



Create cohesive, high-performing teams that foster trust & connection through small group discussions.



Unite through Activity

- ▶ Host a board game fun day! Many board games involve managing money and can make learning about money fun. Earn money, invest it wisely, spend carefully and have some competitive fun with your teammates.

Related Resources

- ▶ Start your journey toward financial fitness with the Financial Well-Being Assessment:
<https://finred.usalearning.gov/>
- ▶ Free financial counseling through military one source:
<https://www.militaryonesource.mil/interactive-tools-services/financial-counseling/financial-counseling-services-for-a-secure-future/#:~:text=Set%20up%20a%20time%20to,if%20you%20are%20stationed%20overseas>
- ▶ Financial Resources for Airmen, Guardians & Family Members:
https://www.afpc.af.mil/Portals/70/documents/FINANCIAL%20READINESS/DAF%20Financial%20Resources.pdf?ver=5se0L5eNtALN7cP_IzcKsQ%3d%3d
- ▶ How military service strengthens your financial fitness:
<https://www.military.com/money/personal-finance/how-military-service-strengthens-your-financial-fitness.html>

INVESTING IN YOU – FINANCIAL FITNESS

Investing in yourself means putting the time, money, and energy into making your current and future life better. Investing in yourself includes being financially fit. Like muscular fitness, financial fitness does not just happen. It takes discipline, time, planning, and knowledge. Being financially fit includes having the skills, knowledge, and tools that help you make sound financial decisions.

Think of working towards your financial goals as your workout routine and your budget as your nutritional guide. Decide on your goals, then work on a plan to get there. Many financial experts agree that your expenses should be comprised of 70% or less going towards living expenses, 20% or less to debts and at least 10% for savings. Keep track of expenses, make a budget, and stick to it. Start an emergency fund, pay off debt, save for retirement, strive for home ownership, invest in education, and don't forget to plan for fun!

Use these ideas to get started and if you need professional financial help, don't hesitate to contact a financial advisor. Military OneSource and the Employee Assistance program offer free financial counseling on issues such as budgeting, money management and debt reduction. Accredited personal financial counselors are also available at your installation Military and Family Readiness Center for no-cost, personal support.

Financial struggles can directly impact your level of mission readiness but the commitment, discipline, resourcefulness, and teamwork that you've learned and upheld as a servicemember translates readily to your financial wellness. By reducing the distractions from unresolved financial issues through education and planning, you can support your wartime responsibilities.

Invest in yourself, invest in your future - become financially fit! Use the many resources available to you, including your teammates with valuable experiences and advice.

WATCH...

How to be financially stable:

<https://www.dvidshub.net/video/868417/financially-stable> (2:29)

Building your sandwich savings:

<https://www.dvidshub.net/video/557258/building-your-sandwich-savings> (:45)

Money Minutes:

<https://www.dvidshub.net/video/756463/money-minutes-savings-housem> (:43)

DISCUSS...

1. Share your top three financial goals.
2. What signs might point to being financially unfit?
3. How does achieving financial fitness contribute to peace of mind, personal growth, and overall well-being?
4. What resources are available to improve financial fitness?
5. How can financial instability impact mission readiness?

Financial fitness is not just about having money in the bank. It's about making smart financial decisions that will set you up for success in the long run.

– Gen. Charles Brown, Jr., Chief of Staff of the Air Force

When we talk about resilience, we cannot negate the importance of financial fitness on our Airmen and loved ones. Our finances impact our readiness, as well as our physical and mental well-being. We need Airmen to invest in themselves, by utilizing the resources we have available to help them build a stable financial future.

– CMSAF JoAnne S. Bass, Chief Master Sergeant of the Air Force



<https://www.acc.af.mil/About-Us/The-Bridge/>



Air Combat Command INTEGRATED RESILIENCE

SUPPORTING OUR TOTAL FORCE AIRMEN AND FAMILIES



PREVENTION TAKES ACTION

Learn new skills to improve your well-being such as self-care and resilience, healthy relationships, meaningful connections, effective communication. Act in ways to show your family and Airmen that you care and they matter. Proactive behaviors can be small things that create a positive culture in mitigating risks.

RECOGNIZE SIGNS OF DISTRESS

- Mood changes, such as depression or anxiety
- Irritability, agitation or anger
- Sleep difficulties
- Withdrawing from social activities, family, friends or others
- Lack of interest in activities that were previously enjoyed (hobbies, work, etc.)

ASK CARE ESCORT

Directly **ASK** the individual if they are having thoughts of death, self-harm, or suicide.

CARE about their answers. If they hesitate, or seem uncertain, ask follow-up questions to convey that you care about their well-being.

If the individual is having thoughts of suicide or needs help, **ESCORT** them to a qualified professional or leadership.

GO SLO

If someone demonstrates signs of distress, consider their access to **LETHAL** means including firearms, medications or other means of fatal methods. Airmen should remember **SLO** – use **SAFES**, **LOCKS** or store mean **OUTSIDE** of the home.

SMALL STEPS SAVE LIVES.
www.resilience.af.mil

HELPING RESOURCE	COMMANDER/ SUPERVISOR	MILITARY & FAMILY READINESS CENTER	MILITARY ONESOURCE/ MILITARY FAMILY LIFE COUNSELOR (MFLC)	CHAPLAIN	CIVILIAN EMPLOYEE ASSISTANCE PROGRAM	MENTAL HEALTH (MH) CLINIC	EMERGENCY ROOM
CONTACT:							
CAN ASSIST:	All	All	Military and Family Members	All (full confidentiality)	Civ/NAF	Military	All
Suicidal Thoughts	✓		✓	✓	✓	✓	✓
Relationship Problems	✓	✓	✓	✓	✓	✓	
Loneliness/Isolation	✓	✓	✓	✓	✓	✓	
Workplace Stress or Problems	✓	✓	✓	✓	✓	✓	
Alcohol/Drugs	Must report to ADAPT			✓	✓	✓	
Fatigue/Sleep	✓		✓	✓	✓	✓	
Anxiety/Panic Depression	✓			✓	✓	✓	
Grief and Loss	✓	✓	✓	✓	✓	✓	
Deployment	✓	✓	✓	✓	✓	✓	
Finances/Budget	✓	✓	✓ (One Source)	✓	✓		
Retirement/Separation	✓	✓	✓	✓	✓	✓	

ASK. CARE. ESCORT. QUESTIONS THAT CAN SAVE A LIFE

ANSWER QUESTIONS 1 AND 2	IN THE PAST MONTH	
	YES	NO
1. Have you wished you were dead or wished you could go to sleep and not wake up?		
2. Have you actually had any thoughts about killing yourself?		
IF YES TO #2, ANSWER QUESTIONS 3, 4, 5 AND 6. IF NO TO #2, GO DIRECTLY TO QUESTION 6		
3. Have you thought about how you might do this?		
4. Have you had any intention of acting on these thoughts of killing yourself, as opposed to you have the thoughts but you definitely would not act on them?		
5. Have you started to work out or worked out the details of how to kill yourself? Do you intend to carry out this plan?		
ALWAYS ASK QUESTION 6	IN THE PAST 3 MONTHS	
6. Have you done anything, started to do anything, or prepared to do anything to end your life? Examples: Collected pills, obtained a gun, gave away valuables, wrote a will or suicide note, held a gun but changed your mind, cut yourself, tried to hang yourself, etc.		

ANY **YES** MUST BE TAKEN SERIOUSLY. SEEK HELP FROM A FRIEND, CO-WORKER, CHAPLAIN AND INFORM YOUR SUPERVISOR/OTHER MEMBER IN YOUR CHAIN OF COMMAND AS SOON AS POSSIBLE

- If the answer to 4, 5 or 6 is **YES**, immediately **ESCORT** Wingman to the nearest Chaplain, Mental Health Provider, Unit Leader or Emergency Department.
- **DON'T LEAVE YOUR WINGMAN ALONE** even to go to the bathroom.
- **STAY ENGAGED** until you make a warm hand-off to someone who can help.

MILITARY CRISIS LINE 1 (800) 273-8255 24/7 - 365