Quarterly Program Meeting September 22, 2020
Agenda

1:00 – 1:05  Welcome - Angela Caban, MS

1:05 – 1:15  Military Saves Updates & Events - Lila Quintiliani, MS

1:15 – 1:25  Military Saves COVID-19 Strategy - Angela Caban, MS

1:25 – 1:40  Partner Spotlight: Yellow Ribbon Network - Kyle Vanschoyck, YRN

1:40 – 2:00  Around the table - All
  •  Share how you are doing and what are you working on.
  •  How can MS support?
  •  Q&A

2:00  Meeting Adjourned - Angela Caban, Military Saves

*Military Saves' researched-based work to improve the saving behavior of the military community is supported by the generous contribution of Wells Fargo Foundation.*
Program Updates & Events

Save The Date

AMERICA SAVES PRESENTS

October 22nd: #ThinkLikeASaver: Simple Strategies To Help You Save
November 5th: #ThinkLikeASaver: How Do I Pay Off Debt?
November 19th: #ThinkLikeASaver: Saving For Major Life Milestones

All Dates @ 2PM ET
Program Updates & Events

- Facebook Live Events:
  - Disasters Don’t Wait – Live with FEMA on September 23rd @ 2pm ET
  - Monthly Midday Money Chats – September 30th @ 2pm ET

- The America Saves Summit: December 2, 2020

- Military Saves Month, April 2021

- Military Saves 2021 Saver Survey: Launches summer 2021
COVID-19 Strategy

The Savings Crisis: Social Marketing & Analysis

• Utilize the 2021 Military Saves Saver Survey to identify key pandemic pain points.
• Adding demographic specific questions such as; component (veterans, National Guard, Reserve), gender and race on the Military Saves Pledge and the Military Saves Saver Survey.
• Messaging that meets the Saver where they are. This includes content based on the DoD’s Lifecycle Touchpoints.
• Sharing updated resources from valued partners.
COVID-19 Strategy

The Savings Crisis: Key Takeaways for Collaboration

1. We have the opportunity to address emergency savings and keep savers on track to reach their financial goals.
2. Engage in conversations to explore how financial wellness can be enhanced with emergency savings solutions.
Partner Spotlight: Yellow Ribbon Network

- Partnership began in March 2020
  - Savers able to Opt-In to Financial Counseling as part of pledge.
  - YRN added Military Saves info to Hero My Budget/Directory Sections.
  - Began COVID-19 related counseling effort in April – Military Saves added link to their own COVID-19 resources section recently.
  - YRN tracks demographics and outcomes of counseling sessions for each person and provides further assistance as needed.
Savers create YRN Hero Profile & are populated on Military Saves Partner Dashboard
- Approx. 45 demographic data points are collected

Cases get assigned to VeteransPlus
- VeteransPlus counselors are AFCPE Accredited (or in practicum) and are Veterans and/or Military Spouses

In-depth Financial Assessment is conducted
- Assets, Income, Liabilities, Expenses are analyzed, and an Action Plan is provided
- ALL data flows back to Military Saves
My Budget

Use the tools below to create in-depth financial self- assessments as well as shorter monthly budget plans. These will aid non-profits and independent counselors providing you financial coaching/counseling or wealth management advice. You can also get free credit scores without impact to your credit report below. Click Here to request financial related counseling.

SELF FINANCIAL ASSESSMENT  MONTHLY BUDGET TOOL

Search:

Document Type ▼ Title ▼ Uploaded On ▼ Action

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Take the Military Saves Pledge

The Yellow Ribbon Network has partnered with Military Saves to help families commit to financial fitness through a savings plan. Make a pledge to yourself and create a simple savings plan that works. Complete the Pledge and Military Saves will send you short email and text reminders, resources, and tips to keep you on track toward your savings goal.

Click the logo below to get started now!

[Logo: Military Saves]

Credit Reports

Please use one of the free credit report sources below to monitor your credit score. We recommend you run a credit report at least once every 3 months. Once you receive the report, upload it below after filling in the corresponding information. Obtaining your credit report from either of the services below will not impact your score.

Uploaded reports will automatically populate in the My Documents section of this portal as well.
1. **Organization** - Military Saves  
   **Address:** 1520 I Street NW, Suite 200, Washington, DC, 20006  
   **Phone Number:** 202-642-5247  
   **About:** Military Saves, a component of America Saves, and a participant in the Department of Defense Financial Readiness Network seeks to motivate, support, and encourage military families to save money, reduce debt, and build wealth.  
   **Website/Link:** [www.militarysaves.org](http://www.militarysaves.org)  
   **Geographic Reach:** Nationwide (include all US territories)  
   **Contact Name:** Angela Caban  
   **Contact Number:** 202-642-5247  
   **Contact Email:** acaban@consumerfed.org

2. **Organization** - SHOR Financial Wellness, LLC - For Profit Business  
   **Address:** 1520 York Ave., 30J, New York, NY, 10028  
   **Phone Number:** 929-280-4650  
   **About:** Provide objective financial coaching to veterans via personal consultations, educational workshops, and web-based resources. Facilitate setting and achieving financial goals. Led by a veterans financial coach with deep experience in the NYC Veterans community as well as expert on VA benefits. Topics covered include develop spending/personal budgets, guidance on building credit, reducing debt, investments, VA home loan program. We do not sell products nor are we connected with any financial institution.  
   **Website/Link:** [www.SHORfinancialcoach.com](http://www.SHORfinancialcoach.com)
ATTENTION!

We are currently offering free financial counseling to anyone who has experienced a negative change in income and/or budget due to the recent COVID-19 / Corona Virus situation. If you have had a negative financial impact for any reason pertaining to this pandemic, or want to help us in these counseling efforts, please click below.

Click Here to Enroll in COVID-19 Related Financial Counseling

Click Here to Join the Task Force and Provide Financial Counseling

YRN BECOMES HUD COMPLIANT HMIS

Sep. 30, 2020 - Yellow Ribbon Network

Learn More
During this unprecedented time, many individuals and families are struggling with financial uncertainty. Whether you have been laid off, have taken a pay cut, or are simply worried about the future, you don’t have to navigate this alone.

A financial counselor or coach will provide you with unbiased, trustworthy advice and help you make a plan...right where you are.

This program is available to EVERYONE. You do not need to be military-affiliated to participate. Sessions are virtual and free. No gimmicks. No sales.

**AFCPE’s Accredited Financial Counselors® (AFC®) and Financial Fitness Coaches (FFC®) are equipped to help you navigate:**

- Managing immediate expenses and preparing for future emergencies.
- Determining which bills to pay first, and which payments can be deferred without getting penalized.
- Building a plan to help you pay off your debt and creating strategies to avoid debt in the future.
- Navigating unemployment benefits and other financial assistance programs.
- Allocating government funding to make the most of your stimulus dollars.

After signing up, a counselor will reach out to you within 48 hours to schedule a virtual appointment at a time that is convenient for you.

Whatever financial success looks like to you, AFCPE® financial counselors and coaches are here to support you.

This program is supported by the generosity of the **Wells Fargo Foundation** and delivered in partnership with Yellow Ribbon Network, who has expanded their platform reach to include both military and civilians.

Brought to you by: **Wells Fargo** | **AFCPE** | **Yellow Ribbon Network**

Powered by:
COVID-19 Program Statistics:

- 414 AFCPE Accredited Counselors
  - 193 are Veterans and/or Military Spouses
  - 208 have completed special inclusion training
  - 9 are bilingual

- 300+ Enrollments
  - Approx. 100 Completions (200 in counseling process)

- 4.4/5-Star rating from those completing the survey
• January 12, 2021
  2 p.m. ET
  Q4 Program Meeting
Around the Table

• Share how you are doing and what are you working on.
• How can MS support?
• Q&A