

# Welcome!

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Select **'Everyone'** from the drop-down menu when commenting in the chat pod.



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[Contact@OneOp.org](mailto:Contact@OneOp.org)



<https://oneop.org/learn/147574/>

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# Ethical Compass: Guiding Military Families with Integrity

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# Ethical Compass: Guiding Military Families with Integrity



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## Event Materials

Visit the **event page** to download a copy of the presentation slides and any additional resources.



## Continuing Education

This webinar has been approved to offer continuing education credit. Please stay tuned for more information!

<https://oneop.org/learn/147574/>

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 Readiness. Knowledge. Network.

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## Today's Presenters

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**Mike Gutter, PhD**  
Director  
Virginia Cooperative Extension



**Crystal Tyler-Mackey, PhD**  
Extension Leader and Specialist  
Virginia Cooperative Extension

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## Warm Up: Please look at the reactions buttons and choose one to share

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- On the toolbar, click the **Reactions** button.
- Click one of the following emojis:
  - Clapping Hands 🙌
  - Thumbs Up 👍
  - Heart ❤️
  - Tears of Joy 😂
  - Open Mouth 😮
  - Party Popper (Tada, Celebration) 🎉
- The reaction will appear to float up from the bottom right corner of the video window.

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## Today's Objectives

- Review of relevant ethical standards
- Consider how ethics apply or get applied in case study discussion
- Review of diversity in the context of workforce

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## Jamboard Instructions



- Click link in the chat
- On slide that appears, navigate to the tools bar
- Click "sticky note" icon
- Type your reply and hit enter

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## Integrity: How would you define or describe it?

Please respond using Jamboard if possible.  
If not, please use the chat pod.

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## Military Standards of Ethical Conduct

**Primary Ethical Values** - "DoD employees should carefully consider ethical values when making decisions as part of official duties."

- **Honesty**
  - Truthfulness
  - Straightforwardness
  - Candor
- **Accountability**
- **Integrity**
- **Loyalty**
- **Fairness**
- **Caring**
- **Respect**
- **Promise Keeping**
- **Responsible Citizenship**
- **Pursuit of Excellence**

(Source: DoD 5500.7-R Joint Ethics Regulation (JER) <https://dodsoco.ogc.osd.mil/Portals/102/550007r.pdf>)

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**Honesty**

- Truthfulness
- Straightforwardness
- Candor

Military Standards of Ethical Conduct

(Source: DoD 5500.7-R Joint Ethics Regulation (JER) <https://dodsoco.ogc.osd.mil/Portals/102/550007r.pdf>)

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**Accountability**

Military Standards of Ethical Conduct

(Source: DoD 5500.7-R Joint Ethics Regulation (JER) <https://dodsoco.ogc.osd.mil/Portals/102/550007r.pdf>)

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**Integrity & Loyalty**

Military Standards of Ethical Conduct

(Source: DoD 5500.7-R Joint Ethics Regulation (JER) <https://dodsoco.ogc.osd.mil/Portals/102/550007r.pdf>)

Photo by highwaystarz on Adobe Stock

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**Fairness & Caring**

Military Standards of Ethical Conduct

(Source: DoD 5500.7-R Joint Ethics Regulation (JER) <https://dodsoco.ogc.osd.mil/Portals/102/550007r.pdf>)

Photo by Drazen on Adobe Stock

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**Respect & Promise Keeping**


Military Standards of Ethical Conduct

(Source: DoD 5500.7-R Joint Ethics Regulation (JER) <https://dodsoco.ogc.osd.mil/Portals/102/550007r.pdf>)

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**Responsible Citizenship & Pursuit of Excellence**

Military Standards of Ethical Conduct


(Source: DoD 5500.7-R Joint Ethics Regulation (JER) <https://dodsoco.ogc.osd.mil/Portals/102/550007r.pdf>)

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## Question Break – Military Standards of Ethical Conduct

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Please use chat to ask questions

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**Please respond in the chat pod.**

**Which of these ethics seems the hardest to uphold?**

Honesty	Truthfulness	Straightforwardness
Candor	Integrity	Loyalty
Accountability	Fairness	Caring
Respect	Promise	Keeping
Responsible Citizenship		Pursuit of Excellence



Photo by KazPsholov

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## AFCPE® (AFC®) Code of Ethics

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Counselors certified by AFCPE® pledge to maintain the following ethical standards:

- Conduct myself in a credible manner, striving for excellence in providing services with competence, diligence, promptness and care to the best of my ability.
- Grow in professional practices, keeping abreast of industry developments and striving to improve my professional competency through continuing education.
- Exhibit personal and professional honesty and integrity in advising and counseling clients.

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## AFCPE® (AFC®) Code of Ethics

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- Recognize my limitations and refer clients when appropriate.
- Maintain high standards of ethical conduct according to the objectives of the institution with which I am affiliated.
- Respect the privacy of clients and the confidentiality of the client/counselor relationship in all matters pertaining to the course of professional service, revealing client information of any kind to others only with the expressed, informed consent of the client.

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## AFCPE® (AFC®) Code of Ethics

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- Accept compensation that is fair and reasonable, and assist clients in finding other services if my fees are not affordable.
- Avoid any act or omission which violates the relevant criminal laws of any State of the United States or any province, territory, or jurisdiction of any other country.
- Report any felony related to the practice of the profession or which brings disrepute to the profession or any lesser crime which involves misrepresentation, fraud, extortion, misappropriation or theft or any conspiracy to commit such a crime to the AFCPE® Executive Board.

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## AFCPE® (AFC®) Code of Ethics

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- Report any professional suspension by a governmental or industry self-regulatory authority of a license.
- Make no false or misleading statements to the Executive Board of AFCPE®, its Certification Program Committee or its Professional Review Board.
- Respond in a timely fashion to all requests of the Executive Board of AFCPE®, its Certification Program Committee or its Professional Review Board.

(Source: AFCPE Code of Ethics <https://afcpe.org/resource-center/professional-standards/code-of-ethics>)

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## Question Break - AFCPE Code of Ethics



Please use chat to ask questions

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## Why are these ethics important for financial service providers?

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Please respond using Jamboard if possible.  
If not, please use the chat pod.

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### **FINCERT.ORG Ethics**

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- Conduct all activities in a lawful manner consistent with the highest standards of honesty, integrity and ethics.
- Exercise reasonable and prudent professional judgment and act in the best interests of the client.
- Endeavor to perform services in an efficient and economical way for the client's benefit.
- Stay current in the subject matter for which they are certified and generally in the field of personal finance.
- Offer advice only in areas of professional competence.
- Exhibit conduct that reflects positively upon the profession.
- Use the Fincert.org Seal and/or Certification Marks in compliance with the Certification Policies and Standards.

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## Question Break – FinCert.org

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Please use chat to ask questions

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## Jamboard Instructions

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- Click "sticky note" icon
- Type your reply and hit enter

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## Diversity: How would you define or describe it?



Please respond using Jamboard if possible.  
If not, please use the chat pod.

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## Diversity in the Workplace

- Diversity is the presence of human differences that may include race, gender, religion, sexual orientation, ethnicity, nationality, socioeconomic status, language, (dis)ability, age, religious commitment, or political perspective.
- Populations that have been — and remain — underrepresented among practitioners in the field and marginalized in the broader society.

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## Diversity in the Workplace

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- What are the various aspects that make up diversity?
- How do these aspects show up in your workplace?
- How do you respond?

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## Question Break – Diversity in the Workplace

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Please use chat to ask questions

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## Case Study Discussion



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### Case Study #1

Two new clients are waiting in the lobby of the Military and Family Support Center for a session.

One client appears well groomed and confident while the other does not appear as well-groomed and seems generally anxious. Which client would you expect to be better at managing and saving money?

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## Case Study #2

Several Reservists who are employees of a local Fortune 500 company, have sought financial counseling over the last several weeks in preparation for job loss. You learn during their sessions they have each been notified of a large planned layoff, but the news has not yet been made public.

You own shares in this company and trading shares on this news could gain you \$5,000 or more, which could really help jumpstart your children's college education savings fund.

Photo by ev dolgachov/Photospin

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## Case Study #3

Your colleague Marcus walks into his office and sees that there are two men who urgently need to see you. One is an officer and the other is an enlisted member who just returned from a deployment. You know their military rank, as both are in uniform.

They asked Marcus for reading material while waiting for their appointment. There were two magazines; Marcus offered the choice to the officer. Marcus asked the officer if he wants to go first since his time is more challenged. The other man looks at his watch and fidgets, Marcus proceeds to bring the officer into your office. The door shuts, the officer is not happy. Why?

Photo by Master Sgt. Michel Sauret/dvidshub.net

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## Case Study #4

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When sitting down with a new client, your colleague sees she is younger, no ring on her finger. Your colleague begins the intake process and starts gathering information. She asks the client if she is seeing someone or planning to get married.

She says that's not a priority. Your colleague says, "But don't you want to have kids?" The client responds, "I am focusing on my career at the moment." The conversation continues for a while longer. In the end, your colleague feels the client wouldn't open up to her. She asks you for your take...

Photo by Todd Arena/Photospin

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## Discussion

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- Can you relate to any of the case studies?
- How can the application of the ethics support efforts to build trust?
- Why is trust important in workplace settings? With clients?
- Share your ideas in the chat pod.



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## Who's Missing?

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- Think about your work and your potential client/participant pool.
- Do the demographics of your participants/clients reflect your potential?
- Think across the various dimensions of diversity.
- What other groups could benefit?

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## A Word About Disparities

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- Vast inequities exist among different racial and ethnic groups, touching lives across many sectors and impacting quality of life.
- These inequities include:
  - Income
  - Educational attainment
  - Healthcare access
  - Food security
  - Home ownership
  - Broadband connectivity

Photo by BNP Design Studio/AdobeStock

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## Disparities

- When those *struggling to survive* in the community **thrive**, the whole community benefits as trust increases and community assets (*social, human, financial, built, political, cultural, natural*) are advanced.

Photo by Melita/AdobeStock

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## Military Standards of Ethical Conduct

- **Honesty**
  - Truthfulness
  - Straightforwardness
  - Candor
- **Accountability**
- **Integrity**
- **Loyalty**
- **Fairness**
- **Caring**
- **Respect**
- **Promise Keeping**
- **Responsible Citizenship**
- **Pursuit of Excellence**

(Source: DoD 5500.7-R Joint Ethics Regulation (JER) <https://dodsoco.ogc.osd.mil/Portals/102/550007r.pdf>)

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## Ethics and Workplace Diversity

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- How do we ensure adherence to the DoD and AFCPE ethics to support opportunities for all individuals to securely achieve high quality of life standards with the same ease?
- Living in an increasingly multi-cultural and interconnected world, we must be in a place of learning and trust-building ... The ethics provide a great foundation for supporting such an undertaking.
- Share your ideas in the chat pod.



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## Summary

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- What stands out for you as important from today's discussion?
- Share your ideas in the chat pod.



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Questions?

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## Other OneOp Ethics webinars

- **Ethical Considerations During Challenging Times**
  - <https://oneop.org/learn/85657/>
  - CEs available through January 2024
- **Empathy & Ethics in Personal Finance**
  - <https://oneop.org/learn/20266/>
  - CEs available through December 2024

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**With Sen\$e, find helpful information to:**

- Prepare for transitions throughout your military career.
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- Service members and families
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## Upcoming Event



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### 2023 Personal Finance Year in Review

**Tuesday, December 12, 2023**  
11:00 AM-12:30 PM ET

Join the ninth annual Personal Finance in Review webinar to learn about the events that have impacted military personal finances and trends that will impact the years ahead. This webinar will include research studies published in 2023 and resources you can use in your work with service members.

**Continuing education credit will be available for this session!**

<https://oneop.org/learn/150452/>

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## Continuing Education



This webinar has been approved for **2.0 continuing education (CE) credits** from the following organizations:

- **Accredited Financial Counselors** from the Association for Financial Counseling & Planning Education (AFCPE)
- **Certified Personal Financial Counselors** from FinCert.org
- **Certified Family Life Educators** from the National Council on Family Relations (NCFR)
- **Certificate of attendance** is available

### Evaluation Link

Go to the event page for the evaluation and post-test link.

[Continuing Education](#)

### Questions?

Email Kristen Jowers:  
OneOpPersonalFinance@gmail.com

<https://oneop.org/learn/147574/>

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