<table>
<thead>
<tr>
<th>TOUCH POINT</th>
<th>REQUIRED FINANCIAL TRAINING</th>
<th>RECOMMENDED FINANCIAL TRAINING</th>
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</table>
| 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  
- Health  
- Life (including SGLI)  
- Casualty  
- Other                      |                                |
| Arrival at First Duty Station       | Local Navy resources:  
- 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 |                              |
| Arrival at subsequent Duty Station  | Local Navy resources:  
- 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                   | Updating your spending plan / budget management                                            | Car-Buying Strategies          |
| Vests in TSP                        | Blended retirement system  
The Thrift Savings Plan  
- 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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<td>Marriage</td>
<td>Family Financial Planning&lt;br&gt;Your Family Insurance Needs&lt;br&gt;- Health&lt;br&gt;- Life&lt;br&gt;-Other&lt;br&gt;Mariage and Money&lt;br&gt;Credit Management&lt;br&gt;Updating your spending plan / budget management</td>
<td>Home-Buying&lt;br&gt;Renting&lt;br&gt;Car-Buying Strategies</td>
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<tr>
<td>Divorce</td>
<td>Credit management&lt;br&gt;Updating your spending plan / budget management</td>
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<tr>
<td>Birth of First Child</td>
<td>Family Financial Planning&lt;br&gt;Your Family Insurance Needs&lt;br&gt;- Health&lt;br&gt;- Life&lt;br&gt;Raising Financially Fit Kids&lt;br&gt;Paying for College&lt;br&gt;Updating your spending plan / budget management</td>
<td>Home-Buying&lt;br&gt;Renting&lt;br&gt;Car-Buying Strategies</td>
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<td>Disabling sickness or condition</td>
<td>Your Insurance Needs&lt;br&gt;Updating your spending plan / budget management</td>
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<td>Leadership Training</td>
<td>Blended retirement system&lt;br&gt;Financial literacy education requirements&lt;br&gt;Military Pay Issues</td>
<td></td>
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<tr>
<td>Pre-deployment</td>
<td>Financial Planning for Deployment&lt;br&gt;Updating your spending plan / budget management</td>
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<tr>
<td>Post deployment</td>
<td>Saving and Investing&lt;br&gt;Updating your spending plan / budget management</td>
<td>Car-Buying Strategies</td>
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<td>Transition from AC to RC</td>
<td>Smart Transition Planning&lt;br&gt;Your Insurance Needs&lt;br&gt;- Health&lt;br&gt;- Life&lt;br&gt;- Other&lt;br&gt;Updating your spending plan / budget management</td>
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<td>Separation</td>
<td>Smart Transition Planning&lt;br&gt;Your Insurance Needs&lt;br&gt;- Health&lt;br&gt;- Life&lt;br&gt;- Other&lt;br&gt;Updating your spending plan / budget management</td>
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<td>Retirement</td>
<td>Survivor Benefit Plan&lt;br&gt;Your Insurance Needs&lt;br&gt;- Health&lt;br&gt;- Life&lt;br&gt;- Other&lt;br&gt;TSP, retirement lump sum payments (including rollover options and tax consequences)&lt;br&gt;Planning for Your Retirement&lt;br&gt;Updating your spending plan / budget management</td>
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<tr>
<td>Periodically recurring required training</td>
<td>Consumer Awareness</td>
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