

TOUCH POINT	REQUIRED FINANCIAL TRAINING	RECOMMENDED FINANCIAL TRAINING
Initial Entry Training (RTC)	Leave and Earning Statement Direct Deposit Thrift Savings Plan MyPay Check Issue (Financial Information) Montgomery G.I. Bill	
Initial Entry Training (Life Skills)	Military Pay and Entitlements Blended retirement system Banking and Financial Management Services Spending Plan Essentials of Credit and Debt Investments/Savings/Thrift Savings Plan Financial Planning for Deployment Consumer Awareness Car Buying Meeting Your Insurance Needs <ul style="list-style-type: none"> - Health - Life (including SGLI) - Casualty - Other 	
Arrival at First Duty Station	Local Navy resources: <ul style="list-style-type: none"> - CFS - PFM - FFSC classes - NMCRS Local commercial banking, credit union, and financial management services Local BAH and cost of living Local consumer awareness Updating your spending plan / budget management	Credit Management
Arrival at subsequent Duty Station (O-3 & below; E4 & below)	Local Navy resources: <ul style="list-style-type: none"> - CFS - PFM - FFSC classes - NMCRS Local commercial banking, credit union, and financial management services Local BAH and cost of living Local consumer awareness Updating your spending plan / budget management	Million Dollar Sailor
Date of Promotion (O4 & below; E5 & below)	Updating your spending plan / budget management	Car-Buying Strategies
Vests in TSP	Blended retirement system The Thrift Savings Plan <ul style="list-style-type: none"> - Rollovers, Transfers and Conversions 	
Entitle to received continuation pay	The Thrift Savings Plan Saving and Investing Updating your spending plan / budget	Car-Buying Strategies

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	management	
Marriage	Family Financial Planning Your Family Insurance Needs - Health - Life -Other Marriage and Money Credit Management Updating your spending plan / budget management	Home-Buying Renting Car-Buying Strategies
Divorce	Credit management Updating your spending plan / budget management	
Birth of First Child	Family Financial Planning Your Family Insurance Needs - Health - Life Raising Financially Fit Kids Paying for College Updating your spending plan / budget management	Home-Buying Renting Car-Buying Strategies
Disabling sickness or condition	Your Insurance Needs Updating your spending plan / budget management	
Leadership Training	Blended retirement system Financial literacy education requirements Military Pay Issues	
Pre-deployment	Financial Planning for Deployment Updating your spending plan / budget management	
Post deployment	Saving and Investing Updating your spending plan / budget management	Car-Buying Strategies
Transition from AC to RC	Smart Transition Planning Your Insurance Needs - Health - Life - Other Updating your spending plan / budget management	
Separation	Smart Transition Planning Your Insurance Needs - Health - Life - Other Updating your spending plan / budget management	

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Retirement	Survivor Benefit Plan Your Insurance Needs - Health - Life - Other TSP, retirement lump sum payments (including rollover options and tax consequences) Planning for Your Retirement Updating your spending plan / budget management	
Periodically recurring required training	Consumer Awareness	