

# PERSONAL FINANCIAL READINESS *Touchpoints*

- Initial Entry: Basic Military Training, U.S. Air Force Academy, Officer Training School or Reserve Officer Training Corps.
- First Duty Station: Service members must receive training within the first 90 days of arrival at their first duty station.
- Thrift Savings Plan Vesting: M&FRCs offer training and/or counseling on TSP Vesting to eligible Service members.

- Continuation Pay: Available online via [MyFSS](#), Service members receive an email notifying them of eligibility for Continuation Pay.
- Retirement, Separation or Transition to the Reserve Component: M&FRCs provide financial literacy training as a part of the Transition Assistance Program.
- Pre-/Post-Deployment: M&FRCs offer training and/or counseling for Service members prior to, and upon return from deployment. Training may also be offered online.
- Leadership training: Training for first-time non-commissioned officers, first sergeants, and prior to command assignments; for officers, during accession and training for command assignments for paygrades O-1 to O-6.
- Marriage: M&FRCs offer training and/or counseling for Service members who get married.
- Divorce: M&FRCs offer training and/or counseling for Service members who get divorced.
- Birth of First Child: M&FRCs offer training and/or counseling for Service members who are expecting, give birth to, or adopt their first child.
- Disabling Sickness or Condition: Service members receive an assessment on financial readiness needs from the Recovery Care Coordinator in accordance with [DAFI 34-1101](#), Warrior and Survivor Care.
- Permanent Change of Station: M&FRCs offer training and/or counseling for Service members who experience a subsequent permanent change of station while in grades E-4/O-3 and below.
- Promotion: M&FRCs offer training and/or counseling for Service members who receive promotions while serving in the grades E2-E5 and O2-O4. Training for promotion to E2 will be delivered as part of Basic Military Training and to E3 as part of First Duty Station training.

