



PFMP

PERSONAL FINANCIAL MANAGEMENT PROGRAM

Provides personal financial education, training, counseling, information and referral. A solid understanding of your personal financial situation and prospects will give you a better chance of achieving financial success during your career and help build confidence when facing financial challenges and responsibilities. These services are provided at no cost to you as part of your benefits for serving our country.

Let us help you get started on your road to financial independence today!

Check your credit report at least once a year for errors or signs of identity theft. Negative information could prevent you from obtaining a security clearance or mortgage. You get one free credit report each year from all three major credit reporting agencies.

EXPERIAN

(888) 397-3742
www.experian.com

TRANSUNION

(800) 888-4213
www.transunion.com

EQUIFAX

(800) 685-1111
www.equifax.com

www.annualcreditreport.com

**MCAS CHERRY
POINT TRAINING
& EDUCATION
BUILDING 4335**

252-466-4201/5837

PFMP CALENDAR

BUDGETING WORKSHOP

Jan 10	1300-1530
Feb 7	0900-1130
Mar 7	1300-1530

BASIC SAVING & INVESTING

Feb 27	0900-1130
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CAR BUYING STRATEGIES

Feb 28	1300-1500
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COMMAND FINANCIAL SPECIALIST TRAINING

Jan 29-Feb 2	0800-1600 (5 Day Course)
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CONSUMER AWARENESS

Mar 1	0900-1130
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CORPORAL FINANCIAL FITNESS

Mar 12 & 13	0800-1600
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COUPONING (held at Station Library)

Mar 27	1100-1230
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CREDIT/DEBT MANAGEMENT

Jan 23	0900-1130
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HOME BUYING/SELLING

Mar 20	0900-1130
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MONEY HABITUDES (held at Station Library)

Feb 26	1100-1230
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PERSONAL READINESS SEMINAR (MCO 1700.31)

Jan 25	0730-1200
Feb 22	
Mar 22	

RETIREMENT, TSP & ME

Jan 18	0900-1130
Mar 15	

BUDGETING WORKSHOP

Provides individuals the know how to develop a personal budget, to reach identified short & long range goals, a system to pay bills on time & evaluate the personal budget to spend less & save/invest more.

BASIC SAVING AND INVESTING WORKSHOP

This workshop is an introduction to savings and investing. This program also explains the difference between saving & investing, the "Stock Market" & its risks, different kinds of investments & investment concepts.

CAR BUYING

Workshop designed to help the participant gain knowledge to help them determine their vehicle needs, identify costs involved in vehicle ownership, get a fair deal by discussing negotiating techniques & avoid fraudulent advertising and determine how much vehicle they can afford.

COMMAND FINANCIAL SPECIALIST TRAINING

This 5-day course is designed to train SNCO's and Company Grade Officers on how to develop a Personal Financial Management training program at the unit level. Topics covered include but are not limited to budgeting, debt reduction, credit management, consumer awareness, saving and investing and more. Participants will receive financial software designed to assist them with unit training and individual counseling needs.

CONSUMER AWARENESS

The Consumer Awareness workshop focuses on deterring, detecting and defending against consumer fraud in the marketplace. This class is designed to provide attendees with basic steps every consumer should take to ensure they get the most for their money.

CORPORAL FINANCIAL FITNESS

Studies have shown that young Marines often make financial decisions based on peer recommendations. This 2-day training educates Corporals on financial basics in the hopes that they will provide knowledgeable peer-to-peer financial influence.

COUPONING

This class is designed to teach individuals how to categorize their spending, develop budgets and goals, and save on items they are currently purchasing to stretch their dollars.

CREDIT MANAGEMENT / DEBT REDUCTION

Headed for trouble with your charge cards? For a lot of people credit is both misunderstood & misused. One out of every ten families can only afford to make the minimum monthly payment – which is usually a mere 3% of their current balance. Learn how to take control of debt.

HOME BUYING/SELLING

Finding a new home — whether renting through military or private housing, or buying a home of your own — can be an exciting time for Marines. This housing options workshop is broken into four distinct sections: Military Privatized Housing, Renting, Buying a Home, and Selling a Home. The overall goal is to increase your knowledge and comfort level of renting off-base housing, buying a first home and serves as a refresher for repeat homebuyers.

MONEY HABITUDES

People say money talks! Find out what your money is saying about you by attending the Money Habitudes Workshop! The Money Habitude activities make it easy to identify financial challenges, see how they relate to relationships, career decisions, etc... while helping to produce successful outcomes concerning money management.

PERSONAL READINESS SEMINAR

The Personal Readiness Seminar is a mandatory workshop for all First Permanent Duty Station Marines per MCO 1700.31, however all who are interested are welcome to attend. This interactive workshop covers resources available for career development, as well as, personal finance basics.

RETIREMENT, TSP & ME

How will the changes to the military retirement system affect you, your family and you're future? The Fiscal Year 2016 National Defense Authorization Act created a new military retirement system that blends the traditional legacy retirement pension with a defined contribution to Service members' Thrift Savings Plan account.