

Ethics in Action: Applying Ethical Standards in Financial Counseling



March 26, 2026

OneOp.org/learn/160121/



About OneOp

Supporting your work so you can better support military families.

Who We Are


A DOW & Cooperative Extension partnership supporting professionals who serve military families.

Our Mission

Strengthening military family service providers through accessible, research-informed learning.

What We Offer

Free, online professional development through webinars, podcasts, courses, and more.



OneOp

Readiness. Knowledge. Network.

The views expressed in this presentation do not necessarily reflect the official policy of the Department of War, U.S. Department of Agriculture, U.S. Government or OneOp. The mention of any entity or product is for informational purposes only.

This material is based upon work supported by the National Institute of Food and Agriculture, U.S. Department of Agriculture, and the Office of Military Family Readiness Policy, U.S. Department of Defense under Award Number 2023-48770-41333.

Webinar Essentials



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



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



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



Email us if you need tech support or have questions.

Contact@OneOp.org

OneOp.org/learn/160121/



Today's Presenters



Dr. Bruce Ross, Ph.D., AFC®, CFT

Assoc. Professor & Program Director
Financial Counseling & Financial Therapy
University of Kentucky

Caleb Burrell, MA, LMFT

Doctoral Student,
Family Science & Family Finance
University of Kentucky



Ethics in Action: Applying Ethical Standards in Financial Counseling

Ethics Introduction

Learning Objectives

Webinar Overview

Ethical practice is essential to effective financial counseling education. Designed for financial counselors, educators, and military family service providers, this webinar will guide participants through discussion and real-world case scenarios, highlighting strategies for navigating ethical dilemmas.

1

Define key ethical principles outlined in the Military Standards of Ethical Conduct and the AFCPE Code of Ethics.

2

Differentiate between ethical requirements related to financial disclosures, conflicts of interest, and federal gifting guidelines.

3

Analyze ethical dilemmas through case studies within military contexts.

4

Apply ethical decision-making frameworks to enhance your work.



Poll Question #1

Let's see who is in the audience today!

I primarily work in...

- A. Financial services
- B. Financial education
- C. Family advocacy
- D. Extension services
- E. Therapeutic and/or counseling services
- F. Other



Poll Question #2

I primarily work with...

- A. Individuals
- B. Couples
- C. Families
- D. Non-traditional families
- E. Peer-groups
- F. Other



Photo by ImageFlow / Afobe Stock

Pre-Webinar Check-In

Personal Ethics Reflection Exercise



Ethics

“The discipline dealing with what is good and bad and with moral duty and obligation.”



Photo by MarekPhotoDesign.com / Adobe Stock

Broad Language and Personal Responsibility



By helivideo / Adobe Stock

Five Pillars of Ethics

- 1) Autonomy
- 2) Nonmaleficence
- 3) Beneficence
- 4) Justice
- 5) Fidelity



By dzm1try/ Adobe Stock

Mission

Financial readiness is a critical component of mission readiness and is defined as the state in which successful management of personal financial responsibilities supports a Service member's ability to perform their duties.

DoDI 1322.34 (2021)

A Point of Clarification

Code of Ethics

<https://www.afcpe.org/certification/professional-standards/code-of-ethics/>

Standards of Practice

<https://www.afcpe.org/certification/standards-of-practice/>



AFCPE® Code of Ethics

12 Principles

Conduct myself in a credible manner, striving for excellence in providing services with competency, diligence, promptness and care to the best of my ability.

Maintain high standards of ethical conduct according to the objectives of the institution with which I am affiliated.

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.

Grow in professional practices, keeping abreast of industry developments and striving to improve my professional competency through continuing education.

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.

Report any professional suspension by a governmental or industry self-regulatory authority of a license.

AFCPE® Code of Ethics

12 Principles (continued)

Exhibit personal and professional honesty and integrity in advising and counseling clients.

Accept compensation that is fair and reasonable, and assist clients in finding other services if my fees are not affordable.

Make no false or misleading statements to the Executive Board of AFCPE®, its Certification Program Committee or its Professional Review Board.

Recognize my limitations and refer clients when appropriate.

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.

Respond in a timely fashion to all requests of the Executive Board of AFCPE®, its Certification Program Committee or its Professional Review Board.

AFCPE® Standards of Practice

**51 Standards of Practice
Divided across 8 Sections**



The Counseling Relationship



Confidentiality



Professional Responsibility



Relationship with Other Professionals



Evaluation, Assessment, and Interpretation



Teaching, Training, and Supervision



Research and Publication



Resolving Ethical Issues

Military Ethics and Standards of Conduct

- DoD Directive 5500.07
- Effective May 15, 2024

Section 1: General Issuance Information

1. Applicability
2. Policy
3. Cancelled Documents

Section 2: Responsibilities

1. General Counsel of the DoW
2. Under Secretary of Defense for Acquisition and Sustainment
3. DoW Component Heads
4. Secretary of the Army
5. General Counsels Who Are Designated As Designated Agency Ethics Officials (DAEOs)
6. Inspector General of Each DoW Component

- 4.4 Financial counseling must be provided upon request to military family members and other individuals entitled to access such services under law, regulation, or DOW policy.
- 4.6a Be familiar with relevant consumer rights and remedies, particularly unique protections afforded military consumers in law or policy, such as the Military Lending Act (Section 987 of Title 10, U.S.C. and Part 232 of Title 32, Code of Federal Regulations), Servicemembers Civil Relief Act (Sections 3901 to 4043 of Title 50, U.S.C.), credit monitoring, and State or local regulations.
- 4.6b Refer clients to the installation legal assistance office or appropriate regulatory agency for further support when identifying a potential violation of consumer rights.

Department of War Instruction for Financial Counselors

DoDI 1322.34 (2021)



But Why Do Ethics Even Matter??

A Personal Story

Why are Ethics Important?

- Natural Imbalance of Relationships
- Naturally Complicated
- Right/Wrong Framework
- Established Expectations and Trust
- Guidance and Accountability



Photo by Petty Officer 2nd Class Alec Kramer/dvids

When do Codes of Ethics Fail?



Photo by Taylor Ardito/dvids

Consequences of Fails in Ethical Practice



Professional and
Discipline Risk

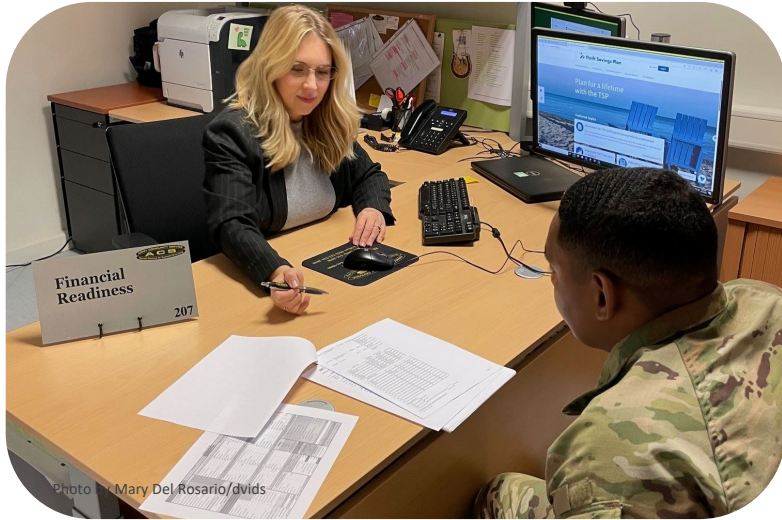
Client Impact

Personal Impact

Why Ethics Looks Different in Military Settings

- ❑ Unique pressures
- ❑ Chain of command influence
- ❑ High stress and deployment cycles
- ❑ Tight knit communities
- ❑ Frequent relocations





Ethical Practice Scenarios

1. Application of Code of Ethics and Professional Standards
2. What would you do?
3. What could go wrong?
4. How would you document this decision?

How do you discuss that you were wrong or gave bad advice as a financial practitioner?



By Andrey Popov/Adobe Stock

Correcting Advice

Key Takeaways

Steps:

1. Prompt Disclosure
2. Clear Ownership
3. Transparent Explanation
4. Corrective Action
5. Client-Centered Focus
6. Documentation

Standard of Practice Two (SP-2): Disclosure to Clients: Counselors must adequately inform clients, preferably in writing, regarding the counseling process and counseling relationship at or before the first meeting and throughout the relationship.

Code of Ethics (Principle 1): Conduct myself in a credible manner, striving for excellence in providing services with competency, diligence, promptness and care to the best of my ability.

Code of Ethics (Principle 3): Exhibit personal and professional honesty and integrity in advising and counseling clients.

Automation Bias:

Overreliance on technology supports that result in errors. Even where contradictory information is present.

-Goddard et al. (2012)

- Application of AI in the course of Financial Counseling
 - Notes
 - Market Analysis
 - Examining Regulations and Laws
 - Referrals
 - Creation/Adjustment of Financial Plans
- What other application of AI might be used in Financial Counseling?
- How might an overreliance on AI result in problematic error?
- Is this a part of your consent?

AI Assistance

Vignette: Johnathan has been under significant pressure with his responsibilities, both personal and as a financial counselor. His new client, Elayne, is a cyber analyst and wants to make an investment plan and budget. Johnathan, as a time-saving device, uploaded an existing investment plan he had used for a previous client into GenAI as a template for Elayne. When meeting with Elayne, she notices a few inconsistencies and errors in the plan. Johnathan eagerly mentions to Elayne that he had been busy, and that the plan was a draft, and the errors were the fault of GenAI. Alarmed, Elayne ends the meeting and asks to speak to Johnathan's direct supervisor.

- What risks, if any, resulted in Johnathan's use of GenAI (Generative AI)?
- What potential risks did his actions place on his client?
- What steps might Johnathan have taken to done to mitigate risks?

When technology is used, Financial Counselor should independently verify and validate all part of technological as part of practice.

AI Key Takeaways

Best Practices

- Make AI a part of your consent form.
- Directly cite AI generated information (documents, notes, recommendations, etc.)

Exposure of Personal Identification and Financial Records

Ethical use of AI might include:

- Reviewing documents for errors.
- Generating Ideas.

Standard of Practice Fifteen (SP-15): Disclosure or Transfer of Records: Counselors must obtain written consent from a client prior to disclosing or transferring records to third parties, unless exceptions listed in SP-9 exist.

Standard of Practice Thirteen (SP-13): Confidentiality of Records: Counselors must maintain appropriate confidentiality in creating, storing, accessing, transferring, and disposing of counseling records.

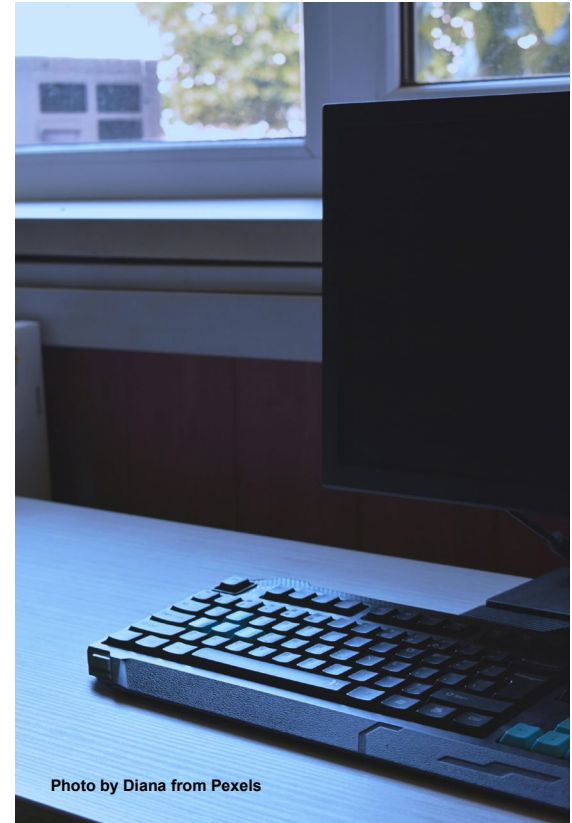


Photo by Diana from Pexels

Fee Transparency

Vignette: Jordan, an accredited financial counselor working on a U.S. military installation, meets with Staff Sergeant Ramirez, who is preparing for deployment and wants help consolidating debt and starting a college savings plan for his children. During the session, Jordan recommends a specific investment platform and insurance product, explaining that they are “well-suited for military families.” What Jordan does not clearly disclose is that he receives referral compensation from the investment company and has a production-based bonus tied to the number of new accounts opened each quarter.

Staff Sergeant Ramirez asks whether there are any fees he should know about, and Jordan briefly mentions “standard administrative costs” without explaining long-term expense ratios or his referral arrangement. Ramirez trusts Jordan because of the on-installation affiliation, assuming the recommendation is entirely objective (Vignette generated by ChatGPT, Feb. 2026).

- What ethical problem arise from Jordan as a financial counselor?
- How might Jordan be impacted if Sergeant Ramirez discovers the bonus Jordan receives?
- How realistic is this AI-generated vignette?

Fee Transparency Key Takeaways

- What did you notice/response knowing the last Vignette was AI generated?
 - Was it beneficial?
 - How did it impact your perception of the information?
 - More/less valid?
- What ethical/legal problem arise from Jordan as a financial counselor?
 - Fiduciary Standard
- How might Jordan be impacted if Sergeant Ramirez discovers the bonus Jordan receives?
 - Impact on Military Cohesion

Standard of Practice Six (SP-6): Advance Understanding of Fees: Counselors must explain to clients, prior to their entering the counseling relationship, financial arrangements related to professional services.

Dual Relationship

Vignette: Janice is a successful Financial Counselor and also works part-time as a realtor outside of her military contract. Janice provides financial counseling to Connor, a recently stationed E-4, and his family, who moved to the local installation for a 3-year assignment. Connor and his wife, Anna, shared their strong desire to buy a home. Anna believes a home will help give the children a sense of normalcy, and Connor believes it will be a great future investment. Janice helps them purchase a home in the local area under her realtor license.

What potential problems arise from Janice acting as a financial counselor and realtor for this relationship?

Dual Relationship

Key Takeaways & Considerations

- Role conflict from financial advising to receiving a commission in real estate.
- Was homeownership truly in Conner's best interest? Is this a good investment right now?
- Did Janet discuss the use of other realtors? Outline the benefits and risks?

Standard of Practice Three (SP-3): Dual Relationships: Counselors must make every effort to avoid dual relationships with clients that could impair their professional judgment or increase the risk of harm to clients. When a dual relationship cannot be avoided, counselors must take appropriate steps to ensure that judgment is not impaired and that no exploitation occurs.



DoW Standards of Conduct: Financial Disclosure

- Public Financial Disclosure
 - (OGE 278)
- Confidential Financial Disclosure
 - (OGE 450 or OGE Approved Alternate)
- Supervisors

Referrals



By Tierney/Adobe Stock

- AFC and FFC (others who specialize in a target audience that differs from yours)
- Military support organizations: ACS (Army), M&FRC (Air Force/Space Force), FFSC (Navy), and MCCS (Marine Corps)
- Life Insurance Agents
- Real Estate or Mortgage Broker
- Home & Auto Insurance Agent
- Tax Preparer (CPA)
- Certified Financial Planner (for retirement and college investing)
- Elder Care Specialist
- Estate Planner
- Pastor
- Mental Health Professional
- Marriage Counselor

Virtual Services

Vignette: Karen has comprehensive training in the financial disciplines and is an AFC® working as an independent contractor for the military and providing financial services. Since the pandemic she has been doing virtual advising via zoom in her home office. Towards the end of a full day of seeing clients, she starts to zone out during her evening sessions a bit more. The last client also left the last session feeling a little confused about her explanation of exactly what the TSP government matching really meant and how it contributed to their overall plan. But Karen feels it is okay since it is recorded, and she can review the playback later before her next session with the clients and explain things better then.

What ethical issues are we seeing here?

When technology is used, Financial Counselor should independently verify and validate all part of technological as part of practice.

Virtual Services Key Takeaways

- Videoconference (zoom) Fatigue (Beyea et al., 2025)
- Clients leaving with confusion and question(s)
- Self-Care
- Telecommunication Issues
- Confidentiality

Standard of Practice Nine (SP-9): Confidentiality Requirement: Counselors must keep information related to counseling services confidential unless disclosure is in the best interest of clients, is required for the welfare of others, or is required by law. When disclosure is required, only information that is essential is revealed, and the client is informed of such disclosure.

Standard of Practice Thirteen (SP-13): Confidentiality of Records: Counselors must maintain appropriate confidentiality in creating, storing, accessing, transferring, and disposing of counseling records.

Standard of Practice Nineteen (SP-19): Impairment of Professionals: Counselors must refrain from offering professional services when their personal problems or conflicts may cause harm to a client or others.

Power Dynamics

Vignette: David recently lost his security clearance due to excessive credit card debt. His wages were garnished, and he was ordered to participate in financial counseling. David has been reluctant to provide his financial information to the counselor and has delayed many of his appointments. What appointments he does keep, he takes much of the time expressing that financial counseling is useless and isn't going to help him with his financial problems.

You are his financial counselor. In your last session, David asked you to complete a financial counseling form as part of his plan of action, but you refused as he failed to participate in the counseling. Later, David's superior officer contacts you about David's counseling form, as he needs David to have his security clearance for an upcoming assignment. When you explain the situation, the officer states that he will talk to David about participating in financial counseling, but asks you to complete the form for the assignment as a favor and offers a bottle of high-end bourbon as a thank you.

How should the financial counselor respond to the request from David's superior officer?
What types of potential ethical and legal risks are present?

Power Dynamics Key Takeaways

- Creating a false document.
- Receiving a favor and gift.
- His urgency does not override your ethical duty.
- Cooperating versus collusion.
- Legal counsel.

Standard of Practice Twenty-Four (SP-24): Unjustified Gains: Counselors must not use their professional positions to seek or receive unjustified personal gains, sexual favors, unfair advantage, or unearned goods or services.

Standard of Practice Thirty-Four (SP-34): Recipients of Test Results: Counselors must ensure that accurate and appropriate interpretations accompany any release of testing and assessment information.

Standard of Practice Nine (SP-9): Confidentiality Requirement: Counselors must keep information related to counseling services confidential unless disclosure is in the best interest of clients, is required for the welfare of others, or is required by law. When disclosure is required, only information that is essential is revealed, and the client is informed of such disclosure.

DoW Standards of Conflict: Gifts

- A Gift: Anything that has a monetary value is considered a gift.
- Gifts to DoW Employee from Outside Sources
- Gifts Between Employees
- Gifts of Travel
- Gifts from a Foreign Government
- Gifts to the DoW

Scope of Competence

Vignette: Mary, a general medical officer, has come to your office with her husband, Garrett. Recently, Garrett lost his remote technical job, and they are struggling with the loss of his income. Mary has large loans from her undergraduate and medical schooling, and they do not have any savings. Garrett recently took out an auto-title loan to help cover costs and keep them afloat until he can find a new job.

While in your office, the couple has difficulty focusing, with frequent arguments. At one point, Mary yells out, "If you didn't spend so much money gambling online, we wouldn't be in this mess!" You, as the financial counselor believe that Garrett's gambling addiction is a result of unresolved trauma. Curious, you decide to explore Garrett's problem and direct the conversation to childhood issues.

How would you respond to the immediate situation?

What are some potential ethical or legal steps you might take in this situation?

Scope of Competence Key Takeaways

- What referrals would you want to provide to the couple.
 - Counseling Individual and Couple
- What financial areas might be looked into?
 - Military Lending Act: Is the auto-title loan a predatory lending loan illegal (above 36%)
- Continued Confidentiality

Standard of Practice Seventeen (SP-17): Boundaries of Competence:
Counselors must practice only within the boundaries of their competence

Standard of Practice Five (SP-5): Protecting Clients During Group Work:
Counselors must take steps to protect clients from physical or psychological trauma resulting from interactions during group work, financial education classes or seminars.

Professional Dynamics

Vignette: Elton has been working under contract as a financial counselor with a military facility. He has been providing accurate legal, ethical, and financially sound advice to his clients. He learns later that Jack, another financial counselor at the site, has been speaking poorly about him to other military personnel. Jack has been describing Elton as "uptight" and "rigid". Furthermore, Elton learned that some of Jack's counseling does not comply with regulatory or military standards.

How should Elton proceed?

Professional Dynamics Key Takeaways

- Personal concern, address directly, or through more formal channel.
- Professionalism is key.
- Evaluate the risk to clients.

Standard of Practice Twenty-Six (SP-26): Negative Employment Conditions: Counselors must alert their employers to institutional policy or conditions that may be potentially disruptive or damaging to the counselors' professional responsibilities, or that may limit their effectiveness, or are not in the client's best interest.

Standard of Practice Forty-Nine (SP-49): Ethical Behavior Expected: Counselors must take appropriate action when they possess reasonable cause that raises doubts as to whether counselors or other financial professionals are acting in an unethical manner.

Standard of Practice Fifty (SP-50): Unwarranted Complaints: Counselors must not initiate, participate in, or encourage the filing of ethics complaints that are unwarranted or intended to harm a financial professional rather than to protect clients or the public.

Fiduciary

Vignette: Henry is an E-2 that has just recently started a family and comes to Megan, an AFC® and working in the Army's Financial Readiness Program (FRP) on the installation. He is interested in how to better save and invest his money for his family. Henry tells Megan that he recently spoke to a financial advisor at a large financial company where most of their financial advisors are former military or in military families, most have high credentials and are fiduciaries, and they have free services for active-duty personnel. He thought that sounded like a great fit! The financial advisor there recommended whole life insurance policies with expensive premiums for both investment and life insurance benefits. When Henry stated he wasn't sure he was interested and wanted some time to think, the financial advisor got upset with him and said since he was the professional Henry should listen. Henry is worried he did something wrong.

What steps should Megan take at this point?

Fiduciary Key Takeaways

- Education about different financial services and products related to investments and insurance
- Use of caution if there is sales pressure from a private financial advisor or agent
- Always ask about fiduciary responsibility and if there are any material conflicts of interest

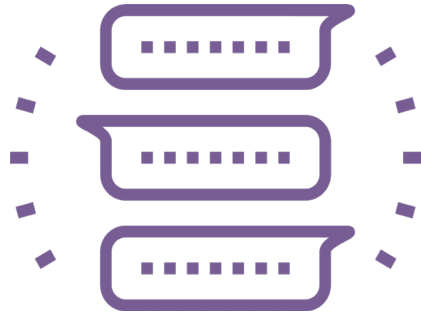
Standard of Practice Forty-Nine (SP-49): Ethical Behavior Expected: Counselors must take appropriate action when they possess reasonable cause that raises doubts as to whether counselors or other financial professionals are acting in an unethical manner.

Code of Ethics (Principle 1): Conduct myself in a credible manner, striving for excellence in providing services with competency, diligence, promptness and care to the best of my ability.

Code of Ethics (Principle 3): Exhibit personal and professional honesty and integrity in advising and counseling clients.

Code of Ethics (Principle 4): Maintain high standards of ethical conduct according to the objectives of the institution with which I am affiliated.

What are you doing to protect your clients?



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

Caz L. Craffy

- U.S. Army Survivor Outreach Services' Financial Counselor: Providing financial education to Service members' families. Directed grieving family members to transfer their benefits into brokerage accounts. Engaged in unauthorized trading, realized losses of 1.79 million and received 1.64 million in fees and commissions. These were mostly paid to Craffy personally.
- Defrauded Gold Star family members.

SEC Judgement:

Craffy was sentenced to 151 months in prison followed by 3 years of supervised release and ordered to pay \$1,482,741.41 in forfeiture, and on January 7, 2025, he was ordered to pay \$4,085,988.32 in restitution.

Follow an Ethical Decision Framework



By VectorMine / Adobe Stock

Identify the Facts

Identify **ALL** Affected Parties

Identify Relevant AFC® Standards & Codes

Utilize Your Support Network

Evaluate Options and Risk

Choose the Most Defensible Action

Document, Document, Document!
(Reasoning and Actions)

Future Considerations

Code of Ethics: Grow in professional practices, keeping abreast of industry developments and striving to improve my professional competency through continuing education.

Monitoring Future AI legislation and regulations. "Promote consistent and robust standards for uses of AI in the financial services sector" U.S. Department of the Treasury. (2024, December)

CMMC2.0 DOW contracts for cybersecurity. How are you preparing for security to protect data appropriately to be in compliance with new regulations? "Strengthening national security through stronger cyber hygiene"

H.R.7966 - Protecting our Service Members and their Families from Predatory Financial Practices Act.



Short Answer Response

What is one thing you can do to integrate more ethical work into your work with military personnel and families?

Share in the chat-pod.

References

- Dastin, J. (2018, October 10). *Amazon scraps secret AI recruiting tool that showed bias against women*. Reuters. <https://www.reuters.com/article/world/insight-amazon-scrap-secret-ai-recruiting-tool-that-showed-bias-against-women-idUSKCN1MK0AG/>
- Beyea, D., Lim, C., Lover, A., Foxman, M., Ratan, R., & Leith, A. (2025). Zoom fatigue in review: A meta-analytical examination of videoconferencing fatigue's antecedents. *Computers in Human Behavior Reports*, 17, 100571. <https://doi.org/10.1016/j.chbr.2024.100571>
- Department of Defense, Office of Financial Readiness. (2026). *Personal financial counselor program guide* (Version 5.0) [PDF]. <https://finred.usalearning.gov/assets/downloads/FINRED-PFC-G.pdf>
- Department of Defense. (2021, November 5). *DoD Instruction 1322.34: Financial readiness of service members* (DoDI 1322.34). U.S. Department of Defense. <https://www.esd.whs.mil/Portals/54/Documents/DD/issuances/dodi/132234p.PDF>
- Echols, W.S. & Williams, W.J. (2021). *Referral partners*. AFCPE The Standard Newsletter, 2nd quarter, 2021.
- Goddard, K., Roudsari, A., & Wyatt, J. C. (2012). Automation bias: a systematic review of frequency, effect mediators, and mitigators. *Journal of the American Medical Informatics Association : JAMIA*, 19(1), 121–127. <https://doi.org/10.1136/amiainl-2011-000089>
- Echols, W.S. & Williams, W.J. (2021). *Referral partners*. AFCPE The Standard Newsletter, 2nd quarter, 2021.
- Nesher Shoshan, H., & Wehrt, W. (2025). "Zoom fatigue" revisited: Are video meetings still exhausting post-COVID-19? *Journal of Occupational Health Psychology*, 30(5), 353–364. <https://doi.org/10.1037/ocp0000409>
- U.S. Attorney's Office, District of New Jersey. (2024, August 21). *U.S. Army financial counselor sentenced to 151 months in prison for defrauding Gold Star families*. U.S. Department of Justice. <https://www.justice.gov/usao-nj/pr/us-army-financial-counselor-sentenced-151-months-prison-defrauding-gold-star-families>
- U.S. Department of Defense. (2025). *Report to the Committees on Armed Services of the Senate and the House of Representatives: Financial literacy and preparedness survey — Results from the 2023 Status of Forces Survey*. <https://finred.usalearning.gov/assets/downloads/FINRED-2025-FinancialLiteracy-R.pdf>

Questions

- Thank you!



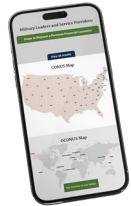
Financial Readiness Resources



Visit the FINRED at <https://finred.usalearning.gov/> for original, reliable and up-to-date financial information you can count on.



SCAN ME



Use the Personal Financial Counselor Locator Map to find:

Free financial counselors both CONUS and OCONUS

Financial literacy education, training, and resources



Discover MilSpouse Money Mission resources including:

- Money Ready curriculum
- MilLife Milestones
- Videos, blogs, and more

Sign up for our eNewsletter

Enter email

SIGN UP

Sign up for our eNewsletter designed for Service members and spouses and service providers at: <https://finred.usalearning.gov/eNews-subscriber>



MilitaryINSTALLATIONS connects you to local programs, services and resources: <https://installations.militaryonesource.mil/>

Follow DoW FINRED



Thank You!



FINRED website: <https://finred.usalearning.gov/>



LinkedIn: <https://www.linkedin.com/company/DoDFINRED>



Facebook: <https://www.facebook.com/DoDFINRED>



X: <https://www.X.com/DoDFINRED>



Instagram: <https://www.instagram.com/DoDFINRED>



YouTube: <https://www.youtube.com/DoDFINRED>



MilSpouse Money Mission: <https://www.milspousemoneymission.org>



Claim Continuing Education Credits



Continuing Education

- Approved for **2.0** CE credits from the following organizations:
- Association for Financial Counseling & Planning Education (AFCPE)
 - The Center for Financial Certifications (FinCert.org)
 - Certificate of Attendance



Evaluation

Complete the evaluation and post-test on the event page:

OneOp.org/learn/160121/



Your input helps shape stronger, more effective webinars

Become a Powerful Provider Via OneOp

- Access a wide range of free, expert-developed resources to build your professional skills
- Follow us on social media to stay engaged with the latest insights
- Join our emailing list to hear about upcoming CE opportunities



On-Demand Webinars Anytime

Case-Based Learning

Explore how employment barriers and financial stress intersect with relationship health.

Multidisciplinary Collaboration

Among financial counselors, employment readiness, and behavioral health providers.



**Supporting Military Couples Through
Employment and Financial Transitions**

OneOp.org/learn/160120/

2026 Academy | Building Strong Communities



Save the dates!

Wednesdays, August 2026 at 11 a.m. ET

**Join the Academy email list at
oneop.org/mfra/**

Discover the OneOp Podcast

- Conversations with experts who support military families
- Practical insights to strengthen connection and collaboration

Read Our Newsletter

Sign up for our newsletter to get new episodes and updates delivered to your inbox

Find Us On LinkedIn

Join us on LinkedIn to connect with other professionals who support military families



Practicing
Connection