rose 3.1%; the mortgage rate is 4.75%.
  - For amounts less than 1%, where the decimal is preceded by a zero: The cost of living rose 0.6%.
- Use decimals, not fractions, in percentages: Her mortgage rate is 4.5%.
- For a range, both of the following are acceptable: 12% to 15% and between 12% and 15%.

## Preferred Terms

Preferred	As opposed to
financial education	financial planning
military life	military lifestyle
spending plan and planning your spending	budget and budgeting
Use the term "no cost" or a variation of "take advantage of your benefit" when addressing leadership about Military OneSource policy.	Free
Use the word "free" when the audience is not specified.	no cost
Use the word "free" when the audience is service members or family members.	no cost

## Definitions

Term	Definition
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	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. 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).
spending plan	A spending plan is a comprehensive list of all inflow and outflow of money during a specific period of time, usually monthly; it can also detail debt load and net worth.