



From the middle class to millionaires, everyone feels a few dollars short of comfort at times. But more money won't necessarily solve financial difficulties.

Developing strong money management skills can help you use the money you have today to live the life you want. Plus, when your ship does come in – the great job, the winning lottery ticket or the inheritance from a rich relative – you'll know how to handle it.



## Financial Freedom

The key to financial freedom is to discover that achieving this independence is internal more than external and in arranging the financial affairs of your life so that neither the lack of sufficient money nor the involvement in managing a lot of it restricts your potential to live a full and happy life. The truth about financial freedom can be found in the fifth law of money.

Financial Freedom is not generated by temporary levels of wealth or income, but by setting correct priorities, exercising self-discipline in financial decisions, living debt free, effectively managing resources, and claiming it as a personal emotional and mental attitude.



**Camp Pendleton**  
**(760) 725-6098/6638**  
[mccsCP.com/Money](http://mccsCP.com/Money)



# Personal Financial Management



Financial Education is the possession of knowledge and understanding of financial matters





## FINANCIAL EDUCATION & COUNSELING

The financial education classes are comprised of a broad group of resources representing a diverse range of institutions who share a commitment to provide all people with accurate financial information, financial management techniques, and real-world practices to promote and increase basic, financially responsible behaviors so people are able to pursue their personal, professional, and academic goals.

### Making the most of your money starts with five building blocks for managing and growing your money.

**EARN** – Make the most of what you earn by understanding your pay and benefits.

**SAVE & INVEST** - It's never too early to start saving for future goals such as a house or retirement, even by saving small amounts.

**PROTECT** – Taking precautions about your financial situation, accumulate emergency savings, and have the right insurance.

**SPEND** – Be sure you are getting a good value, especially with big purchases, by shopping around and comparing prices and products.

**BORROW** – Borrowing money can enable some essential purchases and builds credit, but interest costs can be expensive.

#### Financial Classes & Counseling Services

Money & Management, Money & Marriage, Credit/Debt Management, Investing Options, Consumer Awareness, Banking/Financial Services, Tax Planning, Insurance Options, Legal Issues of Personal Finance, Car Buying Strategies, Home Buying Strategies, Time Value of Money, Behavioral Finance, Retirement Planning, Pre-Deployment/Post Deployment Financial Planning, Student Loans 101 & Divorce: The Impact On Finances.



**Formal Classroom Instruction**



**Individual & Couples Counseling**

#### Command Financial Specialist (CFS) Course

The CFS at the command level is the first line of defense in the war against financial mismanagement. CFS shall function as the Command's principal advisor on policies and matters related to Personal Financial Management. CFS may facilitate financial classes through General Military Training and when personal financial assistance is needed.

**36 Hours, 5-Day Formal Course**



**DoD Approved Financial Curriculum**



**Learn Money Management Skills**

#### Corporal Financial Fitness Course

The Corporal for Financial Fitness (CFF) will be a trained Corporal who will provide peer-to-peer influence. They will support the Personal Financial Management Program (PFMP) staff and the Command Financial Specialist (CFS) by performing outreach to target Marines in the ranks of E1-E4 to increase the awareness of the authorized services and programs.

**16 Hours, 2-Day Formal Course**



**Forum Towards Enhancing Financial Awareness**



**Peer-to-Peer Influencing Development Components**