

# 2024 Strategic Communications Plan

January 2024





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# 2024 Strategic Communications Plan

## Executive Summary

To support the financial well-being of its members, the Department of Defense (DoD) must communicate regularly and consistently with service members and their families, as well as with internal and external collaborators who enhance financial readiness and literacy efforts through a suite of resources. This plan serves as a framework for the DoD’s communication and outreach efforts in the military financial readiness space.

It is intended to further the delivery of the training and learning objectives outlined in the Inventory of Financial Literacy Knowledge and Skills (the Inventory), define communication goals, identify key audiences and initial campaigns and tactics. Notably, the DoD Financial Readiness programs provide resources to reduce the risk of financial challenges and associated stress that may negatively impact individual performance and mission readiness. DoD’s Office of Financial Readiness (FINRED) created this plan to foster collaboration among DoD organizations aiming to attain common goals. It does not prescribe or assign tasks to any other organization — rather, it offers a glimpse at efforts FINRED will undertake throughout the year. Further, it is an evolving document that will be reviewed quarterly, and adjusted as needed, to identify the most timely and appropriate topics and outreach methods in accordance with the changing needs and environment of service members and their families.

## Key Audiences

DoD financial readiness content must be designed and delivered in a manner to meet the needs of its intended key audiences:

- Service members
- Military families (including spouses)
- Military leaders
- Service providers\*
- External stakeholders

*\* Goals and objectives in this plan to support service providers all align with the Inventory of Financial Literacy Knowledge and Skills.*



## DoD Financial Readiness Communications Resources

The DoD has a robust inventory of resources to communicate its trusted financial readiness-related content to its key audiences. These may include:

- Office of the Under Secretary of Defense for Personnel and Readiness
- Office of the Secretary of Defense Public Affairs
- Army (<https://www.financialfrontline.org>)
- Marine Corps (<https://www.marinenet.usmc.mil>)
- Navy (<https://www.personalfinanceformilitarylife.org/debt-destroyer>, Million Dollar Sailor)
- Department of the Air Force (MyVector)
- Coast Guard (Office of Work–Life Programs)
- Learning Resource Library (<https://community.apan.org/wg/finred-lr/>)
- Military OneSource (<https://www.militaryonesource.mil>)

### User Personas

User personas are data-driven snapshots derived from research, environmental scans and literature reviews across the government and industry that are intended to inform Department of Defense digital product development. See [User Personas](#) in Additional Resources.

### Link-Back Packet

The FINRED Link-Back Packet details several ways that the DoD community can leverage multiple communication channels and assist in raising awareness and promoting websites. See Additional Resources for the [packet and supporting files](#).

## 2024 Goals

**Goal 1:** Further audience recognition and engagement with DoD as their **trusted source** of financial literacy education and counseling, which offers valued content that is factual, unbiased, objective, free of conflict of interest, and presented in a nonjudgmental manner.

**Goal 2:** Create a **climate of resiliency** that sparks engagement to help audiences overcome stigmas and barriers to assistance through normalized conversations in the military community.

**Goal 3:** Increase audience appreciation of the **economic advantages of military service** across the military lifecycle.

**Goal 4:** Maintain and enhance DoD financial readiness communications channels as **relevant and current** with engaging content that is freely shared across other platforms.



## DoD Objectives and Tactics

To achieve the identified goals, the Department must focus on the following objectives. Throughout 2024, FINRED will undertake the accompanying tactics to support a holistic approach to strengthening DoD’s overall financial readiness efforts.

BE A TRUSTED SOURCE ▪ CREATE CLIMATE OF RESILIENCY PROMOTE ECONOMIC ADVANTAGES ▪ STAY RELEVANT	
DoD OBJECTIVES	FINRED TACTICS
<b>Improve DoD Digital Content</b> Provide engaging information that is trusted, relevant, current and shared eagerly across platforms.	Leverage 2023 Usability Study to update and reimagine content on FINRED website.
	Execute card-sorting usability study and environmental scans to inform best practices.
	Redesign outdated content and determine best delivery options, e.g., video, webpage, animation and interactive tools.
	Update website taxonomy, design and functionality to enable easier navigation and encourage return visits.
	Ensure FINRED website is compatible on mobile devices.
<b>Create Relatable, Accessible, Engaging Multimedia DoD Social Media Content</b> Meet our audiences where they are.	Develop Instagram Reels, Instagram and Facebook stories and carousel posts.
	Introduce infoserries, such as Myth Busters.
	Grow FINRED footprint by seeking new opportunities and creating content as applicable to broaden reach and engagement through additional and emerging platforms like Threads, Reddit, LinkedIn, SMS messaging.
<b>Engage with Other Federal Departments and Agencies’ Social Media Platforms</b> Amplify our message with consistent and continual communications across DoD.	Follow and engage with other appropriate Federal Departments and agencies, promoting DoD resources and facilitating conversations about financial well-being within the military community.
	Repost and share partner content when appropriate.
	Tag partners in relevant FINRED posts.
	Share FINRED media kits with partners.
<b>Increase New and Returning Traffic to DoD Websites Through Paid Media Strategy</b> Continue the focused use of paid media to boost presence on social media and drive viewers to DoD financial readiness content.	Create carousel, static and video FINRED ads.
	Fund FINRED paid search, direct vendor and social media efforts. Utilize programmatic services such as DSP and Basis to target FINRED audiences.
	Ensure audience, messaging, creatives, tactics and budget are aligned for optimal paid media performance by holding quarterly strategy calls with FINRED collaborators, including Sen\$e and MilSpouse Money Mission (M3).



**BE A TRUSTED SOURCE ■ CREATE CLIMATE OF RESILIENCY  
PROMOTE ECONOMIC ADVANTAGES ■ STAY RELEVANT**

<p><b>Boost Service Member, Service Provider and Military Spouse eNewsletter Subscribers</b> Go straight to the inboxes of our audiences with customized content.</p>	Develop content tailored to subscribers’ needs. Repurpose and leverage high-performing FINRED website content for eNewsletters.
	Enable RSS feed for targeted content.
	Increase eNewsletter promotion across platforms. Collaborate with other agencies.
	Leverage paid media and diversify ad placements for FINRED eNewsletters.
<p><b>Increase DoD External Outreach and Collaboration</b> Connect with organizations that can help spread our message.</p>	Build DoD’s presence as subject matter experts on military financial readiness through collaborative efforts with intra-agency, interagency, non-Federal entities and associations.
	Place two FINRED-authored editorials per year.
	Present at virtual or in-person event at least once a year, in addition to the Financial Readiness Network.
	Identify and engage ambassadors to share DoD financial readiness resources and information to include other government Departments and agencies and non-Federal entities as appropriate.



## 2024 Communications Calendar

This calendar provides a yearlong framework, broken out by quarter, for communications planning by identifying known campaigns, observances and key dates, which inform content across all digital platforms. Engaging collaborators and other stakeholders in the development and ongoing review of the communications calendar will help ensure organizational communication priorities are captured and form digital communication throughout the year. FINRED will lead the quarterly calendar review against the annual Comprehensive Communications Plan and collaborate as appropriate with internal and external stakeholders.

First Quarter 2024: January-March	
<b>Campaign:</b> Supporting MOS Tax Season Campaign	
<b>Digital Calendars:</b> January, February, March	
<b>Quarterly Theme:</b> Financial Myths, Tax Season	
<b>Key Dates, Seasons and Observances:</b>	
Financial Wellness Month	January
2023 Quarterly Taxes Due	Jan. 15
Federal Trade Commission Identity Theft Awareness Week	Jan. 29-Feb. 2
Financial Aid Awareness Month	February
National Credit Education Month	March
Financial Readiness Network Event	March — Date TBD
National Consumer Protection Week	March 3-9
White House fiscal year 2024 budget release	March 9
<b>Other Key Dates for Social Media Promotion:</b>	
New Year's Day	Jan. 1
Martin Luther King Jr. Day	Jan. 15
International Mentoring Day	Jan. 17
Data Privacy Day	Jan. 24
Earned Income Tax Credit Awareness Day (EITC)	Jan. 28
Super Bowl	Feb. 11
Valentine's Day	Feb. 14
Coast Guard Reserve birthday	Feb. 19
Presidents Day	Feb. 19
Navy Reserve birthday	March 3
Daylight saving time begins	March 10
World Pi Day	March 14
World Consumer Rights Day	March 15
St. Patrick's Day	March 17





<b>Second Quarter 2024: April-June</b>	
<b>Campaigns:</b> Financial Capability Month (April)	
<b>Digital Calendars:</b> FINCAP, April, May, June	
<b>Quarterly Theme:</b> Building Your Financial Foundation	
<b>Key Dates, Seasons and Observances:</b>	
National Financial Capability Month	April
Month of the Military Child (potential collaboration with Military OneSource and M3)	April
Quarterly tax payment due	Not yet announced
National Retirement Planning Week	April 8-12
Last day to make 2023 IRA contributions	April 15
Money Smart Week	April 15-21
International Financial Independence Awareness Day	April 25
MilMoneyCon	April 25-27
PCS season	May-August
Month of the Military Caregiver	May
National Military Appreciation Month	May
Public Service Recognition Week	May 5–11
Juneteenth National Independence Day	June 19
Federal financial aid applications due	June 30
<b>Other Key Dates for Social Media Promotion:</b>	
April Fools’ Day	April 1
National Gold Star Spouses Day	April 5
National Pet Day	April 11
Air Force Reserve birthday	April 14
Tax Day	April 15
National Volunteer Week	April 21–27
Army Reserve birthday	April 23
Teach Children to Save Day	April 24
National Travel and Tourism Week	May 5-11
Military Spouse Appreciation Day	May 10
Mother’s Day	May 12
Armed Forces Day	May 18
Memorial Day	May 27
National 529 Day	May 29
Army birthday	June 14





Second Quarter 2024: April-June	
Quarterly tax payment due	Not yet announced
Father's Day	June 16
National Selfie Day	June 21
Social Media Day	June 30
<b>FINRED and Collaborator Outreach Events:</b>	
DoD Financial Readiness Training Symposium	May 14-16
FINRA (Financial Industry Regulatory Authority) Annual Conference	May 14-16



<b>Third Quarter 2024: July-September</b>	
<b>Campaigns:</b> Military Consumer Month (July)	
<b>Digital Calendars:</b> Military Consumer Month, July, August, September	
<b>Quarterly Theme:</b> Protecting Your Assets	
<b>Key Dates, Seasons and Observances:</b>	
PCS season (continued)	May-August
Military Consumer Month	July
National Financial Freedom Day	July 1
Quarterly tax payment due	Not yet announced
Back-to-school season	August
National Financial Awareness Day	Aug. 14
National Preparedness Month	September
National Suicide Prevention Month	September
Final day to modify financial aid applications	Sept. 14
Quarterly tax payment due	Not yet announced
<b>Other Key Dates for Social Media Promotion:</b>	
Independence Day	July 4
National Simplicity Day	July 12
Parents' Day	July 28
Coast Guard birthday	Aug. 4
National Dog Day	Aug. 26
Marine Corps Reserve birthday	Aug. 29
Labor Day	Sept. 2
National 401(k) Day	Sept. 6
Grandparents' Day	Sept. 8
9/11 Remembrance Day/Patriot Day	Sept. 11
Air Force birthday	Sept. 18
National Service Dog Day	Sept. 20



<b>Fourth Quarter 2024: October-December</b>	
<b>Campaigns:</b> Financial Planning Month (October)	
<b>Digital Calendars:</b> Financial Planning Month, October, November, December	
<b>Quarterly Theme:</b> Planning Your Financial Future	
<b>Key Dates, Seasons and Observances:</b>	
Financial Planning Month	October
Financial Readiness Network Event	October — Date TBD
Federal financial aid application period opens	Oct. 1
Federal fiscal year 2024 begins	Oct. 1
World Investor Week	Not yet announced
Association of the United States Army (AUSA) Annual Meeting and Exposition	Oct. 14-16
National Retirement Security Week	Oct. 20-26
National Veterans and Military Families Month	November
New Basic Allowance for Housing release date	Not yet announced
National Family Caregivers Month	November
Military Communications (MilCom) Conference	Not yet announced
Military Contracting (MilCon) Summit	Not yet announced
<b>Other Key Dates for Social Media Promotion:</b>	
National Family Week	Oct. 7-13
National Savings Day	Oct. 12
Navy Birthday	Oct. 13
Columbus Day	Oct. 14
National Day of the Deployed	Oct. 26
National Cat Day	Oct. 29
Halloween	Oct. 31
Marine Corps birthday	Nov. 10
Veterans Day	Nov. 11
Thanksgiving Day	Nov. 28
Black Friday	Nov. 29
Cyber Monday	Dec. 2
Giving Tuesday	Dec. 3
National Guard birthday	Dec. 13
Space Force birthday	Dec. 20
New Year's Eve	Dec. 31

# 2024 User Personas

## Introduction

Financial readiness is the state of being prepared to successfully meet financial obligations, and it affects the personal lives of service members and their ability to be mission ready. The factors that influence the decisions a service member or military spouse makes about personal and household finances are both personal and, as reported in the Spring 2023 Environmental Scan, driven by the unique circumstances of military life.

The user personas outlined in this document reflect some of the personal and military-specific factors that service members, military spouses and service providers experience across ages, rank, location, priorities and goals. These personas are data-driven snapshots that derive from research including the audience analysis conducted through the environmental scans and literature review across the government and industry as well as informed by SMEs through annual training symposium surveys. The intended purpose of these personas is to inform Department of Defense digital product development.



# Kayla

Background: **Spouse**

Pronouns: **She/her**

Age: **29**

Gender: **Female**

Marital Status: **Married**

Children: **1**

Occupation: **Teacher**

Service Member's Rank:

**Army CW-2, Chief Warrant Officer**

Service Member's Years of Service: **8**

Duty Station: **Pentagon**



Kayla has been working as a teacher for several years and recently completed her master's degree in education. She is committed to gaining experience as a classroom teacher. She brings home her organizational and planning skills to managing her family's schedule and spending plan while working full time. Her child is in preschool, and she is very active in her child's day-to-day life — always looking to swap stories and advice with other spouses, parents and her colleagues. Kayla always has her phone with her and is interested when a budgeting or money management tip comes across her TikTok or Instagram feed.

She knows frequent moves are a part of military life and is happy measures are in place to make it easier for spouses. However, she is aware that her salary as a teacher is tied to the school district she teaches in and moving to a new school district may adversely impact her household income.

*"I am very career-oriented and consider it a top priority. Changing jobs with each PCS is a concern, but license portability and reimbursement measures help a lot!"*

## Primary Goals and Motivators

- Desires to grow her career as a full-time teacher
- Wants to build a larger emergency fund
- Wants to grow her own retirement savings
- Wants to raise a healthy and happy child

## Frustrations and Challenges

- Can feel overwhelmed or stressed when reviewing finances and worries she is making mistakes
- Concerned over inflation and the rising cost of everyday items (groceries, gas, utilities, etc.)
- Interested in financial education opportunities but has less than 30 minutes per week to commit
- Worries about child care and job hunting during the family's next PCS
- Paying off remaining student loans
- Maintaining a continuous contribution to retirement fund if income changes in next PCS
- Increasing credit score

## Education Level



## Language

- English, Spanish

## Service Member's Compensation

**\$105,821**

## Total Household Income

**\$168,273**

## Retirement Program

- Virginia Retirement System

## Retirement Pulse

- Contributing to retirement

## Technology

- Devices Used:



- Tech-Savvy Level:



## Digital Media Platform Usage

- Social Media:



- Financial:





# James

Background: **Service member**

Pronouns: **He/him**

Age: **49**

Gender: **Male**

Marital Status: **Married**

Children: **3**

Occupation:  
**Senior Enlisted Advisor**

Rank: **Sergeant Major, E-9**

Years of Service: **30**

Duty Station: **Camp Lejeune, North Carolina**



James has served on active duty his entire career. Deploying and moving frequently has been his way of life and made it more challenging for his wife to maintain a career. As such, she is currently unemployed. He has had a successful military career and worked hard to receive his master's degree. He is excited about retiring but is also uncertain of his future plans, which include starting a new career, a final relocation and finding a forever home. Email and phone calls are his primary communication methods, and he prefers in-person meetings. He enjoys the camaraderie and esprit de corps the military is known for and worries about staying active and social without that structure. He is interested in receiving additional resources and guidance about transitioning to civilian life.

*“I’m preparing to retire after 30 years of service. I feel a little apprehensive about leaving active duty. I’ve spent more than half my life in the Marines.”*

## Primary Goals and Motivators

- Enjoys leading and boosting morale
- Wants a career direction and purpose beyond the military
- Wants to find ways to stay active and be social
- Wants more information on how to optimize his retirement planning
- Interested in beginning to understand what transitioning to veteran status means for him and his family

## Frustrations and Challenges

- Finishing helping children pay for college expenses
- Will need to buy a new car in the next year and is unsure whether to lease or buy
- Inflation and cost of living, particularly in the housing market, are making it more challenging to determine cost of living long-term

## Education Level



## Language

- English

## Total Compensation

# \$128,129

## Retirement Program

- Legacy retirement system

## Retirement Pulse

- Financially prepared for military retirement

## Technology

- Devices Used:



- Tech-Savvy Level:



## Digital Media Platform Usage



# Daniel

Background: **Service member**

Pronouns: **He/him**

Age: **26**

Gender: **Male**

Marital Status: **Married**

Children: **0**

Occupation:  
**Commissioned Officer**

Rank: **Junior Officer, O-3**

Years of Service: **5**

Duty Station: **Naval Base San Diego, California**



Daniel started off in Naval Reserve Officers Training Corp at his university and has served in the military since he graduated. He's grateful for the scholarships the Navy provided him to allow him to graduate without student loan debt. His spouse works in hospital administration. They've been able to pay off most of his partner's remaining student loans. They're excited to expand their family and are hoping to adopt a child soon. They want to start thinking through saving for their child's future education, alongside the many other costs that come with having a child. Daniel isn't sure how much longer he wants to stay in the military, as some of his peers have left in the past couple years, but he likes the financial stability the military provides for him and his spouse.

*"I want to adopt children with my partner. We're trying to figure out how that will work out financially — and how it will impact our full-time careers."*

## Primary Goals and Motivators

- Wants to start a family and adopt children
- Wants to set up a goal fund for family expenses
- Is currently renting a small off-base house but wants to eventually buy a house
- Desires to achieve work-life balance
- Wants to have more money in savings and is interested in learning to invest as a way to grow wealth

## Frustrations and Challenges

- Agreeing on a consistent household spending plan causes tension in the marriage, particularly as the cost of goods and services exceeded expectations this past year
- Understands investing is a way to grow savings and wealth but is unsure how to get started

## Education Level



## Language

- English

## Compensation

**\$132,137**

## Total Household Income

**\$214,481**

## Retirement Program

- Blended Retirement System

## Retirement Pulse

- Planning for retirement

## Technology

- Devices Used:



## Tech-Savvy Level



## Digital Media Platforms

- Social Media:



- Financial: **venmo** Bank app



# Isabella



Background: **Service member**

Pronouns: **They/them**

Age: **18**

Gender: **Nonbinary**

Marital Status: **Single**

Children: **0**

Occupation:

**Enlisted, active duty**

Rank: **Seaman Apprentice, E-2**

Years of Service: **Less than 2**

Duty Station: **Naval Air Station Pensacola, Florida**



Isabella is a young, incoming enlisted service member. When they graduated from high school, higher-paying job opportunities and funding for a traditional four-year college program were limited. After seeing multiple advertisements for the Navy on Instagram and speaking to their family, Isabella enlisted to develop technical skills and make money. They are very social media-savvy and spend much of their free time posting their social experiences on their TikTok and Instagram feeds. When confronted with a problem, they prefer to solve it through personal research by doing a quick online search. They like and want the immediacy of having information at the touch of a button so they can easily find solutions.

*“I love when it’s payday so I can afford to go out with my friends and maybe do some online shopping. Sometimes, I get a little carried away and have trouble paying off my credit cards, but I’m trying to be better and manage my spending habits.”*

## Primary Goals and Motivators

- Desires both career and personal growth
- Wants to save money and values financial security
- Wants information instantly, at the touch of a button
- Anticipates going to college
- Wants to spend responsibly and still have fun

## Frustrations and Challenges

- Has low financial literacy and has a small amount of credit card debt as a result of not understanding how and when to pay off their credit card
- Wants to further develop budgeting and planning skills but is unsure where to start
- Living far away from family members

## Education Level



HIGH SCHOOL  
DIPLOMA



BACHELOR'S  
DEGREE



MASTER'S  
DEGREE

## Language:

- English

## Total Compensation:

**\$25,790**

## Retirement Program:

- Blended Retirement System

## Retirement Pulse:

- Not thinking about retirement

## Technology

- Devices Used:



- Tech-Savvy Level:



## Digital Media Platform Usage

- Social Media:



- Financial:

**venmo** Cash App Bank app

*Note: Junior enlisted service members were identified in the Spring 2022 Environmental Scan as a vulnerable population and one that would greatly benefit from financial education. This persona (junior enlisted, E-2, Navy) accounts for approximately 5% of the active-duty force.*

# Cameron and Jessica

Background:  
**Dual-military couple**



## Cameron

Pronouns: **He/him**

Age: **31**

Gender: **Male**

Children: **0**

Occupation:  
**Enlisted, active duty**

Rank: **Air Force Technical Sergeant, E-6**

Years of Service: **12**

Duty Station: **Robins Air Force Base, Georgia**

## Jessica

Pronouns: **She/her**

Age: **29**

Gender: **Female**

Children: **0**

Occupation:  
**Enlisted, active duty**

Rank: **Air Force Staff Sergeant, E-5**

Years of Service: **10**

Duty Station: **Robins Air Force Base, Georgia**

Jessica and Cameron met while in the Air Force and were fortunate to be able to take advantage of the Air Force join spouse assignment program. They are both happy with their careers in the military and hope to continue their service until retirement. Jessica and Cameron have been saving for retirement for many years but would like to begin setting aside money for their future children's education. Cameron joined the military because of a lack of opportunities in his small town and wants his children to have all the options he didn't have.

*"We're ready to have children. We're comfortable with our savings now, but don't know how we'll handle the lifestyle and professional changes that kids bring."*

### Primary Goals and Motivators

- Continue rising through the ranks
- Prepare to become parents
- Both looking to begin investing outside of retirement
- Both have car payments and would like to pay them off early

### Frustrations and Challenges

- Concerned about the timing and financial impacts of future deployments and PCS
- Want to research investment options to save for future children's higher education but are unsure what the best options are for them
- Unsure where to look for information about how to best financially plan and whether there are any benefits/entitlements, to raising a child with two active-duty parents

### Education Level



### Language:

- English

### Cameron Compensation:

**\$79,132**

### Jessica Compensation:

**\$70,494**

### Total Household Income:

**\$149,626**

### Retirement Program:

- Blended Retirement System

### Retirement Pulse:

- Contributing to retirement

### Technology

- Devices Used:



- Tech-Savvy Level:



### Digital Media Platform Usage

- Social media:



- Financial:



# Taylor



Background: **Service member**

Pronouns: **She/her**

Age: **25**

Gender: **Female**

Marital Status: **Single**

Children: **1**

Occupation:

**Enlisted, active duty**

Rank: **Specialist, E-4**

Years of Service: **4**

Duty Station: **Fort Jackson, South Carolina**



Taylor furthered her education while enlisted and recently earned her bachelor's degree. She is a digital native but doesn't spend much time online as much of her energy is devoted to her son. As a single parent to a 2 year old, she is dedicated to working hard to move up in rank to provide financial stability for her family's future. Her goal is to pay off her car and save money, so she can eventually purchase a home.

*"My son is my top priority. Everything I do, I do for him. Juggling all my responsibilities is difficult, and money can be tight, but I am determined to be successful."*

## Primary Goals and Motivators

- Desires both career and personal growth
- Wants to save money and values financial security for herself and her child
- Wants to have an emergency fund
- Wants to develop a spending plan

## Frustrations and Challenges

- Unsure about when her next move is and planning for child care is expensive and can be difficult to coordinate
- Unsure which is more important: saving for an emergency fund, paying off debt, saving for a house or contributing to retirement
- Wants to further develop budgeting and planning skills and is actively looking for the best financial resources to guide her decision-making

## Education Level



## Language

- English

## Total Compensation

**\$64,057**

## Retirement Program

- Blended Retirement System

## Retirement Pulse:

- Not saving for retirement

## Technology

- Devices:



- Tech-Savvy Level:



## Digital Media Platform Usage

- Social media



- Financial: **Zelle** **mint**

# Luis

Background:

**Personal financial manager**

Pronouns: **He/him**

Age: **45**

Gender: **Male**

Marital Status: **Married**

Children: **2**

Occupation: **Personal Financial Manager, no prior military affiliation**

Years in Position: **2**

Home Installation: **Fort Bliss, Texas**



Luis has a master's degree with an Accredited Financial Counselor certification. He predominantly works with younger service members who need guidance with military benefits, financial education, budgeting and investing. Luis is passionate about working with service members to reach financial security. His biggest challenge is understanding military benefits.

*“I enjoy meeting service members in all stages of their military career and helping them establish or refine their financial goals. The gratification of seeing them feel more confident in their finances makes it all worth it.”*

## Primary Goals and Motivators

- Passion for providing financial services to service members to help them become financially resilient
- Proud to serve those who protect and defend the country

## Challenges

- The evolving, ever-changing economic environment and its effect on the military community
- Because he wasn't in the military, he's still building his knowledge about the information and referral sources available on the installation, including child care, legal assistance, spouse employment, the military aid societies and the housing office. He also wants to better understand the Commissary, Exchange and MWR benefits to help his clients improve their buying power
- He looks to resources like the Military Financial Service Provider eNewsletter to help him better understand military benefits

## Education Level



## Language

- English, Spanish

## Total Compensation

**\$63,450**

## Retirement Program

- 401(k)

## Retirement Pulse

- Planning for retirement

## Technology

- Devices:



- Tech-Savvy Level:



## Digital Media Platform Usage

- Social media





## User persona sources:

### Kayla

- Spring 2023 Environmental Scan
- <https://militarypay.defense.gov/Calculators/RMC-Calculator/>
- <https://www.fcps.edu/sites/default/files/media/pdf/FY24-teacher-195-day.pdf>
- <https://finred.usalearning.gov/assets/downloads/FINRED-2022-FinancialLiteracy-R.pdf>
- <https://download.militaryonesource.mil/12038/MOS/Reports/2020-demographics-report.pdf>
- <https://www.militaryonesource.mil/data-research-and-statistics/military-community-demographics/2020-demographics-profile/>
- <https://download.militaryonesource.mil/12038/MOS/Infographic/Military-Spouse-Glance-2019.pdf>
- <https://download.militaryonesource.mil/12038/MOS/Infographic/OPA-Military-Families-Active-Duty-Spouse-Well-Being-2019-Survey-of-Active-Duty-Spouses.pdf>
- <https://download.militaryonesource.mil/12038/MOS/Infographic/OPA-Military-Families-Active-Duty-Children-Impact-of-Military-Life-2019.pdf>
- [https://download.militaryonesource.mil/12038/MOS/Surveys/ADSS1901\\_MOS-Briefing-508-Revised.pdf](https://download.militaryonesource.mil/12038/MOS/Surveys/ADSS1901_MOS-Briefing-508-Revised.pdf)
- <https://demographics.militaryonesource.mil/chapter-2-geographical-location/>
- <https://www.fcps.edu/careerssalary-and-benefits/retirement-benefits>
- <https://www.fcps.edu/sites/default/files/media/pdf/FY22-teacher-194-day.pdf>
- <https://www.ssa.gov/OACT/babynames/decades/index.html>

### James

- Spring 2022 Environmental Scan
- Fall 2022 Environmental Scan
- Spring 2023 Environmental Scan
- <https://militarypay.defense.gov/Calculators/RMC-Calculator/>
- <https://finred.usalearning.gov/assets/downloads/FINRED-2022-FinancialLiteracy-R.pdf>
- <https://download.militaryonesource.mil/12038/MOS/Infographic/Military-Spouse-Glance-2019.pdf>
- <https://demographics.militaryonesource.mil/chapter-2-geographical-location>
- <https://demographics.militaryonesource.mil/chapter-2-active-duty-personnel>
- <https://demographics.militaryonesource.mil/chapter-5-active-duty-families>
- <https://download.militaryonesource.mil/12038/MOS/Infographic/OPA-Military-Families-Active-Duty-Spouse-Well-Being-2019-Survey-of-Active-Duty-Spouses.pdf>
- <https://download.militaryonesource.mil/12038/MOS/Infographic/OPA-Military-Families-Active-Duty-Children-Impact-of-Military-Life-2019.pdf>
- <https://www.militaryonesource.mil/data-research-and-statistics/>
- <https://www.dfas.mil/militarymembers/payentitlements/Pay-Tables.html>
- <https://www.ssa.gov/OACT/babynames/decades/index.html>

### Daniel

- Spring 2022 Environmental Scan
- Fall 2022 Environmental Scan
- Summer 2023 Environmental Scan
- <https://militarypay.defense.gov/Calculators/RMC-Calculator/>
- <https://www.ziprecruiter.com/Salaries/Health-Care-Administrator-Salary-in-San-Diego,CA>
- <https://finred.usalearning.gov/assets/downloads/FINRED-2022-FinancialLiteracy-R.pdf>
- <https://download.militaryonesource.mil/12038/MOS/Reports/2020-demographics-report.pdf>
- <https://download.militaryonesource.mil/12038/MOS/Infographic/2020-demographics-active-duty-families.pdf>
- <https://download.militaryonesource.mil/12038/MOS/Surveys/2020-Status-of-Forces-Active-Duty-Briefing.pdf>
- <https://www.militaryonesource.mil/data-research-and-statistics/military-community-demographics/2020-demographics-profile/>
- <https://demographics.militaryonesource.mil/chapter-2-geographical-location/>
- <https://demographics.militaryonesource.mil/chapter-2-active-duty-personnel/>
- <https://demographics.militaryonesource.mil/chapter-5-active-duty-families>
- <https://www.militaryonesource.mil/data-research-and-statistics/>
- <https://www.dfas.mil/militarymembers/payentitlements/Pay-Tables.html>
- <https://www.ssa.gov/OACT/babynames/decades/index.html>

### Isabella

- Spring 2022 Environmental Scan
- Fall 2022 Environmental Scan
- Spring 2023 Environmental Scan
- <https://militarypay.defense.gov/Calculators/RMC-Calculator/>
- <https://finred.usalearning.gov/assets/downloads/FINRED-2022-FinancialLiteracy-R.pdf>
- <https://download.militaryonesource.mil/12038/MOS/Reports/2020-demographics-report.pdf>
- <https://download.militaryonesource.mil/12038/MOS/Surveys/2020-Status-of-Forces-Active-Duty-Briefing.pdf>
- <https://www.militaryonesource.mil/data-research-and-statistics/military-community-demographics/2020-demographics-profile/>
- <https://demographics.militaryonesource.mil/chapter-2-geographical-location/>
- <https://demographics.militaryonesource.mil/chapter-2-active-duty-personnel/>
- <https://www.militaryonesource.mil/data-research-and-statistics/>
- <https://www.dfas.mil/militarymembers/payentitlements/Pay-Tables.html>
- <https://www.ssa.gov/OACT/babynames/decades/index.html>

## Cameron and Jessica

- Spring 2022 Environmental Scan
- Fall 2022 Environmental Scan
- Spring 2023 Environmental Scan
- <https://militarypay.defense.gov/Calculators/RMC-Calculator/>
- <https://finred.usalearning.gov/assets/downloads/FINRED-2022-FinancialLiteracy-R.pdf>
- <https://download.militaryonesource.mil/12038/MOS/Reports/2020-demographics-report.pdf>
- <https://download.militaryonesource.mil/12038/MOS/Infographic/2020-demographics-active-duty-families.pdf>
- <https://download.militaryonesource.mil/12038/MOS/Surveys/2020-Status-of-Forces-Active-Duty-Briefing.pdf>
- <https://www.militaryonesource.mil/data-research-and-statistics/military-community-demographics/2020-demographics-profile/>
- <https://www.militaryonesource.mil/data-research-and-statistics/>
- <https://www.militaryonesource.mil/family-relationships/spouse/getting-married-in-the-military/military-couples-when-both-spouses-are-service-members/>
- <https://www.afpc.af.mil/News/Article-Display/Article/1200090/join-spouse-assignment-consideration-keeps-mil-to-mil-couples-together/>
- <https://www.dfas.mil/militarymembers/payentitlements/Pay-Tables.html>
- <https://www.ssa.gov/OACT/babynames/decades/index.html>

## Taylor

- Spring 2022 Environmental Scan
- Fall 2022 Spring Environmental Scan
- Spring 2023 Environmental Scan
- <https://militarypay.defense.gov/Calculators/RMC-Calculator/>
- <https://finred.usalearning.gov/assets/downloads/FINRED-2022-FinancialLiteracy-R.pdf>
- <https://download.militaryonesource.mil/12038/MOS/Reports/2020-demographics-report.pdf>
- <https://download.militaryonesource.mil/12038/MOS/Infographic/2020-demographics-active-duty-families.pdf>
- <https://download.militaryonesource.mil/12038/MOS/Surveys/2020-Status-of-Forces-Active-Duty-Briefing.pdf>
- <https://www.militaryonesource.mil/data-research-and-statistics/military-community-demographics/2020-demographics-profile/>
- <https://www.militaryonesource.mil/data-research-and-statistics/>
- <https://www.dfas.mil/militarymembers/payentitlements/Pay-Tables.html>
- <https://www.ssa.gov/OACT/babynames/decades/index.html>

## Luis

- Spring 2022 Environmental Scan
- Fall 2022 Environmental Scan
- Spring 2023 Environmental Scan
- <https://download.militaryonesource.mil/12038/MOS/Reports/2020-demographics-report.pdf>
- <https://www.militaryonesource.mil/data-research-and-statistics/>
- [https://www.payscale.com/research/US/Job=Financial\\_Counselor/Salary/8282b22f/Zeiders-Enterprises-Inc](https://www.payscale.com/research/US/Job=Financial_Counselor/Salary/8282b22f/Zeiders-Enterprises-Inc)
- <https://www.militaryonesource.mil/data-research-and-statistics/military-community-demographics/2020-demographics-profile/>
- <https://www.ssa.gov/OACT/babynames/decades/index.html>



## OFFICE OF FINANCIAL READINESS (FINRED) LINK-BACK PACKET

Your Guide for Promoting Awareness and Sharing Resources From the Office of Financial Readiness!

### Packet Contents:

- Overview
- How You Can Help
- Sample HTML
- Sample Email
- Sample Social Media Content
- Media Resources

### Overview:

The Department of Defense (DoD) Office of Financial Readiness (FINRED) provides programs, policy, education, advocacy and program oversight required for service members and families to achieve personal financial readiness in support of mission readiness. This link-back packet provides .gov and .mil FINRED partner organizations with resources to help promote and link to the FINRED website at <https://finred.uslearning.gov>. DoD has created this valuable tool for service members, and needs the help of FINRED's partner organizations to spread the word.

### Why is “linking back” important?

Search engine and social media algorithms analyze the quality of links to websites as well as the context (mutual link-backs) between similar or partner sites. Therefore, employing a strategic link-back strategy is an essential part of search engine optimization (SEO), social media exposure and link ranking scores for the FINRED website, but it is equally helpful for FINRED partner organizations' websites as well!



# FINRED LINK-BACK PACKET

We are taking a strategic approach to drive end user awareness and adoption, and continually improve the use of the FINRED website, through:

## SOCIAL MEDIA CAMPAIGNS



Increase awareness and exposure of the FINRED website through focused social media posts of the resources available

## LINKING TO FINRED



Increase awareness and exposure of both the FINRED website and partner organization websites by coordinating mutual links

## MEDIA RESOURCES



Increase awareness and exposure of the FINRED website by sharing messages, links, and interactive QR Codes

The Link-Back Packet is designed to help the DoD community leverage multiple communication channels and assist in raising awareness and promoting the FINRED website.

## How You Can Help

There are several ways DoD organizations can help support FINRED. We're happy to return the favor and link to and/or help promote your organization's resources. The link-back packet provides you with the following options.

1. Link to FINRED
2. Send an Email
3. Post on Social Media
4. Share Media Resources

### 1. Link to FINRED (and Request a Link-Back)

You can help promote FINRED by linking to the website. Simply add the URL (<https://finred.usalearning.gov>) as a link on your website. An example of adding the link to your website using a shareable web link in HTML is provided below. This information should be provided to your organization's website administrator.

```
<a href="https://finred.usalearning.gov" target="_blank">Office of Financial Readiness Website</a>
```

If you would like FINRED to return the favor and have a related financial readiness link or other resource you would like us to share, please contact us at [support@usalearning.net](mailto:support@usalearning.net) to request a link-back.

In addition to linking to the FINRED website from your website, you can help promote FINRED by any of the other approaches described below (send an email, post on social media, share media resources).

<https://finred.usalearning.gov>

# FINRED LINK-BACK PACKET

## 2. Send an Email

You can help facilitate the coordination of outreach by sending an informational email to your colleagues and end users. A sample email template is included with this package as an external MS Word document, named "FINRED-Email-Template.docx."

Subject: Help Promote Financial Readiness (FINRED)

Dear <FILL IN YOUR CONSTITUENCY>,

The Office of Financial Readiness (FINRED), in collaboration with the services, federal partners and non-federal entities, provides programs, policy, education, advocacy and program oversight required for service members and families to achieve personal financial readiness in support of mission readiness. The FINRED website (<https://finred.usalearning.gov>) was created to provide resources for service members, veterans, spouses and industry partners. The website provides an organized set of links to time-saving and financial readiness resources with new features and resources updated regularly. The FINRED website is easy to use, requires no login and can be accessed from any device (desktop, tablet or phone).

In order to provide efficient access to these financial readiness resources, the DoD consolidated unconnected information sources into a single tool. The intent of the FINRED website is to provide users with the information they need, when they need it.

Specifically, the website contains information on:

- Knowing Your Benefits and Entitlements
- Managing Your Money
- Saving and Investing
- Planning for the Future
- Understanding Consumer Protections
- Tools and Additional Resources
- Trending Topics

This list of resources is growing so check back often to see the latest features. We invite you to start using the FINRED website to identify the resources you need for your financial readiness and planning goals.

Try out the FINRED website at (<https://finred.usalearning.gov>)

Thank you,

Your Name

<https://finred.usalearning.gov>

# FINRED LINK-BACK PACKET

## 3. Follow and Post (or Repost) on Social Media

Follow @DoDFINRED on Facebook, X, Instagram, and YouTube. This section of the packet includes sample content designed to help you quickly add new posts to Facebook. You can also share/repost existing content from any of our accounts on Facebook, Instagram, or YouTube Pages.

 <https://facebook.com/DoDFINRED>

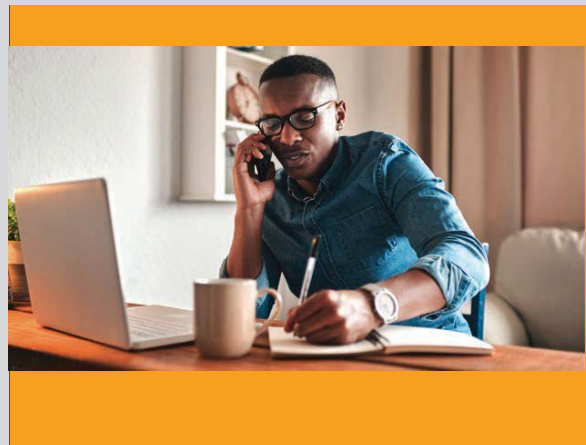
 <https://youtube.com/DoDFINRED>

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

 <https://instagram.com/DoDFINRED>



Are you a service member looking to make a major purchase with confidence? Follow @DoDFINRED and visit <https://finred.usalearning.gov> for information on consumer protection and credit.



Sudden financial hardship is never easy to navigate. Visit <https://finred.usalearning.gov/Money/BudgetingUncertainTimes> for tips and strategies to lessen the initial stress.



You go to the doctor to check on your physical health — but when was the last time you checked on your financial health? Follow @DoDFINRED and visit <https://finred.usalearning.gov/F-WBA> to conduct a “checkup” using our Financial Well-Being Assessment



It's never too late to start saving and investing for your future. Follow @DoDFINRED and visit <https://finred.usalearning.gov> to learn strategies to help you plan for the future.

# FINRED LINK-BACK PACKET

## 4. Share Media Resources

### Logo

Instructions for using and requesting a high resolution of the official FINRED logo are available here: <https://finred.usalearning.gov/assets/downloads/FINRED-PFMVisualQuickReference-TK.pdf>. A copy of this file is also included with this packet.



### QR Code

A Quick Response (QR) code was generated to provide an interactive way for mobile device users to open the FINRED website without having to type anything. The QR Code is included with this packet as an external file named "FINRED-QR-code.png."

Visit the FINRED website at:  
<https://finred.usalearning.gov>



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<https://finred.usalearning.gov>



## Office of Financial Readiness Style Preferences

This is a listing of style preferences and deviations from the AP Stylebook for use on all products for the Office of Financial Readiness. If no guidance appears, style defers to the AP Stylebook.

### General terms

**acronyms** — Spell out the term at its first mention, indicate the abbreviation in parentheses and use this abbreviation from then on.

**active component** — Lowercase this term.

**audience order of precedence** — Service and family members, leaders, and service providers

**Blended Retirement System** — When writing about the BRS, use “uniformed services” as much as possible instead of “military” or “Department of Defense” to be inclusive of all audiences.

**budget** — Use only as a verb, never a noun. When a noun is needed, use “spending plan.”

**bulleted lists** — Punctuate only if each line is a complete sentence; introduce with a colon.

**buy now/pay later** — Use this construction when referring to this financing option as a noun or adjective.

**consumer reporting companies** — Use this term instead of “credit reporting agencies” to refer to companies like TransUnion, Experian and Equifax.

**Department of Defense** — Do not use “Defense Department.” The acronym is DoD.

**face-to-face appointments** — Use this term in connection with the services of personal financial managers and counselors. Do not use “financial consultations.”

**FinTech** — Use this capitalization for the abbreviation for financial technology. This term can be used on first reference but should be defined in the story if it isn’t clear from context.

**force and family** — Lowercase this term.

**free** — Use this term to refer to goods and services that are available without charge. (See the “Sen\$e” entry for one exception for the time being.)

**investing for retirement** — Use this phrasing instead of “saving for retirement.”

**legacy retirement system** — Use this term to refer to this retirement system. Do not use “legacy/high-3 retirement system.”

**life cycle** — Use two words in all instances.

**Military and Family Support Center** — Use this term, not Family Center. Capitalize in all uses.

**military annual percentage rate** — Lowercase this term.

**no cost** — See free.



**occupational titles** — Confine capitalization to formal titles directly before an individual’s name.

**pay entry base date** — Lowercase this term.

**percentages** — Use the % symbol (instead of spelling out the word “percent”).

**personal financial managers and personal financial counselors** — Lowercase in all uses. Use the acronyms for each on second reference (PFM and PFC). Do not use “confidential” to describe them.

- PFMs/PFCs offer face-to-face appointments, not “financial consultations.”
- PFMs/PFCs make recommendations and provide education but don’t give advice.
- PFMs/PFCs help clients prepare for their financial futures but do not provide true “financial plans.”

**post-deployment** — Hyphenate in all uses.

**pre-deployment** — Hyphenate in all uses.

**pre-tax** — Hyphenate in all uses.

**rank** — Follow [U.S. Military Rank Insignia](#) guidelines when using rank before a name.

**Reserve** — Capitalize only when referring to specific U.S. armed forces as a proper name, as in Army Reserve. Lowercase in all other mentions and in reference to members of these backup forces: reserve service members, reserves or reservists.

**Reserve component** — Capitalize “Reserve” only when referring to U.S. armed forces as a proper name, as in Army Reserve component. Always lowercase “component.” Lowercase both in all other mentions: reserve component, reserve component members.

**Sen\$e** — The name of this Department of Defense app always stands alone, to include references in product text and titles. Use “financial literacy” to describe the type of app since DoD has additional apps. Do not directly combine “Sen\$e” with terms such as “app.” Instead, explain what Sen\$e is before or after the name. Example: “Strengthen your financial technology arsenal with Sen\$e, the no-cost DoD financial literacy app.” In subsequent references, it is acceptable to refer to “Sen\$e,” or “the app.” See footer preferences for an additional example.

**service** — Lowercase when referring to time served, service providers and military services.

**service automatic (1%) contribution** — Lowercase this feature of the BRS, which is written in this manner in all uses.

**service matching contributions** — Lowercase this feature of the BRS.

**service member** — Lowercase and use as two words in all instances (except when it appears as one word in official titles, such as Servicemembers’ Group Life Insurance).

**service order of precedence** — When referencing a specific military service, capitalize the term and use this order of precedence: Army, Marine Corps, Navy, Air Force, Space Force, Coast Guard, Army National Guard, Air National Guard, Department of Defense service provider, Department of Defense Expeditionary Civilian workforce. Use “U.S.” before service names only when the context is unclear without it. (Here’s a helpful mnemonic for remembering the order of the first five services: AMNAS.)





**SMART** — Acronym for “specific,” “measurable,” “achievable,” “realistic” and “time-bound.”

**spending plan** — Always use in place of “budget” — unless budget is used as a verb, which is acceptable.

**total force** — Lowercase this term.

**touchpoint** — Use as one word when referring to touchpoints (i.e., “milestones”) of the military career, such as the Military Journey Touchpoints video series.

**U.S. armed forces** — Lowercase “armed forces.”

**U.S. uniformed services** — Lowercase “uniformed services.” Always include the following seals, in this order, for products labeled uniformed services: Army, Marine Corps, Navy, Air Force, Space Force, Coast Guard, Public Health Service Commissioned Corps and National Oceanic and Atmospheric Administration Commissioned Officer Corps. (Note: PHS and NOAA have main seals too, but we need the Commissioned Corps/Commissioned Officer Corps versions. See correct lineup on BRS booklet and leader card.)

## Contact the Office of Financial Readiness

Email questions or comments to FINRED at [osd.mc-alex.ousd-p-r.mbx.financial-readiness@mail.mil](mailto:osd.mc-alex.ousd-p-r.mbx.financial-readiness@mail.mil)

## Language preferences

- **Audience:** Remember to gear all content toward the military community. Even topics that may not seem military specific should be addressed through a military lens. Here are a few limited examples:
  - When writing about insurance, remember military benefits and entitlements. For example, when writing about life insurance, keep Servicemembers’ Group Life Insurance in mind.
  - When writing about housing, remember the unique housing challenges of military life. For example: frequent permanent change of station moves, Basic Allowance for Housing, etc.
  - When writing about consumer protections, remember service members have access to specialized protections that civilians do not. For example: Servicemembers Civil Relief Act, Military Lending Act, etc.
- **Active voice:** Use active voice and avoid passive voice whenever possible (meeting notes and reports are often exceptions to this preference). In active voice, the subject does the action.
  - Active voice: “**You can adjust** your Thrift Savings Plan contributions.”
  - Passive voice: “Thrift Savings Plan contributions can **be adjusted.**”
- **Empowering choice language:** Use phrasings and explanations that avoid judgment, while empowering the reader. Avoid making recommendations or telling the reader what they “need to” or “should” do. Instead, provide information, facts and considerations for choices.
  - Example: Use “healthy credit” instead of “good credit.”
  - Example: Use “prioritize spending” instead of “cut back spending.”
  - Example: Use “informed” instead of “smart.”





- **In-control choice language:** Use phrasings and explanations that place the audience in mindset of control. Avoid making comments describing or telling the reader that items and events are beyond their control. o Example: Use “want to gain greater control over your spending” instead of “if your spending is out of control.”
- Use simple words whenever possible.
  - Example: Use “one way to...” instead of “a strategy for ... .”
- The goal of the program’s strategic communications efforts is action and education, not to simply generate awareness.
- Promote DoD as [the][a] trusted source of financial source of financial information and counseling as efforts are not limited to the Office of Financial Readiness (FINRED).
- Products require a call to action.
- **Avoid mutually exclusive choices:** e.g., save for emergency fund OR retirement.
- Understand and appreciate the audience is skeptical and view draft products through that lens.

## Footer preferences

### For articles and blogs, use the following bullet as a footer:

As you reach new milestones and complete your [service’s financial readiness training](#), look to the [Office of Financial Readiness](#) and your service for additional trusted resources. You can also follow @DoDFINRED on [Facebook](#), [X](#), [Instagram](#) and [YouTube](#) — and download the no-cost DoD financial literacy app, Sen\$e, for financial tips on the go! Find it in the [Google Play](#) and [iOS](#) app stores.

### For designed items, include both bullets, spaced out as necessary for visual appeal:

- Download the no-cost DoD financial literacy app, Sen\$e, for finances at your fingertips. Find it in the [Google Play](#) and [iOS](#) app stores.
- As you reach new milestones and complete your [service’s financial readiness training](#), look to the [Office of Financial Readiness](#) and your service for additional trusted resources. You can also follow @DoDFINRED on [social media icons]. [QR code]
- Add [DoD logo](#) (with the Pentagon image) and not the seal, in addition to service seals, to the footer of design items and to the end frame of all videos.

### For more complex topics, include the following in all product types:

*Note: This information may fit more naturally in the body of the content but can be included as the first line of any of the above footers, if needed.*

- To learn more or for help navigating the process of [add specific topic here], make a free appointment with a [personal financial manager](#) or [counselor](#) at your nearest Military and Family Support Center.



## Formatting preferences

**Abstracts:** All graphic card abstracts on the website should include the product type. For example, “...in this blog” or “Learn more in this article.” The maximum character count for graphic card abstracts is 175 characters including spaces.

**Composition titles:** Format all composition titles in accordance with AP style. The maximum character count for titles is 50 characters including spaces.

**Subhead titles:** Title-cap all subhead titles in accordance with AP composition title standards.

**Website images:** 800 pixels wide x 450 pixels tall. The team only requests one size, which they will then resize to meet the needs of the landing page. Try to keep under 1 megabyte. Aspect ratio: 16:9; File types: PNG and JPG

Design note: If sending a hero image, try to keep anything important above the bottom of the image to make space for the carousel indicators.

**Webpage title references:** For all public-facing content where titles of webpages are included as a means to provide direction, set off the page titles with quotation marks. (Example: Visit the “Managing Your Money” page to learn tips for creating a spending plan.) For internal references to webpages, quotation marks are not necessary if doing so limits readability (e.g., in reporting).

## Social media and paid media preferences

- When creating content for social media or paid media; it should be very actionable, casual and light in tone.
- Emojis are also welcome. Be mindful of placement: Avoid at the beginning of a caption and before a link. Do not replace a word with an emoji, e.g. avoid using a dollar sign emoji to replace the word “money.”
- Add [DoD logo](#) and service seals to all ROS and programmatic ads, and at the end of all videos.
- Limit use of exclamation points.
- [Follow accessibility guidance](#):
  - Use camel case (capitalize first letters of compound words) in hashtags, e.g. #FinancialReadiness
- Limit abbreviations and acronyms



## eNewsletter preferences

- Abstracts should be objective-based and consistent in content by stating what is to be presented, why and the call to action in response.
- eNewsletter titles should be in italics when writing about them within a sentence or abstract but NOT italicized when it is the title.
- The tone should be casual.
- Your Military Money: Target audience is service members and their families.
- The Military Financial Service Provider eNewsletter: Target audience is service providers.
- The “Did You Know?” graphic and abstract are anchor items for both eNewsletters. The graphics should be left justified.
- Abstracts should be no longer than 200 words.
- Each eNewsletter should feature between four and six abstracts on average, not to exceed eight for the quarterly release.
- When an abstract has multiple links, they must be hyperlinked within the body of the abstract through a word or phrase.
- When an abstract has one link, a call-to-action button may be used. The CTA should be short and actionable.
- Image sizes: For single-column or lead abstracts, the image should be 600 pixels. For two-column abstracts, the image should be 290 pixels.