



## ***MHN Government Services is seeking Financial Planners for rewarding opportunities with Department of Defense Programs***

Military families face unique financial challenges. Service Members may be dealing with financial effects of multiple deployments and relocations, maintaining dual households, and handling money in times of crisis. The current economic climate poses a particular challenge for this population.

### ***Why join the MHN GS Personal Financial Counselor Network?***

Working with a military family to resolve immediate financial issues can be tremendously rewarding. Personal Financial Counselors (PFCs) offer services including basic skills assistance—checkbook and budget planning—as well as a variety of other types of financial advice and education. Through sound financial guidance and planning, PFCs support not only military readiness and productivity but also overall family stability.

### ***The Personal Financial Counselor Program***

The mission of the PFC program is to provide Service Members-- including the National Guard and Reserve Components and their families-- with professional, individualized financial planning and consultation services. PFCs meet with Service Members (and military family members) in either individual sessions or during group presentations. Our current program focus is geographic areas hard-hit by current economic conditions, with highest demonstrated need—for example, areas where foreclosure rates are high.

### ***Details***

PFCs in the MHNGS Network are Independent Contractors. Payment for PFC services is based upon \$50 per hour. Assignment types include weekends only, part-time to 40 hours/week for a 30, 45, 60 or 90 day period, or in-office face-to-face counseling. When PFCs travel to a distant location for an assignment, and need to stay near the base, MHNGS will pay for travel, lodging, rental car, and pays a “per diem” for meals and incidentals during the assignment. For assignments involving travel 50+ miles from the Financial Counselor’s home, a mileage reimbursement is available.



## To be a MHNGS Personal Financial Counselor you must:

- Possess a baccalaureate degree from an accredited college or a combination of education and experiences which equip you to serve as a personal financial counselor;
- Maintain national certification in good standing as Accredited Financial Counselor (AFC), or Chartered Financial Consultant (ChFC), or Certified Financial Planner (CFP);
- Receive continuing education on personal financial management on an annual basis;
- Maintain valid unrestricted motor vehicle license and be willing to drive at assigned locations;
- Complete a clear criminal history and credit background check;
- Be a U.S. Citizen;
- Have or be able to acquire Social Security card;
- Be computer literate;
- Have a valid email address and frequent computer access;
- Successfully complete an interview prior to network acceptance;
- Complete a brief self-paced, on-line training program on the basics of financial planning and on military culture and customs.

## Read on for a description of available opportunities!

### *Time commitment of 30+ Days*

### Rotational Assignments

PFCs will be assigned to installations stateside as well as overseas, for 45 –60 day rotations. PFCs accepting rotational assignments should expect one of three situations: to step in and assume the role of a Financial Readiness Program Manager, to work closely with the Financial Readiness Program Manager or to coach and focus on skill development. In addition to teaching young Service Members how to balance check books and develop spending plans, PFCs do hands on work with debt management/liquidation, pulling and analyzing credit reports, explaining the Thrift Savings Plan, Financial Planning, repossession issues, evictions, predatory lending, and identity theft. PFCs will also work closely with the Emergency Relief agencies on post, interviewing applicants to determine eligibility for loans or grants.



## ***Time commitment of 1 – 3 Days (Weekends)***

### **On Demand Assignments**

On Demand assignments occur year-round and are typically scheduled on weekends, at National Guard Drill Centers or Reserve Centers. PFCs conduct presentations (supplied by MHN GS) at On-Demand events. The goal is to educate audiences and leave them better off –in terms of financial knowledge and skills--than they were before the workshop. PFCs may also consult on a face-to-face basis during On-Demand assignments. During individual consultations PFCs have the opportunity to identify fundamental financial issues and offer advice and resources to remedy any problems.

### **Financial Fitness Road Shows**

Financial Fitness Road Shows will educate Service Members about resources available in their communities. Fairs will have themes and workshops specific to the demographics of each audience. PFCs will be available to conduct seminars/workshops during the Road Shows and may see customers on a face-to-face basis to address individual and family financial matters.

### **Individual, In-Office Consultations**

Service Members may be offered the opportunity for continued financial planning support in the form of individual appointments in the PFC office setting to offer advice and ongoing support of financial goals.

### **Individual, Telephonic Follow-up Consultations**

Telephonic follow-up to a face-to-face consultation may be required to further assist a Service Member. Following clear company guidelines for telephonic support, PFCs may assist customers in this manner.

**TO APPLY FOR NETWORK PARTICIPATION,  
access our online application:**

[https://www.surveymonkey.com/s.aspx?sm=yhAbdkRVWezGGmCLFgmgDA\\_3d\\_3d](https://www.surveymonkey.com/s.aspx?sm=yhAbdkRVWezGGmCLFgmgDA_3d_3d)

Please contact [PFC.Program@healthnet.com](mailto:PFC.Program@healthnet.com) if you have questions about the program.

*Note that PFCs do not give investment advice and are prohibited from endorsing any commercial product.*

