



North Dakota National Guard Financial First Aid

7 Steps To Assist Emergent Financial Stress

15 MAY 2023

Financial Readiness Is Mission Critical

The Department of Defense defines financial readiness as **"the state in which successful management of personal financial responsibilities supports service members' ability to perform their wartime duties."** This means that, with more confidence in their personal finances, service members can better focus on their missions — and having current, accurate information to make educated, responsible financial decisions helps service members become economically secure and financially ready.

Economic security is the ability of Service Members, Veterans and Families (SMVF) to cover their essential needs sustainably and with dignity. Food, basic shelter, clothing and hygiene qualify as essential needs, as does the related expenditure; the essential assets needed to earn a living, and the costs associated with health care and education also qualify.

MONEY in real life



Among SMVF, financial strain has been shown to affect parenting quality and efficacy; is a risk factor in intimate partner violence, partner aggression, and divorce; and is a risk factor for suicide ideation, attempt and completion.

- ✓ Over 25% of Soldiers report they occasionally have difficulty earning enough income to provide for basic needs.
- ✓ Further, 44% of Service Members and 49% of spouses rate financial issues as a top stressor.
- ✓ Financial stress is 1 of 5 leading indicators associated to suicide, suicide ideation and attempt.

Emotional Signs of Stress

- Irritable, angry, impatient or wound up
- Over-burdened or overwhelmed
- Anxious, nervous or afraid
- Like thoughts are racing and can't switch off
- Unable to find joy
- Depressed
- Uninterested in life
- Lost your sense of humor
- A sense of dread
- Worried or tense
- Neglected or lonely
- Existing mental health problems getting worse



Physical Signs of Stress

- Difficulty breathing
- Panic attacks
- Blurred eyesight or sore eyes
- Sleep problems and/or fatigue
- Muscle aches and headaches
- Chest pains and high blood pressure
- Indigestion or heartburn
- Constipation or diarrhea
- Feeling sick, dizzy or fainting
- Sudden weight gain or weight loss
- Developing rashes or itchy skin
- Sweating
- Changes in menstrual cycle
- Existing physical health problems getting worse

7 Steps of Financial First Aid



1

Safety

Assess SMVF's self harm safety.
Page:4

2

Safety Response

Intervene on immediate self harm risk utilizing 988 Crisis Line and/or 911.
Pages: 5-6

3

Welfare

Assess the SMVF's welfare which includes basic needs (e.g., food, shelter, health/medical, etc.), emotional stress, and possible maladaptive coping. Pages: 7-8

4

Welfare Response

Intervene on identified welfare needs through information and referral.
Page 9-10

5

Financial Literacy

Ascertain the SMVF's financial literacy including responsibilities, building wealth, obtaining a sound financial future, and a secure retirement. Page: 11

6

Financial Literacy Response

Assist the SMVF in building a financial literacy improvement plan.
Page: 12

7

Step 7: Coach

Provide regular check-ins, to provide guidance, support and continued resources.
Pages: 13-14

Your Words Matter: Choosing Words That Support

[Your Words Matter](#) - Words hold power and using supportive terms can create connection and encourage SMVF to seek support. Avoiding language that carries stigma is something we all can do to **#BeThere** for others and plays an important role in stigma reduction.

Person first and not the condition

INSTEAD OF	SAY
Suicidal person	A person with suicidal ideation
Mentally ill or crazy	A person with a mental health condition
Addict	A person engaging in substance misuse
Schizo	A person with schizophrenia
Manic-depressive	A person with bi-polar disorder

HOW TO HELP

- Avoid using hurtful or negative terms and labels.
- Create a safe space for sharing and create a feeling of connectedness.
- Share stories of hope and recovery through help-seeking and positive coping skills.

Steps of Financial First Aid

1

ASSESS FOR SELF HARM

Many SMVF struggle with financial stress which may further intensify pre-existing or create new, mental health issues. The below guidance can help you decide whether a SMVF is in need help. Find a quiet, comfortable, and private location to ask:

- Over the past 2 weeks, have you felt down, depressed, or hopeless?
- Over the past 2 weeks, have you felt little interest or pleasure in doing things?
- In the past year, have you had significant problems with insomnia, bad dreams, or falling asleep during the day?
- In the past year have you thought about ending your life or had thoughts about suicide?

As a responder, you need to be comfortable with feeling uncomfortable. Share what you've observed and your concerns with the SMVF. Ask open-ended questions, listen actively and use the word suicide, not a substitute. Don't be judgmental, critical or try and solve their problems. However, do show empathy and concern; be aware of resources and have Counselors, Chaplains or helplines available.



Ask
Care
Escort

Ask, direct questions about thoughts of suicide or self-directed harm. Care, for them by calmly expressing concern and limiting their access to any means of harm. Escort, them right away to helping resources or agency. Never leave a distressed person alone. [ACE Training](#) available at Army Resilience Directorate.

Steps of Financial First Aid

2

SELF HARM SAFETY RESPONSE



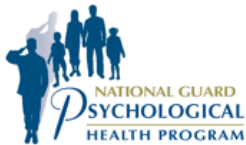
988
SUICIDE
& CRISIS
LIFELINE

As a first responder you will require the skills to reach out, provide initial help, and support to someone who may be in crisis (mental health, financial, substance abuse, or other wise). The 988 Suicide & Crisis Lifeline is available to assist you as a responder. Together you and the SMVF can contact the lifeline.

What Happens When I Call The Lifeline? First, you'll hear a message telling you that you've reached the 988 Suicide & Crisis Lifeline. You will hear a little hold music while you are connected. A skilled, trained crisis worker who works at the Lifeline network crisis center (Fargo, ND) will answer the phone. This person will listen to you, understand how your problem is affecting you, provide support, and share any resources that may be helpful.



If you or someone you know
needs support now,
Call, text 988, or
chat 988lifeline.org



The **NDNG Psychological Health Program** have professional counseling personnel who offer clinical assessment, counseling and referrals for mental health, employment, housing, finances, etc. They can provide case management, advocacy and facilitate communication with leadership.

North Dakota National Guard Resources

Psychological Health Program

Director Air NG:	(O) 701.451.2609	(C) 701.219.3848	Fargo
Director Army NG:	(O) 701.333.3120	(C) 701.471.0138	Bismarck
Advanced Clinical Specialist	(O) 701.451.6093	(C) 701.866.7933	Fargo

State Chaplain's Office

Chaplain Air NG:	(O) 701.451.2678	(C) 701.552.2883	Fargo
Chaplain Army NG:	(O) 701.333.3006	(C) 701.425.4673	Bismarck

Sexual Assault & Harassment

Coordinator Air NG:	(O) 701.451.2134	(C) 701.3735660	Fargo
Coordinator Army NG:	(O) 701.333.3236	(C) 701.230.3530	Bismarck

Resilience, Risk Reduction & Suicide Prevention

Resilience:	(O) 701.333.3079	Bismarck
Suicide:	(O) 701.333.3804	Bismarck
Substance Abuse:	(O) 701.333.3266	Bismarck or 701.451.6197 Fargo

Steps of Financial First Aid

2

SELF HARM SAFETY RESPONSE

INTERVENTION TRAINING: The NDNG provides and/or partners to provide first responder intervention training for SMVF.

- Ask, Care, Escort Suicide Intervention Skills (ACE SI): 8-hour course
- Applied Suicide Intervention Skills Training (ASIST): 16-hour course
- Mental Health First Aid (MHFA): 8-hour course
- Counseling on Access to Lethal Means (CALM): 3-hour course
- Resources Exist Asking Can Help (REACH): 1.5-hour course

Additionally, the Resilience, Risk Reduction and Suicide Prevention Office provides annual suicide prevention training geared towards universal prevention for a universal audience.

LETHAL MEANS Research shows it takes just 5-10 minutes from contemplation to the actual attempt of death by suicide. Lethal means safety is the process of ensuring, highly lethal means of suicide are out of timely reach during times of increased stress and when the risk of suicide is heightened.

The goal of lethal means safety is to make suicide methods— or means —more difficult to access, particularly when someone is believed to be at risk for suicide.

Lethal means are objects (for example, firearms, medications, sharp objects, ligatures) that can be used to engage in suicidal self-directed harm, including suicide attempts. Storage options for lethal means objects include family, trusted friends, local law enforcement and fire departments (dependent upon the community in which the SMVF resides).

Firearm Safety Tip #1 CABLE LOCKS: Prevents a firearm from being loaded and fired. 	Firearm Safety Tip #2 GUN CASE: Storage solution to secure, conceal, protect and legally transport a firearm. 	Firearm Safety Tip #3 LOCK BOX: Provides reliable protection for firearms. 	Firearm Safety Tip #4 FULL SIZE GUN SAFE: Allows you to store multiple firearms in one place. 
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Counseling on Access to Lethal Means (CALM) Training

The [Substance Abuse and Mental Health Services Administration](#) through the [Suicide Prevention Resource Center](#) offers CALM Training for free. This course is about how to reduce access to the methods people use to kill themselves. It covers who needs lethal means counseling and how to work with people at risk for suicide—and their families—to reduce access.

[Counseling on Access to Lethal Means \(edc.org\)](https://www.edc.org)

Steps of Financial First Aid

3

Welfare

Assess the SMVF's welfare which includes basic needs (e.g., food, shelter, health/medical, etc.), emotional stress, and possible maladaptive coping (e.g., alcohol use, drug use and gambling).

Utilizes the below questions to generate conversation.



Food Security

- Do you have enough money to purchase food and/or does it last you as long as you budgeted for?
- Can you afford to eat balanced meals?
- Have you or members of your household ever cut the size of your meals or skipped meals because there wasn't enough money for food? How often does this happen?
- Do you ever eat less than you felt you should because there wasn't enough money for food?
- Have you ever been hungry but didn't eat because there wasn't enough money for food?



Shelter

- What is your current housing situation?
- Does this housing situation meet your needs?
- Do you have a safe, stable place to sleep and store your possessions?
- Are you worried or concerned that soon you may not have stable housing?
- Are you at risk of becoming homeless? Have you ever been homeless?
- Can you describe any problems you may be having with your housing? For example (cleanliness, landlord disputes, ability to pay for housing or utilities, overcrowded, threat of eviction, etc..)



Health Care

- Have you put off or avoided seeking health care due to your inability to pay?
- Have you put off or avoided obtaining prescription or over the counter medications due to your inability to pay?
- Do you have health insurance?
- Are you able to afford health insurance?
- Are you anticipating any health care needs that you don't have the financial means to pay for (birth of a child, newly diagnosed condition, new medication regimen, etc.)



Transportation

- Do you have a valid driver's license?
- Do you have a reliable-safe vehicle which meets your transportation needs?
- Do you have vehicle insurance and/or are you able to afford your premiums?
- Do you rely upon others for your transportation needs?
- Do you have money to pay for gas and general maintenance?
- Have transportation issues impacted your ability to maintain employment?
- Have transportation issues impacted your ability to meet your military obligations?

3

Welfare

Assess the SMVF's welfare which includes basic needs (e.g., food, shelter, health/medical, etc.), emotional stress, and possible maladaptive coping (e.g., alcohol use, drug use and gambling).

Utilize the below questions to generate conversation.



Stress

- Do you dwell on money you've lost or financial mistakes you've made in the past?
- Do you have fearful thoughts about your financial future?
- Are you losing sleep because of financial strain?
- Do you worry about money and/or feel a loss of control surrounding your finances?
- Does your financial situation impact your relationships with others?
- Have you lied or downplayed the seriousness of your financial security to others?
- Has your health been impacted by financial stress?
- Do you procrastinate or fail to take meaningful action with your finances?
- Do you ever feel depressed or ashamed because of your financial situation?



Alcohol & Drugs

- Have you used drugs or alcohol to forget financial worries?
- Have you had regrets about your behavior after drinking or using?
- Do you drink or use more than you used to, to get the same effect?
- Have you ever forgotten all or part of an evening after drinking or using?
- Have you ever work missed work, a class or reporting for duty because of drinking or using?
- Have you had personal, legal or financial problems related to drinking or using?
- Do you have any family members with an alcohol or other drug problem?
- Have you ever tried to stop or cut down but weren't always successful?



Gambling

- Have you ever participated in gambling to meet your financial obligations?
- Have you ever gambled money that you had set aside to pay for your monthly bills?
- Have you ever gambled to escape from financial problems, or to relieve uncomfortable feelings such as guilt, anxiety, helplessness, or depression?
- Have you ever written a bad check or taken money that didn't belong to you from family members, friends, or anyone else in order to pay for your gambling?
- Has gambling ever caused serious or repeated problems in your relationships with any of your family members or friends? Or, has your gambling ever caused you problems at work or your studies?



Smoking & Vaping

- How frequently are you vaping / smoking?
- How much money are you investing in vaping / smoking on a weekly, monthly and yearly basis?
- Are you vaping / smoking to cope with stress, anxiety, or unpleasant situations?
- How does vaping / smoking affect your relationships with your friends, family, intimate relationships, or other people important to you?
- Is your use affecting your ability to participate in sport or recreational activities?
- Is your vaping / smoking impacting your physical readiness?

Steps of Financial First Aid

4

Welfare Response

A first responder must be able to quickly assess the situation and establish the potential risks (Steps 1-3). Just as important, is the first responder's responsibility to be knowledgeable of the resources available to assist a SMVF in crisis, financial or otherwise.

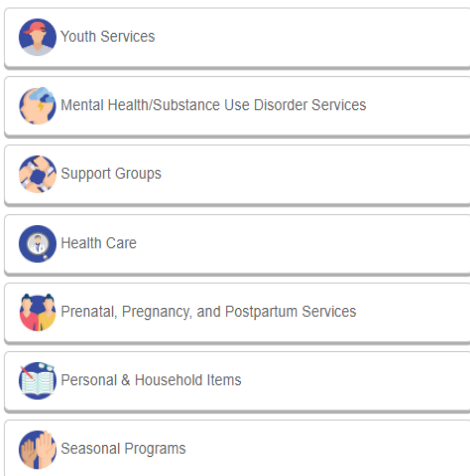
[Home](#) | [Help Is Here, North Dakota \(nd.gov\)](#)

ND Behavioral Health Division's Help is Here, offers a link to a wide variety of resources, from learning some new self-care practices to finding behavioral health treatment options, to economic assistance options and rent help.



- ✓ [Behavioral Health Resources](#)
- ✓ [Financial Resources](#)
- ✓ [Housing / Rent](#)
- ✓ [Utilities](#)
- ✓ [Employment](#)
- ✓ [Child Care](#)

FirstLink



[ND Community Directory](#)
Not sure where to turn for food assistance programs, a listening ear or other resources? FirstLink is here for you



The [North Dakota National Guard \(NDNG\) Foundation](#) is a not-for-profit charitable organization that is chaired by the North Dakota National Guard Adjutant General. The NDNG Foundation is an organization that supports military members and their dependents by providing financial assistance through the Emergency Relief Fund.

To **apply**, please download and fill-out the paper form.

For more information contact, 701-333-2000 or info@ndngfoundation.org





NATIONAL RESOURCE DIRECTORY

The NRD is a database of validated resources that supports recovery, rehabilitation, and reintegration for service members, veterans, family members, and caregivers.



<https://www.nrd.gov>

- ✓ Benefits & Compensation
- ✓ Education & Training
- ✓ Employment
- ✓ Family & Caregiver Support
- ✓ Health
- ✓ Homeless Assistance
- ✓ Housing
- ✓ Military Adaptive Sports
- ✓ Transportation & Travel
- ✓ Other Services & Resources



[Home - Community Resource Guide \(army.mil\)](http://army.mil)

The Community Resource Guide (CRG) is a comprehensive inventory of programs and services available to a military community. The CRG includes a needs-based search engine that allows the Army Family to identify and access programs and services from any Army installation in the world. The CRG helps community members identify resources, programs, and services based on need or category. The CRG also serves as a referral document for commanders, community leaders, and program managers.

Incorporated in 1942, Air Force Aide Society (AFAS) is an official charity for the U.S. Air Force and U.S. Space Force. AFAS works to support and enhance the both the Air and Space Force missions by providing emergency financial assistance, educational support and community programs to Airmen, Guardians and their families. [Assistance Guide for Commanders, First Sergeants, and Supervisors](#)



<https://afas.org>

MILITARY ONE SOURCE

Military OneSource from the DoD is your 24/7 gateway to trusted information, resources and confidential help. When MilLife happens, it's your "first line of support" -- giving SMVF tools to stay well and thrive



www.militaryonesource.mil

VA



U.S. Department
of Veterans Affairs

The Department of Veterans Affairs runs programs benefiting veterans and members of their families.

- [Veterans Health Care](#)
- [Veterans Benefits](#)
- [National Guard & Reserves Benefits](#)

www.va.gov



5

Financial Literacy

Financial literacy is the ability to understand and effectively use various financial skills. Key aspects to financial literacy include knowing how to create a budget, plan for retirement, manage debt, and track personal spending. A strong foundation of financial literacy can help support various life goals, such as saving for education or retirement, using debt responsibly, and running a business.



The [Office of Financial Readiness](#) oversees Department of Defense-wide financial literacy programs and education to enable service members and families to strengthen their personal financial well-being.



How to Start the Conversation

What does ‘financial well-being’ mean to you?” (This question may be more effective if you preface it by sharing what financial well-being means to you).

“How would you rate your financial well-being?”

“How often do you check on your financial well-being?”

“What methods do you use?”

“What is one of your financial strengths?”

“What is an area where you think you have room to improve?”

“Have you heard about the DoD Financial Well-Being Assessment?” (This question may be more effective if you have already completed the self-assessment and share your thoughts on its value to encourage the service member to try it.)

“Did you know you can get your financial well-being score in less than 10 minutes?”

“Have you talked to a personal financial manager or counselor about your financial well-being?” Remind service members that they and their immediate family members are eligible to receive no-cost, unbiased financial counseling, education and training at any point in their military journey.

Talking to Service Members About

the Financial Well-Being Assessment

How do you know if SMVF are on track financially? With the DoD Financial Well-Being Assessment, SMVF can gauge their financial well-being and access resources to build their knowledge.



Assist the SMVF in taking the Financial Well-Being Assessment. This is an online or [downloadable](#) tool designed to assess SMVF financial well-being.

Steps of Financial First Aid

6

Financial Literacy Response



The assessment provides an overall score with results in four distinct sections: Present Financial Security, Future Financial Security, Present Freedom of Choice, Future Freedom of Choice. Lastly, it provides individualized resources.

Present Financial Security- How well the SMVF manages the day-to-day and month-to-month finances. Managing finances so that they can pay for necessities like food and clothing, make debt payments and pay other monthly bills.

- Take Charge of Your Credit & Manage Your Debt
 - ✓ [Improving Credit](#)
 - ✓ [Credit Videos](#)
 - ✓ [Avoid the Debt Trap Cycle](#)
- Build a Spending Plan
 - ✓ [Spending Plan Worksheet](#)
 - ✓ [Create Your Spending Plan](#)
- Work With Relief Societies
 - ✓ [NDNG Foundation: Emergency Relief Fund](#)

Future Financial Security- SMVF's capacity to absorb a financial shock. Their ability to pay for a financial emergency without going into debt is important for their future financial security, health and family.

- ✓ [Create an Emergency Fund](#)
- ✓ [Prepare for Future Expenses](#)
- ✓ [Prepare Your Finances for a Deployment](#)

Present Freedom of Choice- SMVF's freedom to make financial choices without regret. Financial freedom is easier to achieve when they monitor their credit and create some breathing room in their spending plan to save, invest and be able to purchase items beyond necessities.

- Build Healthy Credit Habits
 - ✓ [Credit History](#)
 - ✓ [Credit Scores](#)
- Invest For Your Future:
 - ✓ [Savings and Investing Strategies](#)
- Plan For Major Purchases
 - ✓ [Major Purchases](#)
 - ✓ [True Loan Cost](#)
 - ✓ [Car Buying Basics](#)
 - ✓ [U.S. Dept of Housing & Urban Development](#)

Future Freedom of Choice- SMVF's efforts toward future financial success. Future financial success is easier to achieve when they follow a plan and implement healthy financial habits like saving and investing.

- Build a Financial Plan & Stick to It
 - ✓ [Smart Money Tips](#)
- Prepare Your Legal Document
 - ✓ [Legal Assistance Locator](#)
 - ✓ [Learn About POAs](#)
 - ✓ [Trust Basics](#)
- Invest for Your Future
 - ✓ [Thrift Savings Plan](#)
 - ✓ [Investing Videos](#)

7

Coach

Strong financial skills help SMVF stay mission-focused and prepared for whatever lies ahead. Stay up to date on the latest developments and help your SMVF make informed financial decisions by exploring the [Office of Financial Readiness Newsletter](#) and the service-specific resources and training materials below.



Army Resources

Use the products and resources on this page to help guide your soldiers to better financial readiness.

Visit Now



Marine Corps Resources

Use the products and resources on this page to help guide your Marines to better financial readiness.

Visit Now



Navy Resources

Use the products and resources on this page to help guide your sailors to better financial readiness.

Visit Now



Department of the Air Force Resources

Use the products and resources on this page to help guide the men and women of the Air and Space Forces to better financial readiness.

Visit Now

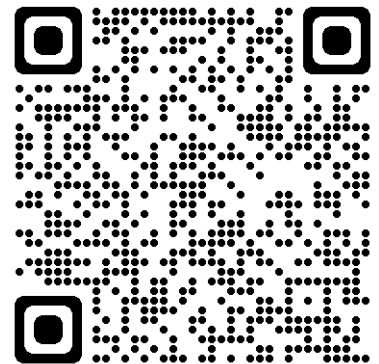


Coast Guard Resources

Use the products and resources on this page to help guide your Coast Guardsmen to better financial readiness.

Visit Now

Service Resources



Access to trusted financial information doesn't have to stop just because service members are on the move. **Get familiar with our no-cost mobile app, Sen\$e, and use the messages and resources in this toolkit to encourage members of the military community to explore its many features.** Here, you'll find infographics, posters, social media messages and other helpful resources to promote the app and get the conversation started.

Make SEN\$E of Financial Resources ON THE GO

Download Sen\$e through your phone's app store.

Download on the App Store

GET IT ON Google Play





Your access to information doesn't have to stop because you're on the move. Download Sen\$e, our no-cost mobile app, and enjoy personalized financial resources on your mobile device. It just makes sense!



FIND HELPFUL INFORMATION TO:

- Prepare for transitions throughout your military career.
- Make informed financial decisions when life events happen.
- Thrive while spending within your means.

We've got you covered. What you need to know is always at your fingertips!

Visit: <https://finred.usalearning.gov>

Follow @DoDFINRED:    

  **OFFICE OF FINANCIAL READINESS**
Financially Secure, Mission Ready

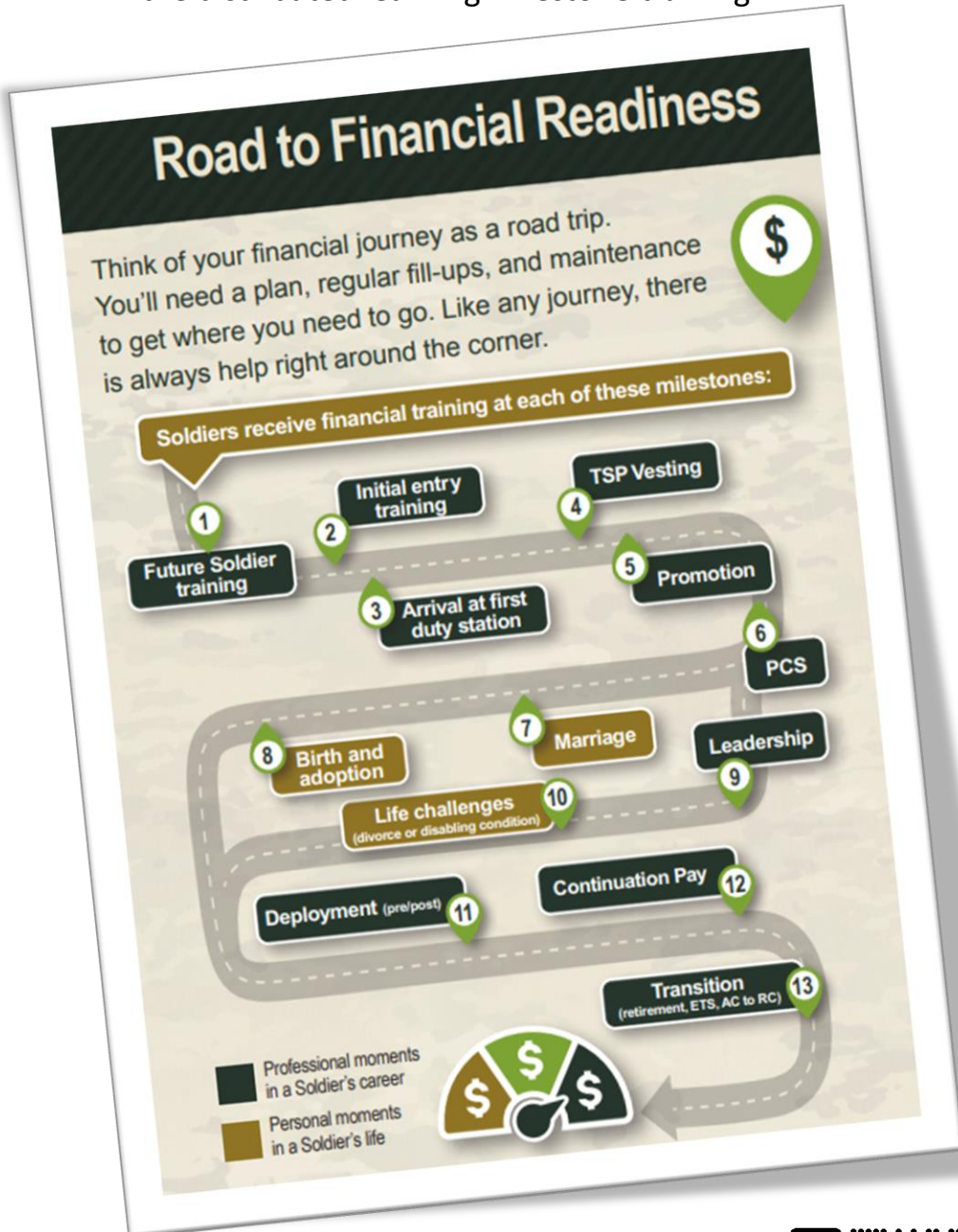
Additional Resources



**SECURING THE
FINANCIAL
FRONTLINE**

The Army's Financial Readiness program is a military life-cycle-based financial education and counseling program to bolster a Soldiers' financial fitness throughout their career.

AFWP Online Learning: The [Army Family Web Portal OLMS](#) is the official site for the distributed learning milestone training.

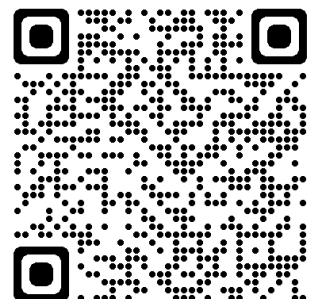


SOLDIERS [Soldiers - FinancialFrontline.org](#)

Explore how your finances can remain steady at every milestone

FAMILY [Families - FinancialFrontline.org](#)

Military life is a journey. We're here to support you.



Additional Resources

FINANCIAL RESOURCES

FOR AIRMEN, GUARDIANS & FAMILY MEMBERS



[Financial Readiness \(af.mil\)](https://af.mil/financial-readiness)

GOALS: The goal of the Personal Financial Readiness Program is to help Airmen, Guardians, and family members by providing foundations at the beginning of their career and developing across the continuum to improve financial literacy across 12 mandatory touchpoints

MANDATORY TOUCHPOINTS

- 1. Accessions:** Basic Military Training, U.S. Air Force Academy, Officer Training School or Reserve Officer Training Corps
- 2. First Duty Station:** Service members must receive training within the first 90 days of arrival at their first duty station
- 3. Thrift Savings Plan Vesting:** A&FRCs offer training and/or counseling on TSP Vesting to eligible Airmen
- 4. Continuation Pay:** A&FRCs offer training and/or counseling for Airmen who become eligible for continuation pay under the Blended Retirement System
- 5. Transition:** A&FRCs provide financial literacy training as a part of the Transition Assistance Program
- 6. Pre-/Post-Deployment:** A&FRCs offer training and/or counseling for Airmen prior to, and upon return from deployment.
- 7. Marriage:** A&FRCs offer training and/or counseling for Airmen who get married
- 8. Divorce:** A&FRCs offer training and/or counseling for Airmen who get divorced
- 9. Birth of First Child:** A&FRCs offer training and/or counseling for Airmen who are expecting, give birth to, or adopt their first child
- 10. Disabling Sickness or Condition:** A&FRCs offer training and/or counseling to service members affected by a disabling sickness or condition. Training and/or counseling is also available to family members with a disabling sickness or condition
- 11. Subsequent Duty Station:** A&FRCs offer training and/or counseling for Airmen who experience a subsequent permanent change of station while in grades E-4/O-3 and below
- 12. Promotion:** A&FRCs offer training and/or counseling for Airmen who receive promotions while serving in the grades E-5/O-4 and below