

# Talking to Service Members About Starting Their Financial Readiness Journey

There's a big difference between knowing your finances need an overhaul...and actually taking steps to achieve financial readiness. Help your service members learn where to start by sharing available resources and places to turn for financial advice.

## How to Start the Conversation

- "What's held you back from focusing on your finances?"
- "What's been the hardest part about getting your finances in line?"
- "Where do you go for financial tips and resources?"
- "Do you follow any financial personalities or resources online?"
- "Would you like to use budgeting apps to help manage your monthly spending?"
- "Have you ever met with a financial professional?"
- "Are you aware of all the financial resources available to you at no cost through the military?"
- "Do you know what to look for to ensure a resource is trusted?"



## A few quick tips to keep in mind:

- Consider the age and personality of your service member. What mode of delivery for financial advice would work best for them? Think: blogs, articles, social media, apps, phone calls, face-to-face, etc.
- Emphasize the no-cost resources available to your service members through their military benefits.
- Encourage service members to consider which sources they trust by looking into the skills and qualifications of the professional or organization to make sure they align with their best interests. Discuss how to determine whether a source has anything to gain from offering specific advice.

## Resources

- The Office of Financial Readiness: <https://finred.usalearning.gov/>
- MilSpouse Money Mission: <https://www.milspousemoneymission.org/>
- "Know the Importance of Financial Literacy, Stability" article: <https://finred.usalearning.gov/Money/FinancialLiteracy>
- "What's Your Spending Personality?" article: <https://finred.usalearning.gov/money/SpendingPersonalities>

Personal financial managers and counselors can help continue the conversation. Share this contact information for your local PFM or PFC:

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