



DPRR COMMUNITYLINK

THE DIRECTORATE OF PREVENTION, RESILIENCE AND READINESS NEWSLETTER | JUNE/JULY 2026



The Army Financial Readiness Program provides Soldiers and Army Families with financial education and resources to support financial readiness. (U.S. Army photo illustration)

Financial Readiness Starts at Home: Everyday Habits That Strengthen Soldier and Family Stability

By Mavia Hanson, Directorate of Prevention, Resilience and Readiness

Financial readiness does not begin during a crisis. It starts at home through everyday decisions and habits that shape how Soldiers and Families manage money. From balancing a budget and saving to managing debt and paying bills, having financial literacy and healthy spending habits helps Soldiers and Families stay focused on financial readiness and overall mission readiness.

When a financial burden builds at home, it can affect every part of a Soldier's life. Concerns about debt, emergency expenses or unpaid bills can create distractions that reduce focus and increase stress. Over time, those pressures can impact relationships, job performance and even deployability.

"When Soldiers endure financial distress, they can sometimes experience impaired cognitive focus and jeopardize their security clearances," said Kenitha Woodhouse, a program manager with the Army Financial Readiness Program. "Ultimately, a proactive approach to finances ensures Soldiers can remain solely focused on the mission."

Research supports that connection. A recent study by the [RAND Corporation](#) found that financial strain is linked to lower well-being, increased stress and reduced readiness among service members and military Families. The report also highlighted the importance of financial literacy and healthy financial behaviors in improving long-term stability.

Building healthy financial habits early

Financial literacy and spending habits are usually established long before adulthood. For Families, teaching children the basics of money and spending early helps strengthen their knowledge base and create healthier habits that last into adulthood. Woodhouse recommended introducing age-appropriate financial concepts as early as 3 years old.

For children 3 years old:

- Introduce paper money, coins and basic counting.
- Explain your job and how you earn money for the household.
- Share the differences between "needs" and "wants."

For older children and teenagers:

- Teach active budgeting, saving and responsible spending.
- Shift toward topics such as online shopping safety and credit cards.
- Discuss interest, purchasing a vehicle and college costs.

"By age 13, kids should have their own checking or savings account to practice achieving purchasing goals," Woodhouse said.

Military Families can also use resources like [MilSpouse Money Mission](#) and [MilKids](#) for tips and tools designed specifically for raising financially fit kids.

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DIRECTOR'S COLUMN

Team,

There is nothing more essential to a unit than its Sergeant Major, which is why we are pleased to welcome Sgt. Maj. Edgar Monsanto to our team. In the short time he has been with DPRR, he has already proved to be an indispensable asset. Rather than introducing him with standard platitudes, I would like to yield the Director's Column in this edition to allow him to introduce himself to the team directly.

—Dee Geise, DPRR Director

Sgt. Maj. Monsanto:

Joining the Directorate of Prevention, Resilience and Readiness is both a profound honor and a tremendous opportunity. As I transition into this role, I want to briefly introduce myself and share why this mission is so critically important to our Army.

Over the course of my Army career, I have had the privilege of serving in operational, institutional and strategic assignments across multiple formations and echelons. From my early days as a young Soldier learning the profession to serving in leadership roles—most recently as a Brigade Command Sergeant Major—these experiences have shaped my perspective on leadership, readiness and the absolute primacy of people in our profession.

Having served alongside Soldiers, Families and Army Civilians in demanding environments both at home and abroad, including combat and peacekeeping deployments, one fundamental truth has remained consistent: The strength of our Army is never defined solely by equipment or technology, but by disciplined, resilient



SGM Edgar Monsanto
Senior Enlisted Advisor

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Senior defense officials engage in discussion with members of the Joint Services Teen Council during the 2026 summit at the Pentagon. JSTC provides select teens with the opportunity to share concerns and develop solutions that benefit the broader military community. (U.S. Navy photo by Jonathan M. Wideman)

Joint Services Teen Council Gathers for Annual Summit

By Chester Curtis, Directorate of Prevention, Resilience, and Readiness

The Joint Services Teen Council gathered in the Washington, D.C., area June 11 for its annual summit. An initiative from the Office of the Secretary of War's Military Community and Family Policy, the JSTC brought together high-achieving youth from across the services to identify and address issues impacting military-connected youth worldwide. The council provides a platform for these teens to address concerns and find solutions that benefit the entire military community.

The weeklong event culminated in council members providing a brief to the Department of War and leadership from all branches of service on issues important to military teens, such as teen program protection, career and life skills development, financial literacy, and mental health. The teens briefed the senior leaders at the Pentagon on selected issues, the affected audiences, the scope of the issues and their recommended solutions.

Teens reported that many teen programs are overlooked, as installations often face funding issues and give these programs lower priority. They recommended that teen programs be reclassified to guarantee full government funding and have more access to grants. They also recommended more career and life skills development opportunities, such as classes on resume writing and job applications. Furthermore, they proposed that financial literacy classes be developed to help teens understand basic financial topics like taxes, savings and investments.

"The JSTC summit is an investment in the well-being of our military-connected teens and the future of the DOD," said Tamra De Benedetto, a Management Program Analyst in the Directorate of Prevention, Resilience and Readiness's Child, Youth and Schools Division. "By empowering teens to become active participants in

shaping their communities, the JSTC strengthens the overall resilience and readiness of the force."

The members of the JSTC represent each component of military service and the Coast Guard. Council members are selected to represent the diverse population of military teens, considering factors such as grade level, extracurricular interests, Family composition (e.g., single-parent, dual-military), length of time at their current installation and type of installation (e.g., overseas, CONUS large, CONUS small). This ensures a variety of perspectives and experiences are incorporated into council discussions.

The teens also addressed the need to extend benefits across the force, stating that Reserve families have limited access to college funding and general programming compared to active-duty families. They also highlighted the distinct mental health challenges teens face, especially those in smaller and rural locations that lack adequate resources. The teens recommended better advertising of crisis and help lines, more counselors at installations, and the creation of low-stress, mental health-based activities and spaces.

"The Joint Services Teen Council serves as a vital link between teens and DOD leadership, ensuring youth concerns are heard, accomplishments are recognized and ideas contribute to positive change," said De Benedetto.

During their visit to the Pentagon, the teens also participated in workshops and training to develop leadership, problem-solving and communication skills.

"This event is a direct result of the innovative work of our CYS team and highlights the exceptional potential within our Army youth programs," said Donna Garfield, Chief of the Army's CYS Division.

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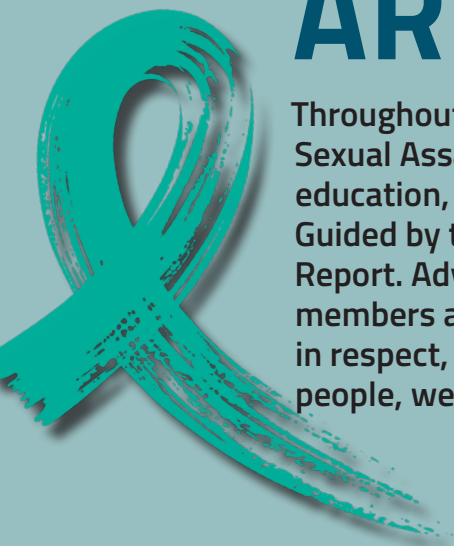
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DELIVERING SHARP SUPPORT ACROSS
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ARMY OBSERVES SAAPM 2026

Throughout April, Army installations worldwide recognize Sexual Assault Awareness and Prevention Month through education, outreach and community engagement activities. Guided by this year's theme—"STEP FORWARD. Prevent. Report. Advocate."—Soldiers, Army Civilians and Family members are encouraged to reinforce a culture grounded in respect, accountability and trust. When we protect our people, we strengthen our Army.

Martin Army Community Hospital Hosts SAAPM Information Fair

FORT BENNING, Ga.—Staff and patients at Martin Army Community Hospital attended a Sexual Assault Awareness and Prevention Month information fair April 24. The event connected attendees with resources, educational materials and support services to promote awareness, prevention and a culture of dignity and respect across the Army. (U.S. Army photo by Jessie Hudson)



Martin Army Community Hospital SHARP
SARC: 762-408-1622
VA: 762-408-1553
DoD Safe Helpline: 877-995-5247



SHARP Team Hosts SAAPM Basketball Shootout

JOINT BASE SAN ANTONIO-FORT SAM HOUSTON, Texas—Members of the JB SA SHARP team and a member of the San Antonio Spurs Hype Squad pose for a photo during the SAAPM Basketball Shootout at Joint Base San Antonio-Fort Sam Houston on April 18. The event, hosted for the 32d Medical Brigade, promoted Sexual Harassment/Assault Response and Prevention awareness while fostering esprit de corps, trust and unit cohesion through team competition and community engagement. (U.S. Army photo)



Amazing Race at Fort George G. Meade Educates Community in Support of SAAPM
FORT GEORGE G. MEADE, Md.—The 780th Military Intelligence Brigade (Cyber) and Fort George G. Meade Garrison hosted a SHARP Amazing Race on April 17 to educate the community in support of Sexual Assault Awareness and Prevention Month, starting and finishing at the McGlachlin Parade Field. (U.S. Army photo by Steven Stover)



101st Division Sustainment Brigade Conducts SAAPM Training Focused on Education and Support

FORT CAMPBELL, Ky.—The 101st Division Sustainment Brigade hosted SAAPM-based training sessions featuring skits and subject matter expertise and guidance about SAAPM on April 28. The brigade held activities throughout the month to reinforce the Army's commitment to prevention, education and fostering a culture of dignity and respect. (U.S. Army photo)



Protecting Our People: Culminating SAAPM With Denim Day

FORT BRAGG, N.C.—Soldiers and Army Civilians assigned to the 3rd Corps Sustainment Command participate in a Denim Day observance during Sexual Assault Awareness and Prevention Month. The event included a cake-cutting ceremony and a shared meal, bringing members of the formation together in support of the Army's Sexual Assault Awareness and Prevention Month campaign. Denim Day served as the culminating event of the command's SAAPM observances. (U.S. Army photo courtesy of 3rd Corps Sustainment Command)

Fort Leonard Wood Promotes SAAPM With 'Turn It Teal' Zumba Event

FORT LEONARD WOOD, Mo.—On April 11, participants joined in for the "Turn It Teal" Zumba fitness event at Davidson Gym on Fort Leonard Wood. The event, open to service members, Army Civilians and Family members, increased installation-wide SAAPM visibility through fitness, fostering community and providing a public platform to support SAAPM. (U.S. Army photo courtesy of Davidson Fitness Center)



USAG Bavaria Hosts 5K Color Run/Walk

TOWER BARRACKS, Germany—Runners bound through the inflatable start-finish line during a color run April 10 from Tower Barracks Fitness Center. Community members from across U.S. Army Garrison Bavaria took part in four color runs to commemorate April as Sexual Assault Awareness Month. (U.S. Army photo by Paula Edwards, USAG Bavaria Public Affairs)

AROUND THE FORCE

- ▶ SHARP
- ▶ ARMY BIRTHDAY
- ▶ ACS



Fort Lee Honors Fallen Service Members During Butterfly Release
FORT LEE, Va.—Families, Soldiers and community members gathered May 20 at U.S. Army Fort Lee Army Community Service’s Memorial Garden for the annual Butterfly Release ceremony honoring fallen service members. The ceremony brought Gold Star Families and survivors together in a space designed for reflection and remembrance. (U.S. Army photo by Ericka Gillespie)



Aberdeen Proving Ground Community Gathers for Gold Star Honor Walk
ABERDEEN PROVING GROUND, Md.—Members of the Aberdeen Proving Ground community gathered at Gold Star Plaza on April 18 to honor the resilience and enduring legacies of Gold Star spouses and their Families. The ceremony included the dedication of Maj. George Leslie Horsman II to the memorial honoring fallen service members. (U.S. Army photo)



Human Performance Programs Recognized at Health Symposium
HAMPTON, Va.—Members of the 10th Combat Aviation Brigade, 10th Mountain Division, Fort Drum’s, New York, accepted the Best in Class for the Non-Physical Domain award from Command Sgt. Maj. Michael McMurdy (far right) during the Holistic Health and Fitness Symposium on May 14. The award recognizes the brigade’s Performance Under Pressure Protocol initiative, which prepares Soldiers for the demands of the U.S. Army Air Assault School and the Phase II sling load hands-on examination. (U.S. Army photo by Sgt. 1st Class John Miller)



DPRR Military Personnel Participate in Army Birthday Run
JOINT BASE MYER-HENDERSON HALL, Va.—The U.S. Army Military District of Washington hosted the 251st Army Birthday Run on June 12, where DPRR military personnel participated at Joint Base Myer-Henderson Hall, Virginia. The commemorative event brought service members, Army Civilians and their Families together for a run stretching from the joint base to Arlington National Cemetery. (U.S. Army photo)



Building a Culture of Health: BJACH Opens Armed Forces Wellness Center at Fort Polk
FORT POLK, La.—The Armed Forces Wellness Center is officially open at Bayne-Jones Army Community Hospital, bringing prevention-focused health education, performance optimization and personalized coaching to our Soldiers, Families, beneficiaries and Army Civilians. (U.S. Army photo courtesy of Bayne-Jones Army Community Hospital)



Fort Meade Hosts Safety Day and Wellness Fair
FORT MEADE, Md.—Service members, Families and community partners gathered for the Fort Meade Safety Day and Wellness Fair on May 21 to promote health, wellness and workplace safety across the installation. The event featured hands-on safety demonstrations, wellness resources and opportunities to engage with local health experts. (U.S. Army photo)



Donzell Harmon Earns Army SHARP Intermediate Course Award
FORT LEAVENWORTH, Kan.—On April 3, the Army SHARP Academy graduated 11 students from the SHARP Intermediate Course. Col. Mark Winker, Director for the SHARP Academy, recognized each of the Class 26-005 graduates. Donzell Harmon, USARC, was the Jay Lee Hoffman Spirit Award recipient for the class. (U.S. Army photo courtesy of the Army SHARP Academy)



Think Ahead, Stay in Control: Alcohol Summer Safety Tips

By Lytaria Walker, Directorate of Prevention, Resilience and Readiness

Summer brings many opportunities to relax and reconnect with Family and friends. Barbecues, vacations, pool parties, sporting events and holiday celebrations like Fourth of July are all hallmarks of the season. But while summer is often associated with fun and freedom, it can also bring an increase in alcohol-related incidents that affect Soldiers and Family members alike.

According to Traci D. Waters, Army Substance Abuse Program specialist, the combination of warmer weather, outdoor recreation and holiday celebrations can create environments where people are more likely to take risks or underestimate the effects of alcohol.

"Summer creates a perfect storm of conditions that can increase alcohol-related risks," Waters said.

According to the National Highway Traffic Safety Administration, drinking and driving remains one of the most recognized dangers. Waters emphasized, however, that many summer activities become significantly more hazardous when alcohol is involved. Swimming, boating, hiking and grilling all require good judgment and quick reaction times. Alcohol can impair both, increasing the likelihood of preventable accidents and injuries.

Those risks often become more pronounced around holidays like Fourth of July and other celebratory events. During celebrations, people may drink faster than they realize while spending hours outdoors in the heat.

Waters encourages Soldiers and Families to make transportation arrangements before the first drink is served. "A plan for safe transportation is just as important as the celebration itself," Waters said. Whether that means selecting a designated driver, coordinating with friends, using rideshare services or taking advantage of local transportation options, planning ahead removes the need to make critical decisions while impaired.

Waters also noted that one of the most common misconceptions during the summer months is the belief that alcohol helps people cool off in hot weather. In reality, the opposite is true.

"Alcohol does not cool the body. It makes heat stress more likely," she said.



Team members from the U.S. Army Corps of Engineers Sacramento District gather during the district's annual picnic at McKinley Park in Sacramento, California, June 6, 2025. (U.S. Army photo by Bertha Smith)

It can also mask the early signs of dehydration, making it harder for people to recognize when their bodies need water and rest, Waters said. For Soldiers training outdoors or participating in summer recreational activities, that combination can increase the risk of heat exhaustion and heat stroke.

Staying hydrated is one of the simplest and most effective ways to protect against heat-related illness. Waters recommends alternating alcoholic beverages with water, eating before and during alcohol consumption, and paying attention to signs of heat stress throughout the day.

She also encourages individuals to look out for those around them. Symptoms of alcohol poisoning, dehydration and heat-related illness can sometimes be similar, causing people to dismiss serious medical conditions as simple intoxication.

Warning signs that require immediate medical attention include confusion, difficulty staying awake, repeated vomiting, dizziness, fainting, hot or dry skin and slow or irregular breathing.

"If any of these signs appear, seek medical help right away," Waters said. "Quick action can save a life."

Beyond reducing risk, Waters says summer presents an opportunity to focus on activities that support health, resilience and connection. Hiking, biking, fitness challenges, picnics, outdoor games, volunteer

opportunities and community events all provide opportunities to enjoy the season without alcohol.

For those who choose not to drink, she recommends bringing nonalcoholic beverages, enjoying mocktails or volunteering to be the designated driver. Most importantly, she encourages people to focus on the experience itself rather than alcohol as the centerpiece of the event.

"Choosing alcohol-free fun opens the door to more connection, stronger resilience and a healthier lifestyle," Waters said. "It's a reminder that some of our best memories are made not because of alcohol but because we're fully present to enjoy them."

Ultimately, Waters said responsible alcohol use is not just a personal choice. It is a readiness issue that affects individual well-being, unit cohesion and the safety of the Army and broader community.

"Every responsible choice you make strengthens your readiness and sets the standard for others to follow," she said.

As summer activities continue and Families gather to celebrate the season, Waters hopes Soldiers will remember one simple message.

"Think ahead, stay in control," she said. "Be the reason everyone has a great time and gets home safely."

If you need help or would like more information on the Army Substance Abuse Program, reach out immediately.

Find Help at Your Installation

Contact [your local ASAP office](#) for early intervention, treatment referrals and deterrence and prevention education.

Find Help in Your Local Area

The Substance Abuse and Mental Health Services Administration provides referrals to local treatment facilities, support groups and community-based organizations. SAMHSA's [National Helpline](#), 800-662-HELP (4357), is confidential and available 24 hours a day.

Enjoy a Safer, Healthier Summer

Use these approaches to stay focused and energized and ready for whatever the season brings.

- Stay hydrated and avoid alcohol during outdoor summer events.
- Plan safe transportation and never drive after drinking.
- Know your limits and make responsible decisions.
- Look out for your battle buddies, friends and Family members.



For more alcohol awareness and prevention resources, visit www.armyresilience.army.mil/ASAP





Personal Property Activity Launches Moving Website

By Maj. Matthew Visser, Personal Property Activity

The Department of War has launched its new Personal Property Activity website, www.ppa.mil, creating a centralized digital hub designed to better support DoW personnel and industry partners as they navigate the moving process.

The new platform serves as the definitive single source of truth for all parties involved in supporting global household goods and vehicle shipment, in-transit storage and non-temporary storage. It replaces previously fragmented platforms by providing a modernized, user-friendly experience that focuses on clarity, accessibility and efficiency.

Designed with warfighters in mind, the website provides step-by-step moving guidance and checklists for every stage of the relocation process. It also includes resources on permanent change of station moves, personally procured moves, overseas shipments and guidance for filing claims and shipping privately owned vehicles. It also includes a centralized library of printable tools and guides that help warfighters and their Families prepare for their move.

Army Maj. Gen. Lance Curtis, Personal Property Activity commander, said the website reflects the organization's commitment to improving the relocation experience by offering greater accessibility to military Families.

"Our service members and their Families deserve a relocation experience built on trust, quality and support," Curtis said.

The Personal Property Activity exists to ensure every move receives quality service throughout the process. Curtis said the website is a critical step forward in delivering on its commitment to give warfighters and their Families a single, authoritative place to find the information they need.



The DoW's new Personal Property Activity website provides moving guidance and checklists for every step of the relocation process. (U.S. Army photo by Jessie Hudson)

In addition to customer resources, the website introduces an industry and government resource center—a dedicated portal for transportation service providers, personal property shipping offices, personal property processing offices and government stakeholders to access a repository of the latest advisories, business rules and operational guidance.

The website supplements Military OneSource, which will continue to host PPA fact sheets and useful information, and replaces the previous Defense Personal Property Program management office website.

Army Col. Mike Ashton, Personal Property Activity director of operations, emphasized the importance of the new platform.

"This website is an investment in how we communicate and operate across the Personal Property Activity enterprise," Ashton said. "By consolidating our guidance into one website, we improve access to information and create a stronger, more connected system for military Families, our field offices and our industry partners."

The website is a living resource, and users are encouraged to provide feedback to ensure the platform continues to evolve and meet their needs.

The Personal Property Activity call and operations center will be available 24/7 from May 15 to Sept. 15, to support the peak permanent change of station moving season. It can be reached at PCSCallCenter@mail.mil and 833-MIL-MOVE (833-645-6683).

Personal Property Activity PCS Tips

- Schedule your move as early as possible after receiving orders.
- Keep important documents, passports, medications and valuables with you.
- Take time-stamped photos of high-value items before packing.
- Separate professional gear from household goods when applicable.
- Understand prohibited items before the pack-out day.
- Stay flexible with requested move dates during peak season.
- Use the Defense Personal Property System early to secure shipment availability.

For overseas moves, service members should also research country-specific requirements for pets, vehicles, medical screenings and documentation in advance.

The PPA continues working tirelessly to help Department of War personnel and their Families with their moves, increasing awareness of available resources and encouraging early preparation, hoping to reduce the stress on military Families and ensuring the joint force stays focused on the mission.

Summer Youth Programs and Child Care Options for Families

By Mia Holloman, Directorate of Prevention, Resilience and Readiness

As summer approaches, many military Families begin planning for school breaks, changing schedules and balancing work and Family responsibilities. The Army Child and Youth Services offers a variety of summer youth programs and child care options designed to support Soldiers, Army Civilians and Families while helping children and teens stay engaged, active and connected throughout the summer months.

"CYS programs are designed to help the child or youth build within them a positive self-concept that generates feelings of acceptance and respect for individuality. We believe in designing programs where children and youth have opportunities to participate individually or as a group in appropriate developmental activities that allow for optimal social, emotional, physical, creative and cognitive

growth," said Donna K. Garfield, Chief of Child, Youth and School Services Division.

For younger children, CYS provides full-day summer camps and child development programs that combine structured learning with fun seasonal activities. Programs often include arts and crafts, STEM activities, outdoor recreation, reading programs, sports and field trips. School-age children can participate in summer camps and specialty programs that promote exploration and social connection. Teen programs through CYS offer older youth opportunities to stay active, connected and involved during the summer months.

"The focus of summer programming within (the School Age Center) is on fun, exploration and building friendships, giving youth a summer full of memories while keeping parents confident their youth is in great hands," Garfield said.

Families can contact their local CYS Parent Central Services Office for more information on registration and enrollment. Families interested in summer programs are encouraged to register at militarychildcare.com. More information about Army Child, Youth and School Services, including child care resources, youth centers, sports and fitness programs, school support services, and Army Fee Assistance, is available at the CYS website.

Summer programs through Army CYS help children stay engaged, active and connected while giving Families trusted support during one of the busiest times of the year. From child care and camps to leadership and recreational activities, CYS continues to provide programs that strengthen military Families and help Army youth thrive.



Financial Readiness Starts at Home *EVERYDAY HABITS* Continued from page 1

Financial conversations matter

Having honest and transparent conversations about finances is a critical part of financial readiness. Military life often brings unique financial challenges like frequent moves to new duty stations, changes in cost of living, temporary spouse unemployment and unexpected travel expenses.

According to Woodhouse, avoiding conversations about money can create misunderstandings, stress and conflict within a family. She encourages families to schedule regular financial discussions and treat them like an important appointment.

"Military families should have open conversations about finances to set realistic household goals and prevent financial infidelity. Couples should plan budgeting discussions just like a date night," Woodhouse suggested.

Those conversations don't have to be complicated. Reviewing monthly expenses, discussing savings goals and identifying areas to scale back spending can help families stay aligned and reduce stress. Simple daily habits can also make a significant difference over time.

Here are some tips that can help families build long-term stability:

- Pay yourself first; invest in your Thrift Savings Plan up to the full 5% match and track your daily expenses.
- Establish a savings account for large purchases.
- Consider eating out less and cooking more at home. It's healthier and saves money.

Preparing for emergencies

Unexpected expenses can happen to any family. Car repairs, emergency travel or sudden medical costs can quickly create financial hardship if there are no funds in place for emergencies. Woodhouse recommended starting small rather than waiting until it feels possible to save a large amount.

"The first step in building an emergency fund is setting a realistic target, such as \$1,000," Woodhouse said. "You can start small by saving \$25 or \$50 per paycheck until you reach that goal." Ultimately, your fund should grow to cover at least six months of essential living

expenses, like rent, utilities, gas and groceries. Your targets may adjust as you hit certain milestones, but the most important thing is to start saving today; any amount is better than nothing.

One of the most effective strategies to accomplish this is automation. Automating savings removes the temptation to spend first and save later.

For soldiers or families who struggle with impulse spending or debt management, Woodhouse recommended waiting 24 to 48 hours before buying nonessentials. "You will be surprised by how often the urge passes," she said.

"For debt management, prioritize paying off your smallest balances or your highest-interest credit cards first. Finally, implement a budget where every dollar of your income has a specific assignment. Assigning every dollar a purpose can also help families regain control of their finances," Woodhouse said.

"The biggest misconception is that seeking financial help will ruin your career."

—Kenitha Woodhouse
Army Financial Readiness program manager

Avoiding common financial pitfalls

Military communities are frequently targeted by predatory lenders, unfair business practices and financial scams. The Financial Readiness Program encourages soldiers to understand their protections under the [Servicemembers Civil Relief Act](#) and verify lenders before signing agreements.

For new or young soldiers, several financial mistakes remain prevalent due to lack of financial literacy and understanding.

"Common financial mistakes include purchasing vehicles with high-interest loans, maxing out credit cards and neglecting contributions to the Thrift Savings Plan," Woodhouse said. "Always verify a lender's credentials, contact Army Community Service for assistance with consumer protection inquiries and

consult the Better Business Bureau or legal services when appropriate."

Financial readiness is mission readiness

The Army's Financial Readiness Program emphasizes that seeking financial counseling should never carry stigma. In fact, proactively addressing financial concerns can help protect careers and improve overall readiness.

"The biggest misconception is that seeking financial help will ruin your career," Woodhouse said. In truth, she shared that proactively seeking counseling to manage debt protects a soldier and their family's financial well-being and security.

"The second misconception is that counseling is only for those in debt," Woodhouse said. In truth, it is designed for anyone looking to build wealth, establish a foundation for generational wealth and plan for retirement.

For leaders looking to encourage financial readiness within their units, Woodhouse recommended integrating financial literacy into the training calendar.

"Leaders can monitor their soldiers' financial well-being by encouraging regular counseling and referring soldiers to Army Community Service before a career-ending crisis occurs," Woodhouse said.

The Army offers multiple programs and resources to support soldiers and families, including Financial Readiness Counselors through Army Community Service and Family Assistance Centers, and virtual support through [Military OneSource](#).

Woodhouse shared that the most important step is simply starting: "Whether it is opening a savings account, creating a budget, talking with children about money or seeking counseling, small actions taken consistently can build long-term stability for soldiers and families alike."

Financial readiness is built through everyday decisions. By developing healthy financial habits, communicating openly and using available Army resources, soldiers and families can reduce stress, strengthen resilience and remain focused on what matters most: readiness for whatever comes next.

My Leadership Philosophy *DIRECTOR'S COLUMN* Continued from page 2

and cohesive people capable of operating in complex and uncertain environments. This realization is why the DPRR mission resonates so deeply with me.

At the Army staff level, DPRR represents far more than a collection of programs. Our responsibility is to help shape the policies, oversight, resources and support systems that enable soldiers, families and Army civilians to remain resilient, ready and prepared to meet the demands of service in any environment. The work executed across this directorate directly contributes to readiness, force sustainment and the Army's overall warfighting effectiveness.

What makes this organization exceptionally unique is the diverse expertise and perspective of our workforce. Military professionals, Army civilians and subject matter experts collaborate daily to address challenges that directly impact the long-term health, readiness and effectiveness of the force. Indeed, some of the most critical work supporting our Army happens long before a formation ever deploys or enters a combat environment.

My leadership philosophy is grounded in discipline, teamwork and engaged leadership. I believe strong organizations are built on accountability, trust, clear communication and collaborative action. Whether

military or civilian, every member of this directorate brings valuable experience and perspective to the mission, and I look forward to learning from and serving alongside this exceptional team.

Furthermore, I firmly believe that resilience and readiness are inseparable. Seeking help—whether physical, emotional, financial, mental or spiritual—should never be viewed as a weakness. Rather, it is a sign of self-awareness, maturity and a professional commitment to long-term readiness. The support systems, resources and oversight provided through DPRR play a critical role in building resilient individuals, resilient families and, ultimately, resilient formations.



Delivering SHARP Support Across the Corps of Engineers

By Mavia Hanson, Directorate of Prevention, Resilience and Readiness

Support, advocacy and care should never be out of reach. For Soldiers within the U.S. Army Corps of Engineers and the Army Civilians and Families associated with them, professionals within the Sexual Harassment/Assault Response and Prevention program are committed to ensuring individuals can access the resources they need, regardless of location or circumstance.

Through collaboration, victim-centered care and the Army's "No Wrong Door" approach, survivors are connected with services that promote safety, recovery and resilience.

In one recent case, a USACE team coordinated with another installation's SHARP office after a report involving both sexual assault and sexual harassment in a location without immediate USACE support personnel on site. Within two hours, a Victim Advocate was present on site with the victim while virtual coordination continued between SHARP professionals, command teams and investigators.

"We do not fit the traditional installation model," said Miranda N. Raines, SHARP Director for USACE. "Our employees are across the United States and overseas in places like Japan, Korea, Puerto Rico and the Virgin Islands. The ability to coordinate with sister services and nearby installations ensures there is always someone available to support a victim as quickly as possible." That coordination is driven by the Army's "No Wrong Door" approach within the SHARP program.

At its core, the "No Wrong Door" approach creates a supportive environment where victims are met with understanding and assistance—never told "You are at the wrong office" and never left to navigate the system alone. This approach ensures individuals can connect with [SHARP support services](#) regardless of location, command structure or installation footprint. For globally dispersed organizations like USACE, that coordination can be the difference between delayed support and immediate care.

Without enterprise-wide coordination, officials estimated the response could have taken 24 to 72 hours due to travel requirements and staffing limitations.

"That coordination made all the difference," Raines said. "The victim had someone physically there with them almost immediately."

The response also underscored how collaboration among SHARP professionals, commanders and investigators can streamline care while maintaining accountability. Coordination among lead Sexual Assault Response Coordinators, Victim Advocates and sexual harassment investigating officers



Mercedes Dayao, Regional Sexual Assault Response Coordinator, provides annual Sexual Harassment/Assault Response and Prevention refresher training. (U.S. Army photo by Peggy Bebb)

ensured support services and investigative actions moved forward simultaneously.

SHARP professionals emphasize that many Soldiers and Army Civilians may not fully understand the range of support available through the program. Victims can receive confidential support, referrals and advocacy services without immediately committing to an Unrestricted Report.

"A lot of people think that if they walk into a SHARP office, they automatically have to file a report, and that is not true," Raines said. "Individuals can ask questions, talk through options hypothetically and receive support before deciding what they want to do."

The program also works closely with legal, medical, mental health and chaplain services to ensure victims have access to comprehensive care.

The [Army "No Wrong Door" approach](#) directly supports readiness by reducing barriers to care and ensuring Soldiers and Army Civilians can access resources wherever missions take them.

"When people know support is available and they trust their leaders and SHARP professionals, they are more likely to seek help early," Raines said. "That keeps people connected to the mission and prevents issues from growing larger over time."

The Army has expanded collaboration across commands and installations in recent years to improve consistency throughout the SHARP enterprise. That effort has reduced gaps between organizations and improved communication between lead SARC and Victim Advocates across the force.

"There should be consistency across the program regardless of location," Raines said. "The structure and foundation should be the same everywhere, even if local resources and environments differ."

The message to Soldiers, Army Civilians and Families remains simple: Reach out for help.

"We always start with yes," Raines said. "We may have to figure out how to get support to someone, but we are going to do everything possible to make sure they receive the care and resources they need."

Raines said enterprise-wide collaboration has strengthened the Army's ability to deliver services across commands and locations.

"There was a time when programs operated very differently depending on where you were," Raines said. "Now there is more consistency, more communication and more shared understanding across the enterprise."

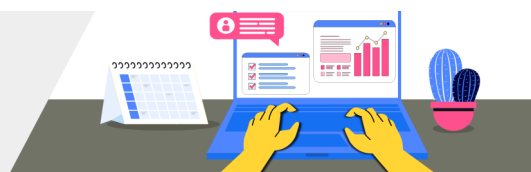
She added that collaboration allows SHARP professionals to share best practices and improve response capabilities across the force.

"We should not have to reinvent the wheel every time," Raines said. "If something works in one location, we should be able to share those resources and lessons learned to better support people everywhere. The continued focus on coordination, consistency and victim-centered care strengthens not only individuals, but overall readiness across the force."

For more information on SHARP resources, visit the [DoD Safe Helpline](#), [installation directories](#), or download the We Care USACE app.

Do you want to contribute to the next issue of the newsletter?

Submit articles and photographs by July 8. For any questions, contact the editor at mhanson@strategyconsultingteam.com.





DPRR

DIRECTORATE OF PREVENTION, RESILIENCE AND READINESS

JUNE/JULY 2026



RESOURCES FOR SOLDIERS, THEIR FAMILIES AND CIVILIANS

Everyone can play a role in creating a community of safety by initiating conversations about safe handling and secure storage of lethal means. Sharing information about safety can help prevent unintended injuries and deaths, reduce risk and strengthen support networks. Secure storage can make a critical difference in protecting lives.

For more information, visit www.armyresilience.army.mil/Army-Suicide-Prevention-Program/Reduce-Access-to-Lethal-Means/.

UPCOMING EVENTS

JULY

OneOp Webinar: Military Consumer Protection in Action

July 7: This webinar educates financial service providers on the Federal Trade Commission's role in military consumer protection. Learn about free print, digital and media resources to add to your financial counseling toolbox to help service members, Veterans and military Families spot and avoid scams and protect against identity theft.

Location: Virtual **Learn more:** Visit <https://oneop.org/learn/160134/>.

Counseling on Access to Lethal Means Training (CALM)

July 14: CALM teaches respectful, practical ways to reduce access to lethal means, especially firearms and medications, during periods of suicide risk. The session covers when lethal-means counseling is indicated, how to introduce the topic, and how to plan safe storage options that fit a person's values and daily reality.

Location: Virtual **Learn more:** Visit www.theresilientveteran.org/.

HAIL AND FAREWELL

We invite the DPRR community to join us in extending a fond farewell to our outgoing team members.

Farewell

- MSG Raymond Stanford, NCOIC, Operations
- LTC Serena Staples, R2I&T Division Chief

TOP-PERFORMING POSTS

FACEBOOK



Views: 55K

X



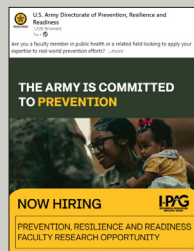
Impressions: 82

INSTAGRAM



Views: 471

LINKEDIN



Impressions: 1K

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SOCIAL MEDIA UPDATE

Directorate of Prevention, Resilience and Readiness

DPRR COMMUNITYLINK

June 30, 2026, Volume 11, Issue 4

The DPRR Community Link newsletter is an authorized bi-monthly publication produced by the Directorate of Prevention, Resilience and Readiness for the Army community. The contents of the DPRR Community Link are not necessarily the official views of, or endorsed by, the U.S. Government, the Department of War or the Department of the Army. The editorial content of the DPRR Community Link is the responsibility of the Communications & Outreach Division at DPRR. For questions, or to subscribe or submit articles and photographs to DPRR Community Link, please contact the editor at mhanson@strategyconsultingteam.com. This publication is available for download at: <https://www.dividshub.net/publication/1102/r2-community-link-newsletter>.

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