

## **Sentinels of Freedom/ Wounded Warriors TRACK**

*Sentinels of Freedom Mission Statement: Provide life-changing opportunities for men and women of the U.S. Armed Forces who have severe service-related injuries as they transition to civilian life and can benefit from support of grateful communities to realize their dreams.*

**Objective and purpose of the program:** Offer pro bono coaching to educate and mentor the Sentinel to become skilled at the basics of personal financial management.

**Scope of planning work may include:**

1. Helping Sentinels work through and manage the Accomplishing Your Financial Mission learning program as needed. (Hardcopy or Fidelis APP)
2. Meeting and reviewing planned budget to actual and other topics on a regular basis for a period of time as needed.
3. Education on tools to track expenses, such as daily worksheets, envelope systems, excel spreadsheets, Quicken or other software programs the planner recommends.
4. Debt and Credit card education and management. Coordination with local debt counseling services as available.
5. Guidance on bill paying systems, check writing, and electronic bill pay etc.
6. Building a savings account to cover several months of expenses and act as a working capital fund for unexpected expenses and future needs.
7. Education on the fundamentals of investing once the Sentinel is in a position to begin saving for the longer term.
8. Sourcing income tax consulting and preparation help if needed.
9. Sourcing help generating basic estate planning documents, wills, directives etc.
10. No written plan is required but is optional. You may encourage the SOF to develop a simple written plan outline that would include Objectives, Observations, Assumptions, Solutions, Recommendations and Next Steps.

**Product compensation:** Per Letter of Engagement no sales or solicitation should occur. Education on how the veteran can become a wise consumer would be appropriate guidance.

### **Next Steps**

Contact for more program information

- Jenny Howard at Sentinels of Freedom 925-380-6342 add email?
- Bob Dillow, CFP – 925-548-2479 (cell)
- Noreen Coughlin 770-938-1110 noreenc@foundation-finplan.org

Sign up at <http://www.signupgenius.com/go/10c0d49a4ab2daaff2-sentinels1>

Complete the FFP sponsored training

Link to a Sentinel typically through e-mail

Learn More at <http://www.sentinelsoffreedom.org>