

United States Coast Guard Auxiliary



Auxiliary Financial Educator (AUXFE) Program

Standard Operating Procedures



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MEMORANDUM

From: F.T. Boross /s/
COMDT (CG-BSX)

To: Distribution

Subj: AUXILIARY FINANCIAL EDUCATOR (AUXFE) PROGRAM - STANDARD
OPERATING PROCEDURES

Ref: (a) Coast Guard Auxiliary Manual, COMDTINST M16790.1 (series)
(b) ALCOAST 222/16
(c) ALCOAST 445/16
(d) ALCOAST 034/17

1. PURPOSE. This document establishes national Standard Operating Procedures (SOP) for the Auxiliary Financial Educator (AUXFE) program.
2. ACTION. Elected and appointed leaders and program managers at all levels of the Auxiliary organization shall ensure Auxiliarists who participate in the AUXFE program adhere to the SOP in enclosure (1).
3. DIRECTIVES AFFECTED. None.
4. BACKGROUND. Implementation of the military Blended Retirement System (BRS) is a stated initiative under the Commandant's Human Capital Strategy that has been described in references (a)-(d). It has significant long-term implications for many Coast Guard military personnel that will require them to make well-informed personal financial decisions through 2018. Auxiliarists are authorized to pursue and achieve designation as an Auxiliary Financial Educator (AUXFE) in order to educate Coast Guard military personnel about their available BRS options. Until otherwise authorized, the scope of AUXFE support shall remain limited to this educational service.
5. DISCLAIMER. This SOP is not a substitute for applicable legal requirements, nor is it itself a rule. It is intended to provide guidance for Auxiliary personnel and is not intended to nor does it impose legally-binding requirements on any party outside the Coast Guard.
6. MAJOR CHANGES. None.

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7. DISTRIBUTION. Copies of this SOP will be electronically distributed as described below. Because the copies contain the AUXFE Personal Qualification Standards (PQS) in Appendix A, neither electronic forwarding nor copying is authorized. An electronic version that does not include the PQS shall be posted on the CG-BSX and Coast Guard Auxiliary web sites: <http://www.uscg.mil/auxiliary/> and <http://www.cgaux.org/>, respectively. All web sites in the SOP are the most current available. If the cited web link does not work, then the web site address should be copied and pasted, or typed, into the user's internet browser for access.

8. REQUEST FOR CHANGES. Units and individuals may recommend changes via the cognizant Auxiliary chain of leadership and management. Relevant portions of this SOP shall be incorporated into the next change to reference (a).

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Encl: (1) AUXFE SOP

Dist: CG-131, CG-1112, NEXCOM, DIRAUX, DCO

Auxiliary Financial Educator (AUXFE) Program

Standard Operating Procedures

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1. General Guidelines.

a. Auxiliarists are authorized to pursue and achieve designation as an Auxiliary Financial Educator (AUXFE) in order to educate Coast Guard military personnel about their available Blended Retirement System (BRS) options.

b. AUXFE activity shall be limited to this scope of employment until appropriate Coast Guard and Coast Guard Auxiliary programmatic review deems otherwise.

c. AUXFE designation and assignment to duty may only be achieved pursuant to successful completion of AUXFE Personal Qualification Standards (PQS) established by the Chief, Office of Reserve Affairs and Blended Retirement System (CG-131) and described in Appendix A.

2. Training and Qualification Guidelines.

a. In order to participate in the AUXFE program, Auxiliarists must meet the following minimum training and qualification requirements (summarized in the PQS in Appendix A):

(1) Successfully complete and possess currency in Auxiliary Mandated Training (AUXMT).

(2) Must be at least in Approval Pending (AP) Personnel Security Investigation (PSI) status with provisional membership program completion.

(3) Successfully complete the following online courses through the Joint Knowledge Online (JKO) website (<http://jko.jten.mil>):

(a) Leader Training to Introduce the BRS for the Uniformed Services.

(b) BRS Financial Counselors-Educator Course.

(c) BRS Opt-In Course.

NOTE: Establishment of a JKO account is necessary in order to access and complete these courses. A JKO account should be established as follows:

- Start at the JKO home page (<http://jko.jten.mil>).
- Click "Enter JKO."
- Click "Non-government Personnel/Sponsored Account Registration."
 - o If the Auxiliarist has a uscg.mil email account because they possess either a CAC or ALAC card, then they may use the "Military/Government Personnel Registration" option and will not need to specify a JKO sponsor described in the following steps).
- Fill in all required "Applicant Information" data fields.
 - o In the "Account Type" field, click "Other."
 - o In the "Reason for Account" field, type "JKO account request to complete Blended retirement System training."

- Utilize the following to fill in the “Sponsor Information” data fields:
 - o Name: MEC Timothy Hoagland
 - o Official Email: timothy.m.hoagland@uscg.mil
 - o U.S. Phone: 202-475-5446
- Click “Submit.”
- If difficulties are encountered in JKO account establishment, Auxiliarists should first contact MEC Timothy Hoagland in the Office of Reserve Affairs and Blended Retirement System (CG-131) for assistance (alternate: Captain Michael Spolidoro / michael.a.spolidoro@uscg.mil / 202-475-5442).

(4) Access, review, and demonstrate proficiency with the BRS Calculator (<http://jko.jten.mil>).

(5) Access and review the following web sites:

(a) Coast Guard Personal Financial Management Program (PFMP) website (<https://www.uscg.mil/worklife/financial.asp>) and all links within it.

(b) Coast Guard Blended Retirement System (BRS) website (https://www.uscg.mil/hq/cg1/blended_retirement.asp) and all links within it.

(6) Identify the cognizant Area Personal Financial Management Coordinators (PFMC), Command Financial Specialists (CFS), and Department of Defense Personal Financial Managers (DoD PFM) by contacting the servicing Coast Guard Work-Life Regional Practice or Coast Guard Office of Work-Life, Family Services Division (CG-1112) which can be found from the following websites: <https://www.uscg.mil/worklife/contact.asp> or <https://www.uscg.mil/worklife/financial.asp>.

(7) Read and demonstrate comprehension of the following guides and instructions:

(a) BRS Opt-in Course Facilitators Guide dated 31 Jan 2017 (https://www.uscg.mil/hr/blended_retirement.asp).

(b) Coast Guard Personal Financial Management Program (PFMP) instruction (COMDTINST 1740.8 (series) / <http://www.uscg.mil/directives/default.asp>).

(c) Commercial Solicitation Controls at Coast Guard Units Instruction (COMDTINST 1740.2 (series) / <http://www.uscg.mil/directives/default.asp>).

(d) Use of Non-Governmental Educational Material and Presenters Instruction (COMDTINST 1740.3 (series) / <http://www.uscg.mil/directives/default.asp>).

(e) “Summary of the TSP” available via the Thrift Savings Plan (TSP) website (<https://www.tsp.gov/> click “Plan Participation” / click “About the TSP” / click “Summary of the Thrift Savings Plan”).

(8) View the following education videos on the TSP You Tube Channel available by googling, “TSP4gov”:

- (a) The TSP: What’s it all about? (Uniformed Services).
- (b) Is the Roth TSP right for me? (Uniformed Services).
- (c) S Fund.
- (d) I Fund.
- (e) C Fund.
- (f) G Fund.
- (g) F Fund.
- (h) Lifecycle Fund.

b. Although not mandatory, it is strongly recommended that AUXFEs attend the 40-hour Navy Command Financial Specialist (CFS) training within the first year of designation. The AUXFE’s servicing PFMC and/or CFS can assist with scheduling this training with the nearest Navy location. Potential funding can be provided by the Coast Guard Work-Life Regional Practice or CG-1112.

c. The above training and qualification requirements shall be processed as follows (see Appendix B):

(1) The AUXFE applicant shall initially submit a National Staff Application form (ANSC-7062, available in the Auxiliary Forms Warehouse <http://forms.cgaux.org/forms1.php>) to the ANACO-CFO in order to provide the ANACO-CFO preliminary information about the applicant’s background and suitability for AUXFE designation (email acceptable). At no point shall an AUXFE applicant become a national staff member as a result of this process.

(2) The ANACO-CFO shall contact and consult with the applicant’s District Commodore (DCO) to review the application package. If the results of this consultation are unfavorable, the ANACO-CFO shall notify the AUXFE applicant in writing (email acceptable) that the application will not be processed any further and include a brief explanation

(3) If the results of the ANACO-CFO’s ANSC-7062 form review and consultation with the DCO are favorable, then the ANACO-CFO shall immediately schedule and conduct a telephone interview with the applicant. If the interview is favorable, then the ANACO-CFO shall forward the ANSC-7062 form along with a National Staff Appointment Request form (ANSC-7061) to the applicant’s DCO for comment (email acceptable). If unfavorable, the ANACO-CFO shall notify the AUXFE applicant in writing (email acceptable) that the application will not be processed any further and include a brief explanation.

(4) If the DCO finds no reason to stop the applicant’s continued processing, then the DCO shall immediately endorse and forward the ANSC-7061 form to the appropriate Deputy National Commodore (DNACO) for awareness (email acceptable), and return the ANSC-7062 form to the ANACO-CFO (email acceptable). If the DCO has reason to stop the process, then the DCO shall immediately contact the ANACO-CFO and reconcile appropriate disposition of the application.

(5) The DNACO shall immediately complete the ANSC-7061 form and return it to the ANACO-CFO (email acceptable).

(6) Upon receipt of the ANSC-7061 form from the DNACO, the ANACO-CFO shall immediately send the applicant a copy of the AUXFE SOP including the PQS.

(7) Upon signed-off completion of all tasks on the PQS, the applicant shall route it to the ANACO-CFO. The ANACO-CFO shall contact the applicant and conduct a final PQS review. If the results of this review are favorable, then the ANACO-CFO shall immediately forward the PQS to CG-1112 (email acceptable). If unfavorable, the ANACO-CFO shall send the PQS back to the applicant for reconciliation as needed.

(8) CG-1112 shall endorse and forward the PQS to CG-131 for final approval (email acceptable).

(9) CG-131 shall perform the final approval, notify CG-1112 and the ANACO-CFO (email acceptable), and send the completed PQS back to the ANACO-CFO.

(10) The ANACO-CFO shall notify the applicant, the Flotilla Commander (FC), and the District Director of Auxiliary (DIRAUX) of PQS approval (email acceptable), and send the completed PQS to DIRAUX.

(11) The DIRAUX shall make the appropriate AUXDATA entry.

3. AUXFE Program Roles and Responsibilities.

a. The Assistant National Commodore-Chief Financial Officer (ANACO-CFO) shall serve as the Auxiliary's AUXFE program manager under the direction of the Auxiliary National Commodore, and shall report to and be supervised by the Vice National Commodore. The ANACO-CFO shall as serve as the principal AUXFE program point-of-contact for CG-131 and CG-1112.

b. The ANACO-CFO shall be the only authorized source for AUXFE PQS to AUXFE applicants.

c. Only upon completion of PQS routing and approval through CG-131 shall the AUXFE participant be authorized for assignment to AUXFE program duties.

d. AUXFEs shall adhere to the following guidelines:

(1) Do:

- (a) Encourage discussions during BRS education sessions.
- (b) Stick to the BRS facilitator's guide.
- (c) Emphasize the roles of the PFMC and CFS.
- (d) Highlight the importance of the decision to be made.

(2) Do Not:

- (a) Advocate for one retirement system over another.
- (b) Provide financial advice or counseling (e.g., the AUXFE may not suggest investing in a particular fund).
- (c) Promote any financial institutions.

Appendix A

AUXILIARY FINANCIAL EDUCATOR (AUXFE) PROGRAM PERSONAL QUALIFICATION STANDARDS (PQS)

**AUXFE Applicant Name /
Auxiliary Region / Flotilla:** _____

Task Number	Task Description	Task Sign-off
	<p><u>Task 1:</u> May be signed off by the Auxiliarist’s Flotilla Commander, Division Commander, District Captain, District Commodore, District Director of Auxiliary, or the ANACO-CFO, upon confirmation of AUXMT completion and currency.</p> <p><u>Tasks 2-14:</u> May be signed off by the Assistant National Commodore-Chief Financial Officer (ANACO-CFO), any Auxiliarist designated by the ANACO-CFO, or any Coast Guard personnel designated by the Chief, Office of Reserve Affairs and Blended Retirement System (CG-131) for AUXFE program purposes.</p> <p><u>Task 15:</u> This task is <u>not</u> mandatory for AUXFE designation, but is strongly recommended.</p>	<p>Task Sign-off</p> <p><u>Include</u></p> <p>Signature</p> <p>Printed name</p> <p>Command / Unit</p> <p>Date</p>
1	Successfully complete and possess currency in Auxiliary Mandated Training (AUXMT).	
2	Successfully complete “Leader Training to Introduce the BRS For the Uniformed Services” (0.5 hr) (J3OP-US1330 / http://jko.jten.mil/).	
3	Successfully complete “BRS Financial Counselors-Educator Course” (1 hr) (J3OP-US133 / http://jko.jten.mil/).	
4	Successfully complete the “BRS Opt-In Course” (2 hrs) (J3OP-US1332 / http://jko.jten.mil/).	
5	Access, review, and demonstrate proficiency with the BRS Calculator (to be released on 28 Feb 17 / http://jko.jten.mil/).	
6	Access and review the Coast Guard Personal Financial Management Program (PFMP) website (https://www.uscg.mil/worklife/financial.asp) and all links within it.	
7	Access and review the Coast Guard Blended Retirement System (BRS) website (https://www.uscg.mil/hq/cg1/blended_retirement.asp) and all links within it.	

8	<p>Identify the cognizant Area Personal Financial Management Coordinators (PFMC), Command Financial Specialists (CFS), and Department of Defense Personal Financial Managers (DoD PFM) by contacting the servicing Coast Guard Work-Life Regional Practice or Coast Guard Office of Work-Life, Family Services Division (CG-1112) which can be found from the following websites: https://www.uscg.mil/worklife/contact.asp or https://www.uscg.mil/worklife/financial.asp.</p>	
9	<p>Read and demonstrate comprehension of the BRS Opt-in Course Facilitators Guide dated 31 Jan 2017 https://www.uscg.mil/hr/blended_retirement.asp.</p>	
10	<p>Read and demonstrate comprehension of the Coast Guard Personal Financial Management Program (PFMP) instruction (COMDTINST 1740.8 (series) / http://www.uscg.mil/directives/default.asp).</p>	
11	<p>Read and demonstrate comprehension of the Commercial Solicitation Controls at Coast Guard Units Instruction (COMDTINST 1740.2 (series) / http://www.uscg.mil/directives/default.asp).</p>	
12	<p>Read and demonstrate comprehension of the Use of Non-Governmental Educational Material and Presenters Instruction (COMDTINST 1740.3 (series) / http://www.uscg.mil/directives/default.asp).</p>	
13	<p>Read and demonstrate comprehension of the “Summary of the TSP” available via the Thrift Savings Plan (TSP) website https://www.tsp.gov/ click “Plan Participation” / click “About the TSP” / click “Summary of the Thrift Savings Plan”).</p>	
14	<p>View the following education videos on the TSP You Tube Channel available by googling, “TSP4gov” (0.5 hr).</p> <ol style="list-style-type: none"> a. The TSP: What’s it all about? (Uniformed Services) b. Is the Roth TSP right for me? (Uniformed Services) c. S Fund d. I Fund e. C Fund f. G Fund g. F Fund h. Lifecycle Fund 	
15	<p>Not mandatory, but strongly recommended: Attend the 40hr Navy CFS training within the first year of designation. Servicing PFMC and/or CFS can assist with scheduling this training with the nearest Navy location. Potential funding can be provided by the Coast Guard Work-Life Regional Practice or Coast Guard Office of Work-Life, Family Services Division (CG-1112).</p>	

Validation and routing of AUXFE PQS completion from applicant:

1. Assistant National Commodore – Chief Financial Officer (ANACO-CFO):

_____ Date: _____
(Printed name and signature)

2. Chief, Family Services Division (CG-1112):

_____ Date: _____
(Printed name and signature)

3. Chief, Office of Reserve Affairs and Blended Retirement System (CG-131):

_____ Date: _____
(Printed name and signature)

- a. CG-131 notify CG-1112 and ANACO-CFO (send PQS to ANACO-CFO).
- b. ANACO-CFO notify AUXFE applicant, Flotilla Commander (FC), and District Director of Auxiliary (DIRAUX) (send PQS to DIRAUX).
- c. DIRAUX make AUXDATA entry.

Appendix B – AUXFE Routing Process

