Outline

00 Financial Fitness

Length. About 60 minutes.
Audience. E-6 and above, recruiters. Roughly 300 attending. Everyone signs the attendance roster.
Regulation. AR 608-1, Chapter 4, Section V (Financial Readiness Program); ALARACT 106-2024; DoDI 1322.34. This class satisfies the annual financial readiness requirement.
Materials. Attendance roster. Swag for volunteers who share or participate (green notebooks, undershirts).
Run it as a conversation. Ask, get answers, move. Bring up the tools and show how they work on the recruiting floor.

Intro

Who we are. Reggie and Tim, veterans. Short intro from each, one real money story from time in uniform.
Why we're here. We built the first financial platform designed around junior enlisted. We want tools in your hands that help you and the soldiers you lead. This class also knocks out the annual financial readiness requirement under DoDI 1322.34, so sign the roster.
How we can help. Every tool in this class does double duty. It fixes your own finances and it helps you on the recruiting floor.
The six topics. These are the six curriculum categories the Army requires in DoDI 1322.34.

The Six Topics

1. Compensation, Benefits and Entitlements

Question. What number actually hits your account each month? Most people answer with base pay. That is the wrong number.
Numbers.

- E-6 at 10 years in San Pedro: $9,425/mo in pay and allowances.
- Base pay is only $4,760.
- BAH $4,188 and BAS $477, both untaxed.
- Real take-home is about $8,400.
- Total compensation is about $11,726, adding healthcare, the TSP match and the tax advantage.

Tool. LES Unravel and the Salary Translator at tools.vetrafi.com. The Salary Translator is a closing tool. Punch in E-1 and show a prospect and their parents what base pay plus housing, food and healthcare equals as a civilian salary. It answers the "Army pays minimum wage" objection.
Talk. Write your monthly net from memory, then check it against your LES. What is the last pay objection you heard from an applicant?

Action. Find your real net number. Bookmark the Salary Translator for your next appointment. Ask S1 for your continuation pay date. Active duty is roughly 2.5x monthly base pay, about $11,900 for this E-6, payable between 7 and 12 years of service.

2. Basic Finance

Question. Where did your last raise go? You have had three or four since E-4. Can you point to any of them?
Numbers.

- Same $300 a month invested, ten years apart.
- Started at 25: $787K by 65.
- Started at 35: $366K by 65.
- Ten years earlier costs $36,000 more out of pocket and ends $421,000 ahead.

Tool. The 50/30/20 worksheet, the fun money account, and A Debtor's Guide at vetrafi.com if you are climbing out of debt. Recruiting is the hardest financial duty in the Army: off-post, expensive markets, long hours. A budget that runs itself means you stop thinking about money during a 12-hour day.
Talk. Coleman versus Bishop. SSG Coleman uses a budget, SSG Bishop lives paycheck to paycheck. Both are hypothetical. Then ask the room who knows a Bishop, and who is one.
Action. Fill the worksheet with real numbers and set one automatic payday transfer.

3. Saving and Investing

Question. Not your contribution percentage. Which funds is your TSP money actually in?
Numbers.

- $10,000 invested in 2016, actual TSP returns through 2025.
- C Fund: $39,723.
- G Fund: $13,129.
- A $26.6K difference for clicking a different box.
- A dollar invested at 18 is about $24 by 65.

Tool. HYSA Calculator at tools.vetrafi.com, TSP 101 at vetrafi.com, and a tsp.gov login, including the new 2026 Roth in-plan conversions. This is the strongest under-told recruiting pitch: an 18-year-old E-1 gets a retirement plan with a government match from day one, with almost no living costs. Almost no civilian first job offers that.
Talk. Raise your hand if you have ever logged into tsp.gov. Then make the room guess what the G Fund grew to before you give the number.
Action. One login. Confirm you are contributing at least 5%. The BRS match is 1% automatic, then dollar-for-dollar on the first 3%, then 50 cents on the next 2%, which is $238/mo for this E-6. Know which funds you are in. Then size your emergency fund: 3 to 6 months of needs in a real high-yield account. Ask who has an HYSA paying above 3%.

4. Income Taxes

Question. Who paid a tax preparer last spring? Who knows which state taxes their pay?
Numbers.

- $250 a year at a tax stand, invested instead from 30 to 65, is roughly $34,500.
- A Texas-residence soldier pays $0 state income tax.
- A California-residence recruiter at the same station pays thousands. This room is

stationed in California.
Tool. MilTax at militaryonesource.mil/miltax: free federal plus up to three state returns, and free military tax consultants at 800-342-9647. State of legal residence changes go through finance on DD Form 2058. Tax-free BAH and BAS is why the Salary Translator number beats the civilian offer, and free filing with real pros is one more benefit for the kitchen-table conversation with parents.
Talk. Two soldiers, same station, same pay, different paperwork, thousands apart every year.
Action. Stop paying to file. If your history gives you a legitimate claim to a no-tax state, ask the free consultant this week.

5. Consumer Protections

Question. The loan shop outside the gate quoted 391% APR. Is that legal? No. And nobody enforces it for you.
Numbers.
- The Military Lending Act caps most consumer loans to service members at 36%.
- SCRA caps pre-service debt at 6% on active duty.
- Credit freezes are free.

Tool. consumerfinance.gov/servicemembers, annualcreditreport.com, and installation Legal Assistance, which invokes SCRA for you at no cost. Your Future Soldiers are the top target of every predatory car lot in the window between contract and ship date. Teach a DEP member the 36% rule. SCRA is also a real enlistment benefit to cite: pre-service debt drops to 6% the day they ship.
Talk. Run the warning signs list: payday loans, minimum payments, cosigning for junior soldiers. Ask whether any of these are live in their station or DEP pool right now.
Action. Freeze your credit before your next PCS. If any pre-service debt is above 6%, Legal Assistance writes the letter this week.

6. Planning for the Future

Question. If tomorrow goes wrong, who gets your SGLI? Are you sure the form agrees with you?
Numbers.
- $500K of coverage for about $26/mo including TSGLI.
- A will and power of attorney cost $0 at Legal Assistance.

Tool. milConnect for the SGLI beneficiary check, Legal Assistance for the will and POA, and the VetraFi Mid-Career Hub for the guides. This bucket answers the hardest parent question you get: what happens to my kid if something goes wrong. Half a million in coverage from day one, free legal support, survivor benefits, a matched retirement plan.
Talk. The outdated beneficiary story. Divorced, remarried, never updated the form. The form won.
Action. Two-minute milConnect check tonight. Book the free will appointment if you do not have one.

Close

Coleman or Bishop, same paycheck, your choice. Everyone circles two actions for themselves

and takes one line for their next applicant conversation. Sign the roster on the way out.
Note. TRICARE options and the standalone BRS course are required modules delivered through separate channels, so this class does not re-teach them.