

Installations
COMMAND FINANCIAL NONCOMMISSIONED OFFICER PROGRAM (CFNCOP)

History. This is a new publication.

Summary. This regulation prescribes policies and established responsibilities and procedures for the management and conduct of the Command Financial Noncommissioned Officer Program (CFNCOP).

Applicability. This publication applies to brigades, battalions, attached units, and separate companies assigned to Fort Carson.

Proponent and exception authority. The proponent of this publication is the Army Community Service (ACS), Financial Readiness Program Manager. The proponent has the authority to approve exceptions or waivers to this publication that are consistent with controlling laws and regulations.

Army management control process. This publication does not contain management control provisions.

Supplementation. Supplementation of this publication is prohibited without prior approval

from ACS, Financial Readiness Program Manager, 6303 Wetzel Ave, BLDG 1526, Fort Carson, CO 80913.

Suggested improvements. Users are invited to send comments and suggested improvements on DA Form 2028 (Recommended Changes to Publications and Blank Forms) directly to ACS, Financial Readiness Program Manager at 6303 Wetzel Ave BLDG 1526, Fort Carson, CO 80913.

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Chapter 1
Introduction

1-1. Purpose.

a. This regulation prescribes policies and established responsibilities and procedures for the management and conduct of the CFNCOP. The objective of the CFNCO is to enhance and maintain mission readiness and quality of life for Soldiers and their Families. This program provides commanders an opportunity to educate, equip, and empower their Soldiers to ensure personal financial readiness and deployability, by providing basic money management education and increasing consumer awareness.

b. CFNCO criteria.

(1) Description. Mature, highly motivated, and financially stable NCO's will establish, organize, implement, and supervise the CFNCOP. They will also serve as the battalion/squadron commander's principal advisor on policies and matters related to personal financial readiness and local consumer affairs.

(2) Administrative requirements and qualifications.

(a) Any Military Occupational Specialty can be assigned as a CFNCO. The assigned primary CFNCO must be an E-6 or above. Senior leaders (e.g., First Sergeants (1SG), Platoon Sergeants, etc.) cannot be assigned as a primary CFNCO. Any Sergeant E-5 Promotable (P) being assigned as a primary CFNCO must have prior approval from the Division, Command Sergeant Major. Any Sergeant (E-5P) currently assigned as a CFNCO, may remain in the program. CFNCO candidates should be computer literate or trainable in required application software.

(b) CFNCO's must be a graduate of the CFNCOP training course provided through the ACS Financial Readiness Program.

(c) CFNCO's will be appointed on orders for a minimum of one year. The CFNCO will perform their duties for a twelve-month period and will not be distracted by Army Career and Alumni Program appointments or other administrative duties. They will not be assigned any other permanent or long-term duties. This includes, but is not limited to Retention NCO, escort detail, Charge of Quarters, Staff Duty NCO, or Casualty Assistance Officer. The CFNCO cannot be assigned duties as the Combined Federal Campaign Coordinator or Army Emergency Relief (AER) Project Officer/key person during the AER campaign.

(d) CFNCO's will not be deployed on any field training exercises; to include, Fort Carson downrange, Pinon Canyon Maneuver Site, and the National Training Center. This provision is necessary to ensure Soldiers and Families have access to emergency financial and consumer counseling.

(e) The unit will assign an assistant CFNCO, if the primary is on leave or in a mandatory service school. The assistant will serve in the position until the primary returns. The assistant CFNCO will complete all CFNCO training, but will not be required to attend training on Fridays. The primary CFNCO will ensure the alternate CFNCO stays current on CFNCOP issues.

(f) The unit will provide a dedicated office, phone, answering service/voice messaging, fax, copier, government cell phone, computer hardware and software (including upgrades required by proponent to ensure compatibility), printer, e-mail access, secure filing cabinet, and adequate office

supplies and furniture. The office space will have four floor-to-ceiling walls and a lockable door for privacy.

(g) The CFNCOP is a commander's program. A suggested military support unit rating scheme is rated by the Command Sergeant Major or battalion/squadron Executive Officer; senior rating by the battalion/squadron commander and reviewed by the military support unit commander.

1-2. References.

Required and related publications and prescribed forms are listed in the appendix.

1-3. Explanation of abbreviations and terms.

Abbreviations and terms used in this publication are explained in the glossary.

Chapter 2 Responsibilities

2-1. Proponent.

The duties and responsibilities of the proponent are as follows:

- a. Prepare and distribute post-level CFNCOP guidance in the form of regulations, Standing Operating Procedures (SOP), newsletters, etc.
- b. Prepare, conduct, and coordinate initial, refresher, and additional CFNCO training; to include, 40 hours of additional On-the-Job-Training required for certification. Graduates must be provided with a Certificate of Training using DA Form 87 (Certificate of Training).
- c. Provide commanders and CFNCO's with expert advice and technical support. They will act as quality control supervisors for the CFNCOP.
- d. Prepare letters of recognition for departing CFNCO's.
- e. Provide input to post-wide newsletters and the Fort Carson Mountaineer.
- f. Present statistics, trends, and recommendations to the ACS, Financial Readiness Manager.
- g. Review and process CFNCO initiated AER loans and referral agency requests.
- h. Provide counseling and referral services to Soldiers and Family members with exceptionally complex problems that the unit CFNCO cannot resolve.

2-2. Commanders.

The duties and responsibilities of the commanders are as follows:

- a. Ensure compliance with policies outlined in this regulation.
- b. Provide command emphasis and a climate that encourages and supports the CFNCOP.
- c. Direct the appointment on orders of one primary full-time CFNCO per battalion/squadron or separate company and one alternate CFNCO to perform the duties in the absence of the primary CFNCO. Ensure the alternate CFNCO is fully trained to perform the duties and attend refresher training as directed by the proponent.

- d. Ensure the CFNCO is properly trained and attends initial, refresher, and additional training required by the proponent, regulations, or other directives. Ensure the program is conducted in a professional manner and atmosphere, in accordance with command guidance and this regulation.
- e. Provide awareness to unit commanders and ensure compliance with the program and regulations.
- f. Direct the preparation and distribution of unit CFNCOP, SOP's.
- g. Ensure leaders at all levels understand a Soldier's financial readiness is the responsibility of the unit chain of command. The presence of a CFNCO does not relieve the command from their counseling responsibilities and full involvement in the program.
- h. Consult with the chain of command prior to imposing punishment, which may result in the loss of funds. Impact of reduced income on the Soldier's Family must be considered.
- i. At a minimum, schedule assigned CFNCO's quarterly NCO Development Program (DP) and Officer Professional Development (OPD) and company-size unit classes. Address the CFNCOP in quarterly training guidance at Quarterly Training Boards.
- j. Require Soldiers to see the CFNCO, prior to out-processing.
- k. Ensure each Soldier, who is perceived to merit AER assistance, is referred to the unit CFNCO for counseling, prior to the Soldier requesting support from ACS.
- l. Ensure unit leaders and the CFNCO do not become agents for outside interests or their own (e.g., accomplice debt collectors, insurance and securities merchants, etc.). They must avoid any real or perceived conflicts of interest situations.

2-3. CFNCOs.

The duties and responsibilities of the CFNCO's are as follows:

- a. Establish, organize, and administer the unit CFNCO in a professional manner and atmosphere.
- b. Serve as the functional expert on the CFNCOP.
- c. Continually seek to upgrade proficiency and knowledge. Attend all initial, refresher, and additional training required by the proponent, regulations, or other directives.
- d. Disseminate financial management and consumer affairs information within the command.
- e. Maintain current CFNCOP resource books, directories, references, and training materials.
- f. Present financial readiness and consumer affairs training as a part of the command program. Provide such information at least quarterly to company-size units and at OPD/NCODP sessions.
- g. Provide counseling and advice to individual Soldiers and Family members upon Soldier's entry into the unit, departure from the unit, self-referral, and requests by the chain of command.
- h. Maintain records of training, counseling, and referrals. Ensure absolute confidentiality of all records. Confidentiality can only be waived by the Soldier.
- i. Refer Soldiers and Family members with seriously complicated financial problems to the appropriate resource agency. Maintain contact with the individual to facilitate progress.

j. Provide a desk-side briefing to new leaders/Soldiers entering the unit, to explain the program and its benefits.

k. Attend meetings required by the proponent agency.

l. Provide training on the Commander Referral Program for 1SG's and commanders within your battalion, within 30 days of the 1SG/commander taking command of their respective positions.

m. Assist the command in identifying a responsible replacement, 60 days prior to the end of your term.

n. Assist the financial readiness staff with any major events, military saves, consumer protection, and financial readiness training events.

o. Ensure they do not become agents for outside interests or their own (e.g., accomplice debt collectors, insurance and securities merchants, etc.) when trying to solve Soldiers' problems. Avoid any real or perceived conflict of interest situations.

2-4. Staff Judge Advocate (SJA).

The SJA will provide an attorney to assist the CFNCO with any legal questions regarding creditors, debt collection, letters of indebtedness, and any other legal matter.

2-5. Installation command group.

The installation command group will support the CFNCOP in accordance with this regulation, guidance, and directives from higher commands and agencies.

Appendix References

Section I Required Publications

This section contains no entries.

Section II Related Publications

AR 210-7
Personal Commercial Solicitation on Army Installations

AR 350-1
Army Training and Leader Development

AR 608-1
Army Community Service Center

AR 930-4
Army Emergency Relief

Army Emergency Relief Officer's Section Reference Manual

DoD 7000.14-R
DoD Financial Management Regulations

TC 21-7
Personal Financial Readiness and Deployability Handbook

15 U.S.C. Subsection 1692
Fair Debt Collection Practices Act

50 U.S.C. Sections 501- 596
Servicemembers' Civil Relief Act

Section III Prescribed Forms

DA Form 87
Certificate of Training

DA Form 2028
Recommended Changes and Publications and Blank Forms

Glossary

Section I Abbreviations

ACS
Army Community Service

AER
Army Emergency Relief

CFNCO
Command Financial Noncommissioned Officer

CFNCOP
Command Financial Noncommissioned Officer Program

DA
Department of the Army

DoD
Department of Defense

FC
Fort Carson

NCODP
Noncommissioned Officers Development Program

OPD
Officers Professional Development

SOP
Standard Operating Procedures

1SG
First Sergeant

Section II Terms

This section contains no entries.

Section III Special abbreviations and terms

This section contains no entries.