

# Talking to Service Members About Their Financial Toolkit



Financial readiness is a critical part of staying mission focused. Help your service members improve their overall financial health with digital planning tools and on-the-go information via Sen\$e, our no-cost mobile app.

Your service members are constantly on the move, but that doesn't mean they have to put their financial learning on pause. By downloading Sen\$e, they can take their financial toolbox with them wherever they go and access important information anytime, anywhere. In the app, they'll find financial calculators, tools, interactive games, glossary terms and much more to reinforce their knowledge and help them plan for the future.

Financial readiness not only makes long-term goals attainable, but helps service members stay mission focused by reducing the stressors that come with poor money management. You can help your service members prepare for transitions throughout their military career and thrive while spending within their means by encouraging them to download and use the app.

Sen\$e does not collect personal financial information or share data.

## Resources

- Office of Financial Readiness: <https://finred.usalearning.gov>
- Download Sen\$e: [Google Play](#) or on the [App Store](#)
- "Ease Military Transitions Through Financial Planning" article: <https://finred.usalearning.gov/Planning/EaseTransitions>
- "Don't Just Plan for the Future – Plan for Your Future" article: <https://finred.usalearning.gov/Planning/FuturePlanning>
- Encourage service members to explore other tools and resources for managing their money on the [FINRED website](#).

## How to Start the Conversation

- "Are you using any tools to plan for future expenses?"
- "How do you manage your monthly spending?"
- "Have you talked to a personal financial manager or personal financial counselor about ways to eliminate or manage debt?"
- "Have you heard of Sen\$e?"
- "Did you know the app's Financial Assessment Tool can help you assess where you are now and where you may need to do more work?"
- "I used the app's Spending Plan Tool to create a spending plan that I update and download every few months. Would you like me to show you how to get started?"
- "Are you working on building your credit? The app has a Credit Quiz that can help you assess your situation and discover ways to raise your score."
- "Did you know the app is organized by touchpoints, point of need and general topics, making it easy to find information that's relevant to your lifestyle?"
- "Did you know the app contains a Car Payment Estimator that helps you calculate estimated monthly loan costs and the total cost of the car?"

Personal financial managers and counselors can help continue the conversation. Share this contact information for your local PFM or PFC:



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As you reach new milestones and complete [service-required trainings](#), look to the [Office of Financial Readiness](#) for more information and follow @DoDFINRED on    