



## 2025 VIRTUAL COMMON MILESTONE TRAININGS

- Jan. 8, PCS
- Jan. 22, Promotion
- Feb. 5, TSP
- Feb. 19, Continuation Pay
- March 5, Marriage
- March 19, Birth of Child
- April 2, Divorce
- April 16, TSP
- May 7, Disabling Condition
- May 21, Pre-Deployment
- June 11, Promotion
- June 25, Post Deployment

## FINANCIAL READINESS PROGRAM

### What is the Financial Readiness Program?

A DoD program that provides targeted financial literacy education and professional financial counseling services free of charge to the service member.

### Financial Readiness Program Mission

The USARC Financial Literacy Program oversees the creation and implementation through *process focused delivery* of the Financial Literacy CMT milestone tasks to *improve the economic security* of Soldiers, *positively impacting* soldier retention, soldier resiliency and overall readiness of US Army Reserve forces.

### Financial Readiness Components



\*OPORD 22-050 (27JUL22)

\*DoDI 1322.34 (5NOV21)

Department of Defense Instruction 1322.34, "**Financial Readiness of Service Members**", establishes policy, assigns

responsibilities, and prescribes procedures and requirements for efforts to promote and sustain the personal financial readiness of Service members.

### VIRTUAL FINACNIAL READINESS TRAININGS:

TO REGISTER PLEASE SCAN QRCode OR USE THE FOLLOWING LINK: <https://forms.osi.apps.mil/r/4RqV2LPwwA>

Please scan below for registration:



The office of Financial Readiness oversees Department of Defense-wide financial literacy programs and education to enable service members and families to strengthen their personal financial well-being.

\*\* Trainings can vary 30-45 mins. Please review CMT Listing\*\*

For additional information, Please contact:  
usarmy.usarc.99-rd.mbx.financial-readiness@army.mil

\*\*CERTIFICATES OF COMPLETION PROVIDED FOR DTMS\*\*



<b>COMMON MILESTONE TRAINING (CMT)</b>	<b>COMPLETION REQUIREMENT</b>
<b>CONTINUATION PAY UNDER THE BRS</b> <b>30-45 MINS</b>	FOR SOLDIERS UNDER THE BLENDED RETIREMENT SYSTEM (BRS), AT LEAST 90 DAYS PRIOR TO THE LAST DATE AN INDIVIDUAL ELECTION MAY BE MADE PER ARMY DIRECTIVE.
<b>VESTING IN TSP</b> <b>30-45 MINS</b>	PRIOR TO 25TH MONTH OF SERVICE OR 30 DAYS AFTER 25TH MONTH OF SERVICE.
<b>PROMOTION</b> <b>30-45 MINS</b>	RANK E-5 OR BELOW; O-4 OR BELOW. TRAINING FOR PROMOTION TO E-2 WILL BE DELIVERED AS PART OF AIT.
<b>PRE-DEPLOYMENT</b> <b>60 MINS</b>	UPON RECEIPT OF ORDERS (TRAINING IS VALID FOR 3 YEARS)
<b>POST-DEPLOYMENT</b> <b>60 MINS</b>	NO LATER THAN 30 DAYS UPON RETURN FROM DEPLOYMENT (TRAINING IS VALID FOR 3 YEARS)
<b>PERMANENT CHANGE OF STATION (PCS)</b> <b>30-45 MINS</b>	UPON RECEIPT OF ORDERS OR WITHIN 60 DAYS OF REPORTING TO A NEW INSTALLATION; ONLY FOR SOLDIERS IN GRADE (E4/O3/WO2 AND BELOW.)
<b>WELCOMING NEW CHILD</b> <b>45 MINS</b>	BEFORE THE BIRTH OF CHILD OR NO LATER THAN 60 DAYS AFTER UPDATING DEFENSE ENROLLMENT ELIGIBILITY REPORTING SYSTEM (DEERS) WITH FIRST DEPENDENT CHILD.
<b>MARRIAGE</b> <b>45 MINS</b>	TRAINING IS REQUIRED FOR ANY DEPENDENT CHILD ADDED TO DEERS WHO IS UNDER THE AGE OF 18, INCLUDING ADOPTION, STEPCHILD, ETC.
<b>DIVORCE</b> <b>45 MINS</b>	BEFORE THE DIVORCE IS FINAL OR NO LATER THAN 60 DAYS AFTER THE FIRST TIME UPDATING DEERS MARITAL STATUS TO "DIVORCED."
<b>DISABLING SICKNESS/CONDITION</b> <b>60 MINS</b>	ENTRY INTO ARMY RECOVERY CARE PROGRAM (ARCP) AND SOLDIER RECOVERY UNITS (SRU); WHEN DEPENDENT IS FIRST ENROLLED UN EFMP