

# Navigating Economic Security: A Holistic Approach to Enhancing Financial Well-Being

## Transcript: U.S. Army Directorate of Prevention, Resilience and Readiness Outreach Webinar

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### Presenter:

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Lytaria Walker: [00:04](#) Welcome to the Directorate of Prevention, Resilience, and Readiness outreach webinar for January. At this time, all participants are in listen-only mode. However, you may ask questions at any time by placing them in the Q&A box. There will be several opportunities for questions throughout the webinar, and we should have some time at the very end as well. Please note that the views of DPRR Outreach Webinar presenters are their very own and are not endorsed by the Department of the Army or the Department of Defense. This month our guest is Ms. Robyn Mroszczyk as the Army headquarters Deputy Chief of Staff G-9 Financial Education Program manager. Robyn oversees the development, coordination, and evaluation of the Army Financial Literacy Training and Financial Readiness Programs for Active Guard and Reserve Components. She also has over 16 years of experience as an accredited financial counselor. Robyn is the recipient of the 2022 Association for Financial Counseling and Planning Education Financial Counselor of the Year and received the office of the Secretary of Defense Medal for exceptional civilian service. She is also the proud spouse of an active-duty Army Soldier for over 19 years and is committed to ensuring the overall financial wellbeing of the Total Force. Robyn works remotely from Joint Base Lewis-McChord in Washington. Robyn, thank you for joining us today. Please take it away.

Ms. Robyn Mrosz...: [01:46](#) Welcome everyone, and thank you so much, Lytaria, for the really warm welcome. I am so excited to be here today to talk about my favorite subject, which is navigating economic security and looking at it holistically and getting after financial wellbeing. As Lytaria said, I am a proud Army spouse and we're actually celebrating our 20th wedding anniversary this year. We

also have two boys who are 11 and 16, and we have PCSed 10 times throughout this Army journey. So I truly can say that I live, work, and play this Army life. So I'm going to go off camera to save bandwidth, but let's go ahead and dig in.

Ms. Robyn Mrosz...: [02:35](#)

Today we're going to really dig into how all of US leaders, Soldiers, civilians, Families, and service providers can understand the complexities surrounding economic security and the total force. It's not as simple as money in versus money out. So hopefully by the end of this webinar we're going to be able to truly identify the impact of financial readiness on all aspects of military life; recognize ways that the Office of Secretary Defense, or OSD, is making to strengthen economic security; communicate how the Army is looking at it holistically; promote the financial wellbeing assessment tool to identify financial strengths and areas to improve, while also fostering a supportive environment that seeks to truly reduce the stigma of asking for help; and finally, understanding a leader's role in promoting financial health of the formation. And throughout today's presentation, I'm going to give you lots of valuable resources and tools to assist you. So let's begin.

Ms. Robyn Mrosz...: [04:03](#)

What role does money play? Well, fundamentally, it fulfills our essential needs. So providing for the necessities like food, shelter, and clothing, things that are vital for survival. Maslow's hierarchy of needs offers a framework delineating the physical, social, and psychological prerequisites for an individual to reach their true potential. Progressing up that hierarchy introduces additional needs beyond those basics, so encompassing psychological wellbeing and ultimately self-fulfillment. Now while these needs are less directly tied to finances, money often contributes to their attainment. But unfortunately so many of us lack the insight into the meaning of money and its impact on our lives. And the sense of security and wellbeing is subjective. It's shaped by our individual perception, even if it aligns with our truth. Socioeconomic status can significantly influence one's perception of personal financial security. The absence of emotional resilience, financial literacy, and a support system can impact our ability to manage financial stress.

Ms. Robyn Mrosz...: [05:37](#)

Remember that financial stress is a unique experience for each individual, and can range from bothersome to just completely overwhelming. And so often we keep discussions about money in the dark. It's taboo to talk about, and there's shame and there's guilt. And according to the American Psychological Association's Stress in America surveys, worries about money and the economy are significant sources of stress for the majority of us. Think back to the last time you had stress about

money in some way, shape, or form. Families grapple with concerns about rent and mortgage payments, college tuition, retirement, and very simply, daily living expenses. Our children and our teens aren't immune to these stressors either, and they can ultimately lead to potential emotional hardships and their own money scripts and what they grow into and think and feel about money.

Ms. Robyn Mrosz...: [06:48](#)

Financial worries impact all aspects of people's lives, including housing and healthcare decisions, family planning, relationships, and so much more. Financial issues constitute over 70% of all stressors in American culture, acting as barriers to a healthy lifestyle for many parents and younger generations and single Soldiers. Yet despite financial stress being a distinct concern, it often gets intertwined with general stress or anxieties. And if left untreated, chronic financial stress can result in psychological and physiological challenges impacting our daily functioning. And for the Army, the execution of wartime missions, emotional support from family and friends can mitigate stress levels. But for transient military personnel and their Families, accessing such support system isn't always feasible. I can definitely tell that since my family and my support network is on the East coast, and I'm on the West coast. Financial stress emerges as a significant public and Army health issue.

Ms. Robyn Mrosz...: [08:19](#)

When we examine health through the lens of the social determinants of health or SDOH for short, we recognize the impact of conditions and environments where people live, learn, work, play, and age on health outcomes. SDOH objectives are organized into five domains that we can see here that emphasize the importance of factors outside health delivery to reduce health disparities and maintain healthy communities. To comprehend quality of life, we have to consider the interconnectedness of each of these domains in order to look at the problem set holistically. For example, if you don't have access to grocery stores with healthy affordable foods, then you're less likely to have good nutrition, and that raises a risk of health conditions and could lead to psychological and potential harmful behaviors that impact overall quality of life. It's all connected. Financial inequality extends beyond paying debts and involves gender imbalance, education gaps, and racial disparities.

Ms. Robyn Mrosz...: [09:40](#)

Highlighting the role of demographics in financial success and perspective. To comprehend economic stability holistically, we have to consider the interconnectedness of a person's finances with political, socioeconomic, and cultural factors along with

access to healthcare, education, and safe living spaces. Financial well-being is a crucial aspect encompasses how financial situations and choices provide security and freedom of choice influenced by personality, attitudes, decision context, behavior, knowledge, skills, and available opportunities. Understanding this is essential for addressing the impact on Soldiers and their Families. A topic we're going to delve into further is that all service members bear the responsibility of upholding their financial readiness as outlined in accordance with Department of Defense instruction 1344.09. They are expected to fulfill their just financial obligations in a proper and timely manner.

Ms. Robyn Mrosz...: [11:00](#)

Yet when we look at the stats, especially at the 2020 status of forces survey conducted by the Office of People Analytics, 29% of Army members both Active and Reserve Compo expressed that their financial condition ranged from difficult to uncomfortable. 14% reported experiencing personal relationship problems with their partners attributable to financial issues. 55% of those facing financial problems indicated heightened stress in both personal and military life, with 17% merely getting by financially. More concerning is the observed correlation between financial challenges and harmful behaviors such as domestic violence and suicide. So what is OSD in the Army doing about it?

Ms. Robyn Mrosz...: [12:05](#)

In 2021, Secretary of Defense Austin issued a memorandum titled Strengthening Economic Security in the Force. This memo articulated a dual approach delivering immediate relief to address economic security and concurrently persisting in training and educating the force on financial rightness. Now, OSD acknowledged the complexity of the issue and emphasized that each level of the department bears a part of the solution. The essential goal is to eradicate the stigma associated with seeking help, especially regarding access to food and to promote the utilization of available resources by everyone. The Secretary of Defense outlined five lines of effort to address food insecurity that was then expanded to economic security. And you can see that in the gray box: 1) Enhance spouse economic opportunities, 2) Increase access to healthy food, 3) Expand data collection and reporting, 4) Reinforce financial resources and awareness, and 5) Encourage help seeking behavior and increase access and awareness of resources.

Ms. Robyn Mrosz...: [13:31](#)

Now these initiatives weren't meant to be exhaustive, so OSD expects leaders at all levels to continuously seek ways to enhance economic security in the force. And to aid in this, they actually developed a military leader's economic security toolkit. And this toolkit defines all of the security issues and provides

leaders with tools and resources to support. It's available on the Military OneSource website or on the link that I provide in the blue box, or you can simply visit the Army's financial readiness website, financial frontline.org that covers many of the quality-of-life initiatives upfront. Recognize the importance of service members being mission ready. The DOD assists military Families grappling with higher grocery bills by providing key food resources. I think we can all agree that we're feeling the pinch when we're going to the grocery stores, but there are resources to help, especially for our younger Soldiers and their Families.

Ms. Robyn Mrosz...: [14:44](#)

The current competitive housing market poses challenges for many military Families, myself included, with rising rents and home prices impacting relocations. Families often find themselves paying out of pocket for temporary lodging, waiting longer for on-post or on-base housing and facing costs well exceeding their housing allowance. The toolkit aids in locating resources for affordable housing in the current market, but please, leaders need to be reminded of their responsibility to ask the pertinent questions, advocate for their Soldiers, and remember that they went through various ages and stages in their leadership journey and never to forget where they started out. Service members and their military Families have various options for affordable, quality, and licensed childcare, ranging from on-installation child development centers to community childcare programs and in-home care. Resources are available to help Families decide on the best option, locate necessary childcare, and determine eligibility for fee assistance. But we need our Families to use these resources and we need our leaders to remind them of those resources. Military OneSource also offers comprehensive education and career guidance and resources for military spouses seeking employment or advanced degrees. I know I've used them extensively. The Military Spouse Employment Partnership, or MSEP, connects spouses with partner employers committed to recruiting, hiring, promoting, and retaining military spouses. They even have a lot of really great tools and resources for spouses who want to find remote work opportunities.

Ms. Robyn Mrosz...: [16:56](#)

OSD is committed to ensuring economic opportunities for military spouses as well as for all of our service members and Families. The financial wellbeing of service members and their Families is crucial to their economic security and overall wellbeing. A key component of military readiness financial challenges may manifest in various ways impacting duty performance and personnel or unit safety. The Army is steadfast in expanding OSD's efforts for economic security and adopts a holistic approach to address those challenges. Let's explore

what this holistic approach looks like. Like I said, the Army is actively enhancing a comprehensive approach to support Soldiers and their Families. And we're doing this through different efforts ranging from financial education all the way up to free counseling services. Recognizing Soldiers' financial situations is integral to understanding their overall wellbeing and assessing the risk of involvement in detrimental behaviors.

Ms. Robyn Mrosz...: [18:16](#)

As I emphasized earlier, it is crucial to examine the socioeconomic opportunities and inequities confronting our Soldiers and their Families. And I want to go through how the Army is taking a look at this holistically. So we're going to go wedge by wedge when we look at spouse economic opportunities. I'm throwing it out there: how many of you knew that there was a navigating civilian Employment Army reference guide? It will help you really truly be able to get work within the appropriated fund and utilize USAJobs, which is a cluster trying to figure out that alone. There's a reference guide to be able to access that. There's also occupational license reimbursement, so going from installation to installation and when you need to maintain a license, it's really cumbersome to have to transfer that. So being able to provide financial reimbursement is there and a great resource.

Ms. Robyn Mrosz...: [19:19](#)

The Civilian Employee Assistance Tool or CEAT for our non-appropriated fund: I can personally attest from one of my husband's Soldiers whose spouse worked at Child Youth Services at an installation OCONUS moved here to Joint Base Lewis-McChord and was able to seamlessly go into continue employment here. Also, we can't have spouse economic opportunities if we also don't invest in our child development centers and hiring quality employees. But at the same time, we need to be able to ensure that we have employees who are actually applying to work in our child development centers, so we need to push more education on that. And then expansion of non-competitive military spouse hiring authority, which I can attest to in my previous jobs of being able to utilize. And then looking at pay and benefits, which when we look at the Quadrennial review for military compensation, that's looking at the full picture for the benefits package.

Ms. Robyn Mrosz...: [20:41](#)

But one of those other things is recently in the last year, the introduction of the basic needs allowance, which is a supplemental income to eligible family members. And you can find out more on our website at [financialfrontline.org](http://financialfrontline.org) under "service providers." The other thing for pay and benefits is increasing the minimum wages at our child and youth centers and also looking at the Dependent Care Flexible Spending

Account, which was recently introduced. And this great thing is a pre-tax account where you're able to be able to help towards your cost for dependent care. If you're a federal employee, you know that you have access to this. This was just recently introduced at the end of 2023 and now the beginning of 2024. For military, this is a huge cost savings. Unfortunately, the time window has closed unless you have a specific kind of milestone event like PCS or the birth of a child or something like that.

Ms. Robyn Mrosz...: [21:58](#)

And then looking at the benefits for moving, like for temporary lodging and dislocation allowance and looking at how we can to better distribute those out to the total force. Coming around on the right side of seeking available resources and services, looking at our digital technology like Digital Garrison and the app that the chief introduced at AUSA that they're developing. Being able to use those resources and being able to pull them up and look and see what's available on that installation is important. Adding economic security is an official line of effort for the Quality of Life campaign and also utilizing Army Emergency Relief, which offers zero-interest grants and loans and scholarships to eligible Soldiers and their dependents. And we have also incorporated financial education into all levels of enlisted professional military education and other leadership schools.

Ms. Robyn Mrosz...: [23:08](#)

And I'll talk on the common military training requirements a little bit later. So let's look at expanding data collection, which is one of the hardest things that we as the Army face: looking at how do we collect data and how we utilize that data. So one of those things that we've done is the through the Vantage system, which if your commands do not know about this, please, please encourage them. Go to our website [financialfrontline.org](http://financialfrontline.org). You'll hear me say this many times but go under "Soldiers" and then go under "leadership." And it gives you really in-depth instructions of how to access this. But through the commander's risk reduction toolkit that is able to help to identify harmful behaviors within the unit and get that 360-degree look within that unit. We're also able to have a financial readiness tracker for when Soldiers meet personal and professional points throughout their career which require financial readiness training. It also gives the commands at the company and battalion level the ability to see who has met different points like getting married, having a child, who is up for promotion, all of those different things that impact a Soldier's quality of life.

Ms. Robyn Mrosz...: [24:39](#)

Also, the Army Spouse Panel Survey, which gives Army leadership the information needed to provide targeted support.

Data from this helps to provide the Army with focused timely answers to questions that really have time sensitive issues, especially with Covid and being able to look at how our Families are surviving and thriving. And then the status of forces survey that I talked about earlier through the Office of People Analytics. And then reinforcing financial resources and awareness, which I talked about with our website, financial Frontline, but also being able to educate civilians before they become Soldiers through precession training so that way they can know what they're getting into and can be a little bit more prepared. And then finally, to round this out, access to nutritionally adequate and affordable food. And we've seen a lot of buzz about this in the news lately, and we've dived into this with creating a governance board and doing a full look into how we are pushing our education and especially looking at E1 to E4 dependents who are able to go into utilize the dining facilities at a reduced rate.

Ms. Robyn Mrosz...: [26:17](#)

The Army stands committed to looking at each of these lines of effort and adding new initiatives to enhance the quality of life of our Soldiers and their Families holistically.

Ms. Robyn Mrosz...: [26:34](#)

Now previously we explored the concept of financial well-being, emphasizing how our financial situation and choices contribute to security and freedom of choice. And this encompasses our personality, our attitudes, our decision context, our behavior, our knowledge, our skills, and our available opportunities. Unfortunately, many of us lack that understanding of the significance that money holds in our lives or carry on money scripts that they had growing up. And this makes financial wellbeing and happiness subjective and incredibly challenging to measure. That's because the perception of financial security is shaped by individual beliefs about an acceptable financial position. And this intricate link between money and emotions is evident with research revealing that 90% of financial decisions are emotion-driven while only 10% are based on logic. So achieving balance and using logical thinking to plan and execute financial strategies becomes challenging if we don't have the right tools and knowledge and skills.

Ms. Robyn Mrosz...: [27:59](#)

So similar to checking on your physical health with a doctor, which we should all be doing in the new year of 2024, it's essential to also evaluate your financial health regularly. So the financial wellbeing assessment tool serves as a checkup for financial health. So whether you're early in your military career or at a later stage or you're a civilian, assessing your financial wellbeing can offer insights into your financial path. And this assessment aligns with the Consumer Financial Protection



Bureau's focus on four financial areas, present and future financial security, and present and future freedom of choice. So answering 12 incredibly simple questions provides you with a score and additional resources organized by topic that are available to review. And don't worry, all the responses are anonymous, and the assessment doesn't track any data and it takes less than 10 minutes to complete. I took the assessment myself, and I discovered my own areas for improvement. This allowed me to be able to have valuable conversations with my spouse.

Ms. Robyn Mrosz...: [29:19](#)

I've traditionally managed the household finances because of all of the frequent separations, the constant to-dos, the schools, the deployments. But his input is crucial to us reaching our family's financial goals. As an Army, we have provided helpful handouts for couples on our website [financialfrontline.org](http://financialfrontline.org) including "My Rating as a Money Manager," "Financial Values," as well as Spending Plan worksheets. You can find these both under the Soldiers and under the Families tabs, but specifically under the Soldiers tab under Marriage. And these resources address communication about money and also offer support from free credentialed financial counselors. And these tools are just really invaluable for couples. We have so many who come in very early on in their life, and being able to start them off with the right tools and resources from the start can really help them embark on that journey of actively managing finances, which we know evokes various emotions.

Ms. Robyn Mrosz...: [30:42](#)

There are lots of ups and downs especially when we have unexpected events like Covid or the current economic environment. But self-awareness is key to creating a plan and seeking that assistance, either just to check in to see if you're on the right path or if you're needing a hand up. Reassessing your financial wellbeing annually or whenever there are changes in your financial situation will help to provide you with valuable insights. Fluctuations are going to be normal, but having that knowledge empowers all individuals to take control of their financial wellbeing. They must also create that behavioral change to want to manage it. So on this website, you can scan the QR code that's here on this page, or you can google the Office of Financial Readiness website, or you can go on [financialfrontline.org](http://financialfrontline.org) and we have a link directly there. I think now is the perfect time at the start of 2024 and then follow it back up at the end of 2024 and see how you did. Is your score higher or is it lower? Just remember that there are resources out there to help. Next slide.

Ms. Robyn Mrosz...: [32:18](#)

Now remember how earlier I said that the American Psychological Association rates money as one of the top stressors? Well, financial stress encompasses distressing thoughts and emotions related to an inability to meet financial demands and afford our basic necessities to be able to live and generate enough income to cover essential expenses. But this in turn triggers emotions like anger, fear, sadness. And if it's left untreated, chronic financial stress can lead to both psychological and physiological challenges. Recognizing the profound impact on mental health, OSD and the Army have directed efforts toward prioritizing mental wellbeing, alongside treating all of the physical symptoms. Why? Well, because it directly influences our Soldier's ability and capacity to fulfill their mission and significantly impacts their overall quality of life. Yet despite understanding the direct correlation between financial stress and mental and physical health, I have to also question why the prioritization of one's financial health is not at the forefront.

Ms. Robyn Mrosz...: [33:48](#)

Isn't this a form of primary prevention, a holistic approach to the wellbeing of the individual? Until we prioritize financial health in conjunction with mental and physical health, addressing the root cause of the problem remains elusive. I firmly believe that individuals possess a genuine desire to empower themselves, yet they lack the necessary tools and support systems and the absence or presence of factors like emotional resilience, financial literacy, and access to support network can truly significantly impact someone's ability to navigate financial stress. The anxiety about the future can pose various challenges for those striving to attain peace in the present. It's crucial for leaders and service providers for all composites to acknowledge that financial stress is a highly individualized experience and there cannot be a one size fits all situation or a solution. Additionally, we've talked about how individuals may lack that self-awareness regarding their financial challenges or the need for assistance.

Ms. Robyn Mrosz...: [35:11](#)

And for those who recognize the need for change, making those behavioral adjustments can be particularly challenging, especially in the long term. So unit and command leaders bear the responsibility for the financial readiness of the Soldiers under their jurisdiction in their unit, in their area of responsibility. And in fulfilling this responsibility, they must take an active role in promoting the financial readiness of Soldiers by encouraging financial responsibility and sound financial planning and promoting a culture that recognizes the impact of financial decisions on personal and professional lives. Promote financial readiness as an integral part of personal and Family

and mission readiness. Have the right vetted support systems to help encourage and provide time for Soldiers to seek assistance from these vetted available professional support resources before, during, and after making a significant financial commitment. Direct Soldiers to financial counseling when they become aware of financial difficulties and indebtedness. Are you familiar with the indicators that signal financial challenges?

Ms. Robyn Mrosz...: [36:46](#)

The repercussions are that neglecting financial obligations can lead to severe consequences, including negative evaluations, hindered promotion prospects, loss of security clearances, rank reduction, administration of actions. I could keep going. With the continuous vetting process, all Soldiers must obtain and maintain a favorable security clearance adjudication. Now interestingly, most of these leaders don't understand that and haven't actually heard about that. Do you know what the foremost concern for security clearance adjudications is? Financial consideration. Even before mental health and criminal actions. Given the evolving nature of this process with this continuous vetting, unfortunately, like I said, many leaders don't fully grasp the significance of Soldiers exercising control over their spending and financial management. The days of extended evaluation periods for security clearances like primarily being impacted by bankruptcy, repossession are behind us. Our Soldiers must know what's on their credit report and be constantly vigilant of paying their debts or at least be active in paying them.

Ms. Robyn Mrosz...: [38:25](#)

As you initiate conversations and assess the financial wellbeing of your Soldiers it's essential to recognize that financial questions are relevant to everyone regardless of their current wellbeing level. No individual possesses comprehensive knowledge about achieving financial wellbeing. But the key is to initiate these conversations, whether during a morning standup, a feedback session, or any interaction with your Soldiers. We provided on the right here, just a few starting questions, but feel free to go in to change them and use them in your own words. Do you control money, or do you feel money controls you? If you had an unexpected expense, how would you cover it? When is the last time you reviewed your credit report? Did you know that you actually get one free credit report from [annualcreditreport.com](http://annualcreditreport.com) from each of the credit bureaus, Experian, Equifax, and TransUnion? Every week. It is something that was just signed into the law.

Ms. Robyn Mrosz...: [39:39](#)

It's important to be able that they know where to find it. Tell me about your financial goals. What steps are you taking to meet them? What are the smart goals? Specific, measurable,

attainable, relevant, and timely. I want to go into save \$25,000 by X date, and I will do this by going, taking X steps, not just, "Oh yeah, I want to go in to save some money." Make them smart. You don't need to be an expert, and we don't expect you to be. We have those experts, we have credentialed financial counselors available, both CONUS and OCONUS who are professional and well-trained. But we do need your assistance in encouraging your Soldiers and their Families to make use of these free resources, whether they're on the right track or seeking areas for improvement. This is part of their benefit package. Creating an environment where is acceptable to seek help is crucial. If you fail to foster such an environment, you contribute to the problem rather than being a part of the solution. Scan the QR code that's on this page to figure out more on how to initiate these conversations. Encourage your Soldiers to use the financial wellbeing assessment tool and integrate discussions into professional development sessions. Empower your Soldiers to achieve financial readiness. And by addressing them proactively, we move towards primary prevention rather than continuous intervention.

Ms. Robyn Mrosz...: [41:31](#)

Let me pose a question to you all. How many of you had a personal finance class in high school? Okay, so for those of you that said yes, great, that's awesome, that's fantastic. It probably did not have any standardized curriculum that was regulated by the various federal agencies and Department of Education. But for those of you who didn't, I want to throw this out there. I recently had a conversation with my 16-year-old about whether his school offered a personal finance class to truly be able to help them with the skills to manage their money. He had no idea, so he took the initiative to ask the counselors, and he came back, and he said, "Yes, we do have a class on how to 'adult.'"

Ms. Robyn Mrosz...: [42:30](#)

I said, "Oh my gosh, that's great. Tell me about it." And he said, "It's how to care for a child." But it lacked any instruction on how to set up a budget or how to check a credit report or how to do your research and saving and investing or planning for significant purchases. And so it doesn't surprise me, but it's disappointing and it just further reinforces the points I've been talking about today. So fortunately the Army addresses financial rightness through training at various personal and professional milestones throughout a Soldier's military cycle. And yes, it's mandated like bylaw as part of common military training. Why? Well because financial literacy training forms a pathway to sustain financial wellbeing and resilience with goals including meeting all financial responsibilities, building wealth, and securing a sound financial future. So I want you to take a look at

this roadmap and you're going to see where each of the required trainings take place.

Ms. Robyn Mrosz...: [43:35](#)

So these trainings are crucial for developing individual strategies to be able to maintain financial wellbeing and the objectives encompass understanding the potential effects of financial decisions on personal and professional lives; acquiring the necessary resources to make consumer decisions; navigating all of those financial transactions and practices; and being able to access related, reliable services and support. So all of these trainings can be taken one-on-one or through group training sessions with approved financial educators or even through distributed learning on the Army Family web portal, which caters to diverse learning preferences. Spouses and children are also encouraged to attend these sessions. And for a lot of these, we have resources on [financialfrontline.org](http://financialfrontline.org) that covers each of the topics. So if you have a teenager like me, why not direct them to the website? Send them the link on their phone and say, "Hey, take a look at this."

Ms. Robyn Mrosz...: [44:44](#)

You may not have a "how to adult" class, but this is going to help to set you up for success. Of course, it's on them to take that action. So by providing a wide range of financial resources and services of our free credentialed personal financial counselors, the financial readiness program ensures that Soldiers and Family members are financially supported and empowered to meet the Army's mission. We want you to take proactive steps to address your financial challenges quickly before they negatively impact your health, readiness, and resilience. Here are QR codes. Why? Because I am of the generation that uses my phone for everything, so I love QR codes. I've given you all the resources though, and I just want to highlight a couple. Securing the Financial Frontline, that's our financial readiness website. You may have some issues if you're trying to access it from a government website. We're working on that.

Ms. Robyn Mrosz...: [45:53](#)

I encourage you to just use it on your personal devices while we work through our cyber's glorious protocols. Also the Office of Financial Readiness, which is the OSD's website, MilSpouse Money Mission, which is tailored to our spouses. We talk about the financial journey, but in a way that doesn't include all the jargon. Guess what? There's also a section from MilKids based on ages and stages because I'll tell you that how I talk to my 16-year-old about money is very different than how I talk to my 11-year-old, as it should be. And I do want to note because I saw something come through. Every single resource that we have is for every COMPO active guard and Reserve. Why? because

they're a part of the Total force. Also military OneSource is a phenomenal resource. Guess what? It's time for tax season. Guess what they have for eligible Soldiers and service members and beneficiaries?

Ms. Robyn Mrosz...: [46:58](#) Free tax assistance. I use it. I'm a financial counselor. MilTax is a great resource. Also, what if you don't know where a financial counselor is? Well, you can go on to that handy dandy locator map, and find someone that's closest to you, CONUS or OCONUS. And I can't not talk about Army Emergency Relief. Again, they offer zero-interest grants and loans and scholarships. It's a hand up, not a handout. And then the Digital Garrison app, which is a great tool to go into use. So as we come to the end of this webinar, I want to do a call to action.

Ms. Robyn Mrosz...: [47:44](#) I want you to PICK taking care of financial wellbeing as a priority in your formation, in your personal life, and your community. P: I want you to prioritize leader emphasis in training guidance and include this in foundational readiness discussions. I: Initiate the conversation, promote healthy command climate, normalizing conversations around personal finances. Remember, short conversations can make a lasting impression. C: Check your financial health. Are you on the right path, or do you have some areas to improve? And remember to check often, especially as your financial situation changes. K: Know your part. Ask, "How can I support?" But also, "What support do I need?" Financial stress can arise from various situations, really making it a complex area to address. And it's important to remember that as humans we're not always rational, and we can be unpredictable in many aspects of our lives, including our behavior with money.

Ms. Robyn Mrosz...: [49:01](#) Soldiers who achieve financial fitness are better equipped to fulfill their mission duties and experience greater family satisfaction that ends up helping the Army and ourselves. Heightened financial management issues have a direct impact on Army and Family readiness. Encouraging Soldiers and Families to engage in early conversations about money and make use of the multitude of Army financial resources is crucial. The Army's financial readiness program plays a significant role in enhancing personal financial readiness and overall quality of life. What steps will you take to contribute to the solution? So thank you everybody. I greatly appreciate all of the chats, and I'm going to open this back up to Lytaria. Thank you so much for allowing me to speak today.

Lytaria Walker: [50:00](#) Well Robyn, thank you so much for this amazing presentation. Thank you. It was totally awesome. We will now take a few

questions from the audience. If you would like to ask a question, please type your question in the Q&A box at this time, and we will read them aloud. There will be a short delay before the first question is announced as we're waiting. Robyn, you're receiving lots of kudos and thank-yous in the chat box there.

- Ms. Robyn Mrosz...: [50:34](#) Thanks everybody. I appreciate it. This is a topic that's near and dear to my heart and has been for a long time. But it's especially important because I truly see the Army as my family and have for the last 20 years. And my kids live in this life, and I want to leave it better than we came in. So thank you everybody. And I'm always available if you have any other questions. You can find me on Global with my horrible last name.
- Lytaria Walker: [51:11](#) Any questions? We have a really great comment: "I'm getting ready to brief leadership on our naval base and you reminded me of so many resources. Thanks."
- Ms. Robyn Mrosz...: [51:27](#) Oh, I love that. Thank you so much Lauren. That's fantastic. Feel free to use any of this please. And especially you have so many great resources from the Navy side. because Even though I am "Go Army beat Navy," it's really truly for one day out of the year that I may have some competition there. But the rest of the time I'm fully a hundred percent in support. Although I would like to say Army did win. Just going to leave that out there.
- Lytaria Walker: [52:03](#) Okay, I do see a question: "Forgive me if this was already answered, but how many of these resources apply to reservists?"
- Ms. Robyn Mrosz...: [52:14](#) All of them. Great question. So I worked at the National Guard Bureau, and so for me, anytime I go in, I think about how we go into take care of the force. I don't just look at the active components; it's also looking at the Reserve Compo. You can go on to [financialfrontline.org](http://financialfrontline.org), and you can also go to the Office of Financial Readiness, all of the resources I gave you. And you can see how they truly look at the total force. When we look at Army Emergency Relief, that is one of those financial benefits. That have things tied into them. That's the time that it comes into some different nuances for how they impact the Reserve Compo. But we have lots of different information about how to be able to work around that.
- Ms. Robyn Mrosz...: [53:12](#) But all of our resources are available, and I will say, especially for the Army Reserve, you'll see over the next few months a lot more coming into play about financial literacy and education as they're working to go into higher personnel to support that. But I do just want to highlight because I'm just so proud of our

amazing counselors. We have them all over and they're there to serve everyone. So as long as you are Active Guard Reserve or eligible beneficiary, you're able to go to use these free financial counselors. So please utilize that PFC locator map and find someone that's closest to you. It's really important for those that are geographically dispersed, and especially for family members that have deployed service members or who are TDY or at different schools or just chose not to go to that installation, that we provide services where they need it. So thanks for that question. That was great.

- Lytaria Walker: [54:24](#) Wow, great answer. We have another question here. It says, "I thought the tax preparation service was now charging a fee for Reserved Soldiers. Is this the case?"
- Ms. Robyn Mrosz...: [54:34](#) I'm not tracking that, but again, remember when we're looking at the eligibility for the services, there's going to be the nuances specifically in terms for what type of orders you are on. You can actually Google it, because it makes it easy. But you can look at MilTax, and there is a number that's there and you can call and you talk to someone specifically from the MilTax line who will be able to tell you all of your eligibility status depending on where you're at in terms for what orders you're on. Because we just have to be careful, and I don't know everyone's individual circumstances.
- Lytaria Walker: [55:20](#) Got it. Next question: "Does FINRED have a prepared presentation for leaders?"
- Ms. Robyn Mrosz...: [55:28](#) That's a good question. So as far as a standalone prepared presentation, I am not tracking if they have one for leaders, but you can actually go on and look under [financialfrontline.org](http://financialfrontline.org), go under Soldiers and go on the leadership tab and click on that. And there are so many resources for you there. The other great thing is if you go under the tools and resources, there's a media kit. Now in this media kit, we have videos of how to have leaders to become more engaged. Also looking at economic security and looking at what the training requirements are. They're 59 seconds or less, so easily shareable. But then there's also a leader card that you can print out. I think it's really great. It's a great pocket guide that you can put in and be able to pull out.
- Ms. Robyn Mrosz...: [56:35](#) And then the other great resources that we have is a social media kit. It touches on various topics and has already vetted language as well as images that you can use. So please use those resources. And one other thing I failed to mention is that we have so many calculators on our website, and the number



one calculator is the civilian to military take home pay. So that gives us insights into where people's mindsets are. Our website gets around 24,000 to 25,000 hits a month, which is not bad for a locally developed website. So please use those resources.

Lytaria Walker:

[57:35](#)

Well, thank you. So it looks like we've run out of time for questions at this time. I do see a lot of questions around the CEU credit. CEU credit is not available for today's webinar, but we will still email the presentation slides to all of the registered participants. So please look for those slides in your email later today. At this time, we will conclude this morning's webinar. I do want to extend a gracious thank you to Robyn for joining us today. Thank you listeners for joining this webinar as well. Once the webinar concludes, you will be prompted to complete a survey. We appreciate your feedback as this helps us to improve upon future webinars. If you'd like to receive invitations for DPRR webinars and receive the latest news and information from the Directorate of Prevention, Resilience, and Readiness, please go to DPRR'S website at [armyresilience.army.mil](http://armyresilience.army.mil) and sign up for notifications there. Thank you again for joining us today and have a wonderful rest of your day. Bye now.