NATIONAL GUARD BUREAU
1636 DEFENSE PENTAGON
WASHINGTON DC 20301-1636

SEP 0 2 2009

NGB-ZA

MEMORANDUM FOR THE ADJUTANTS GENERAL OF ALL STATES, PUERTO RICO, THE U. S. VIRGIN ISLANDS, GUAM, AND THE COMMANDING GENERAL OF THE DISTRICT OF COLUMBIA

SUBJECT: All States Log Number P09-0009, Implementation of the National Guard Joint Consumer Education and Financial Services Program

1. Reference: 10 USC, Section 992, Consumer Education: Financial Services

2. The current economic climate underscores how important sound financial management practices are to our service members and their families. Their financial health is essential to the National Guard's military preparedness. It is important to ensure our military members and their families are able to mitigate their stressors and maintain their quality of life as they perform difficult missions throughout the world.

3. To underscore my commitment, I have established a Consumer Education and Financial Services Program that will facilitate a comprehensive array of financial support tools within the Department of Defense. Under the direction of NGB-J1, this program has the objective to provide every National Guard member and their family access to services and tools that will help them obtain and maintain financial health. Our program manager will represent the NGB as the liaison to the Office of the Secretary of Defense (OSD), the Departments of the Army and Air Force, Military Community and Family Programs, Joint Family Support Assistance Programs, Military OneSource, and State National Guard Associations for consumer education and financial services matters.

4. The immediate objective is to increase awareness of this program. To that end, we will promote outreach opportunities for your Citizen-Soldiers and Airmen through mass informational mailings, and my team, with the support of OSD financial management representatives will attend conferences and be available to make presentations at UTAs, National Guard training sites, education centers, and other locations and events you feel would be appropriate and helpful.

5. I urge you to make certain your personnel and their families are aware of this important program and invite you to request on-site support from the team. The NGB point of contact is Mr. Greg Jacobik, NGB-J1-PRC, commercial 703-607-3517, DSN 327-3517, or email greg.jacobik@us.army.mil.

CRAIG R. MCKINLEY
General, USAF
Chief, National Guard Bureau

CF:
DARNG
DANG
NGB-DJS
NGB-ARZ
NGB-CSM
NGB/CFC
NGB-HC
State USP&FOs
Chairman-NGAUS
Executive Director-EANGUS

National Guard Bureau
Financial Management Awareness Program
(FMAP)

Resources Currently Available to the National Guard under Office of Secretary of Defense (OSD), Joint Family Support Assistance Program (JFSAP), Office of Personal Finance (OPF), Joint Family Resource Center (JFRC) and Department of Army, Family Programs, Transitional Support Services.

OSD-JFSAP-OPF-JFRC: The website below will guide you to the JFRC Scheduler requesting the financial services listed on this information page.

http://jfsap.mhf.dod.mil

NOTE: All Options are Ala Carte and can be selected to create your own unique program for 1-2 hours, 1/2 day event or 1 day with multiple days. The JFRC Scheduler is your guide to build your program.

1. **Military One Source Support (MOS): (MOS)(Choose 1 or all Options)**

    a. **Option 1: Program Overview/Briefing** – MOS will provide a broad overview of the various types of services available telephonically, on the web or face to face. Based on available time the briefing can be tailored to meet scheduling demands between 30 minutes – 1 hour. MOS briefing is available at www.militaryonesource.com in the Provider tools section of the website for download in English and Spanish. In the future other languages will be added.

    b. **Option 2: Training** – MOS can provide train-the-trainer, teleconference or web-based (Webinar) training to your staff that will equip them to present the essentials of the MOS program. This training is available to meet those short notice requirements where it is impractical to engage a member of the outreach staff. The train-the-trainer instruction will assist your staff in developing the subject matter expertise on MOS services.

    c. **Option 3: Material Only** – MOS has free promotional materials available in a variety of formats (magnets, wallet cards, brochures, flyers, etc). The promotional materials list is available for viewing at www.militaryonesource.com in the Provider Tools section of the website. Materials can be ordered at anytime by completing the online form and emailing it to MOS.Promotional.Materials.Requiest@MilitaryOneSource.com or you can call 1-800-342-9647 to speak with a consultant.

    d. **Option 4: Free Counseling** - MOS provides 12-free financial counseling session to any member.

    e. **Option 5: Financial Calculators Web Site** - MOS provides an inventory of financial calculators on all financial matters 24/7.

2. **Military Family Life Consultant (MFLC) Support: (Management Health Net)(Choose 1 or all Options)**

    a. **Option 1: MFLC** - Personal Finance Counselors (PFCs)(Certified Accredited Financial Counselors (AFCs)) – team up to offer support for Active Duty, National Guard and Reserve Component, and their families.

    b. **Option 2: Program Overview Briefing:** MFLC are available to provide overview briefings to the unique needs of military service command units, troops and families.

    c. **Option 3: Resource Booth/Table ("Feed the Pig"):** MFLC provide a variety of educational materials that address military family life support available to Service members and their families, service providers, and command leaders. These booths are excellent for family days, Yellow Ribbon/deployment support/Reintegration Programs, conferences, training and similar events.

3. **Personal Financial Support: (Office of Personal Finance)**

    a. **Option 1: Program Overview/Briefing** – Representatives from the Department of Defense (DoD) Office of Personal Finance and Transition (PF&T) can provide an overview of 60-90 minutes, tailored to meet command interests and needs relating to financial readiness resources and support.

    b. **Option 2: Training** – PF&T representatives can deliver educational presentations on a wide variety of financial readiness topics briefings on topics such as: Banking and Financial Services, Car and Home Buying, Financial Planning for Deployment, Saving and Investing, Paying for College, Military Pay Issues, etc.

    c. **Option 3: Financial Counseling** – Personal Finance Counselors (PFCs) provide counseling services on a pre-registered appointment or walk-in basis as arranged by the command for private sessions for individuals or couples.

    d. **Option 4: Resource Booth/Table** – A PF&T table or booth provides financial educational materials and resources designed to meet the unique needs of military Services members, families and service providers. Booth representatives answer questions.

4. **Financial Readiness Campaign (Road Show)**

    a. Through a partnership with several federal agencies and nonprofit organizations, the Department of Defense (DoD) has launched the Financial Readiness Challenge Campaign, designed to increase personal readiness by reducing the stressors related to financial problems. At the installation Commander's request, the Campaign targets active duty, Guard and Reserve and their families by co-sponsoring a customized event and outreach effort to address the unique issues faced by the local military community.

b. Each event is designed to help service personnel and family members make direct contact with local, state and federal subject matter experts– financial counselors and educators. These experts will provide information and assistance on such topics as budgets and spending plans, stretching your dollars to make ends meet, credit management, debt elimination, car buying, housing loans and foreclosures, savings and investments, and financial, estate and retirement planning.

c. The Campaign strives to improve financial awareness and abilities, encourage an increase in savings, reduce dependency on credit, and to protect service members against predatory lending practices and assist service members in registering for transition assistance accounts Because of the DoD Campaign, some of the individual branches of Service are now using the term "financial readiness" in place of "personal financial management."

d. POC to schedule is NGB-J1-PRC: Mr. Greg Jacobik, (703) 607-3517, greg.jacobik@us.army.mil or Mr. Rick Mumma, (703) 607-1355, ricky.mumma@us.army.mil

5. Department of Army – Family Programs – Transitional Support Services has developed under the Army One Source website http://www.myarmyonesource.com

   a. The Army has developed computer based program on the website called the e-learning center. The focus is to promote financial readiness through 5-8 hour training blocks. These blocks will help provide you with information on matters dealing with money. This training program will guide your way to financial success. View course progress and launch training courses on the AOS website. This is available for all military members. This training is ideal for Commanders and Supervisors to mentor their members for financial health. This training is excellent for commanders and supervisors to educate and promote financial training for all members and spouses.

6. NGB-J1-Personnel, Readiness and Compensation Brief

   a. 30 minutes – 1 hour brief on financial benefits and entitlements to National Guard (NG) members and spouses. Information to discuss are from the American Recovery and Reinvestment Act, Public Law 111-5 which has specific entitlements for NG members, Housing Assistance Program (HAP), and other information on NG matters pertinent to members. This brief is perfect for National and State gatherings, commanders calls, base awareness fairs or any venue communicating to NG members and spouses on financial matters.