Financial Readiness Equals Mission Readiness: Resources for Success

Transcript: U.S. Army Directorate of Prevention, Resilience and Readiness Outreach Webinar

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Presenters:
Dr. Cindy Morita and SMA Michael Grinston

Lytaria Walker:	00:00:04	Welcome to the Director of Prevention, Resilience and Readiness Outreach Webinar for July. At this time, all participants are in listen-only mode. However, you may ask questions at any time by placing them in the Q& box. There will be several opportunities for questions throughout the webinar, and we should have some time at the very end as well. Please note that the views of DPRR Outreach Webinar presenters are their very own and are not endorsed by the Department of the Army or the Department of Defense. This month our guests are Dr. Cindy Morita and SMA (retired) Michael Grinston. Dr. Cindy Morita, a licensed clinical social worker and accredited financial counselor, is a seasoned leader in Soldier and Family programs. With over 20 years of experience as an acting Financial Readiness Program Manager and Family Advocacy Program Manager, she guides policy, strategy, and integration of services that strengthen Army Families' readiness.
Lytaria Walker:	00:01:05	From 2018 to 2024, she served as the FAP manager and FRP Manager for IMCOM Pacific, leading region-wide initiatives and financial education risk reduction in Soldier readiness, a subject matter expert in domestic violence and child abuse prevention. Dr. Morita brings a trauma-informed holistic viewpoint to program development for both the financial readiness and Family advocacy programs. A native of Jasper, Alabama, SMA Michael Grinston became the Chief Executive Officer of Army Emergency Relief in 2024. Grinston served 36 years in the United States Army and had the distinction of being named the 16th Sergeant Major of the Army, the highest-ranking enlisted Soldier, and the Army Chief of Staff's personal advisor on quality-of-life issues. Grinston sees his role at AER as a continuation of his commitment to Soldiers and their Families. The mission of AER is to provide grants, interest-free loans, and scholarships to promote readiness and help relieve financial distress for Soldiers, retirees, and their Families.

Lytaria Walker:	00:02:22	Grinston works to bring stability to Soldiers in need and ensure that they do not have the burden of worrying about financial issues while they are protecting Americans around the world. Greenstone holds a Bachelor of Arts degree in business administration from the University of Maryland University College. His military education includes all levels of the non-commissioned officer education system. He is a graduate of the Ranger Airborne Drill Sergeant and Air Assault schools. Grinston's deployments included six combat tours in Iraq, Afghanistan, and Saudi Arabia, as well as one operational tour in Kosovo. He also served on the boards of the Army and Air Force Exchange Service and the Defense Commissary Agency. Grinston and his wife Alexandra have two children. Dr. Morita and SMA Grinston, thank you so much for joining us today. Dr. Morita let's begin with your presentation. Please take it away, ma'am.
Dr. Cindy Morit...:	00:03:26	Thank you Ms. Walker for that introduction and thank you everybody for joining us today. As Ms. Walker shared the title of this webinar is Financial Readiness Equals Mission Readiness: Resources for Success. So, we're going to be talking a lot today about different resources that are available. Whether you're a leader, a Soldier, a Family member, or a provider, this session will highlight the tools and strategies that strengthen financial wellbeing, which directly supports mission focus and overall readiness. And even as I look at the list of attendees in the chat, I can see that we have lots of different levels of experience and knowledge of some really great resources that are available out there or even locally. So, in the session this morning, I think it sparked a lot of great conversation, so please feel free not only to ask questions, but also share comments, tips, and lessons learned in the chat. I think your insights will really make the session richer and may spark someone else's understanding and learning. So please share in the chat.
Dr. Cindy Morit...:	00:04:44	Let me start with a question. Why does financial readiness matter to the Army? What we know is if when Soldiers experience financial stress, it can distract from the mission. And really who hasn't experienced financial stress, whether it's debt or an unexpected expense? Living with financial stress can impact you mentally, emotionally, and even physically. I often say that stress follows you into the office and even down range. It can impact your focus and ultimately the mission. And just like any mission, building financial readiness is a team effort. And your team can include leaders, the Soldier, and Family members with each having sort of a role and responsibility. So today what I'd like to do is walk you through what each member needs to know.

Dr. Cindy Morit...:	00:05:47	Leaders really set the tone. Financial readiness should be part of the culture, and it's not just something we address during a crisis. And we can start by promoting and supporting trainings at key points. Like the Common Military Training you see on the screen after this morning session. Somebody messaged me and asked if I mean only military leaders. And I think at every echelon, whether you're a military or civilian member, understanding and knowing the resources and sharing them is equally important. So, some of these Common Military Trainings are required or mandatory, but what leaders I can do is help Soldiers understand the value of completing these trainings. These trainings have lots of great information, and some of these common military trainings are actually positive events.
Dr. Cindy Morit...:	00:06:48	For example, getting married or having a new child is very exciting but can also cause financial strain. It's important to build financial capability. And what I mean by financial capability is it's more than just educating and teaching about money. It gives Soldiers and Family members the tools and access to things like financial counseling to build confidence that they need to make sound financial decisions that will help set them up for success. As a leader, you have two key digital tools to know about. The first is the Financial Frontline. For those who are familiar with it, you may notice that it has a different URL on the screen, and that's because we're changing our URL starting August 18th, so this is a great time to bookmark it. This Financial Frontline, for those who aren't familiar, is a trusted site that the Army maintains. It's another way for Soldiers to connect with financial readiness, resource libraries, checklists, handouts, and accessing other education and information as well as financial counselors and trainers. So, it's a great resource for leaders and everyone to know. Another website is Vantage. Vantage offers data-informed dashboards to help leaders spot early financial risk and monitors training completion, views, and trends at the unit or installation level. And leaders can use this information to connect to Soldiers to help before a problem escalate.
Dr. Cindy Morit...:	00:08:34	In addition to data and training, leaders need to know about the tools that support our Soldiers. One of which is the Army Emergency Relief, which I'm actually not going to go into it, as you heard. We're very fortunate today to have former Sergeant Major of the Army and current AER CEO, Tony Grinston, with us today, and he's going to share more than I possibly could about AER. And another thing to know is the blended retirement system. Every Soldier who joined the Army on or after January 1st, 2018, is automatically enrolled in the BRS. So some leaders

who joined before 2018 may not be as familiar with the BRS system. I think we're actually seeing the gap probably closing in now between those who are enrolled in the old system and the BRS system. But either way has a leader, you want to make sure your Soldier understands and maximizes their options when it comes to BRS as well as continuation pay.

Dr. Cindy Morit...: 00:09:40 The message here is really making sure that your Soldier has the right resources to make informed and timely decisions. In addition to mission readiness, why is this important? We know that financial strain is a risk factor and contributes to increased risk when it comes to things like family violence, child maltreatment, and even sadly, thoughts of suicide. And we also know that financial issues can jeopardize security clearances and that can lead to additional stressors. Financial stress and emotional stress often go hand in hand, so we need to respond to both, making sure that you're connecting them to both financial and mental health services. I encourage you to walk them over to the service and follow up with them. I think it's really important for them to know that you are committed to supporting them.

Dr. Cindy Morit...: 00:10:52 And ultimately what we want to do is create a no-stigma culture around seeking help. Seeking help isn't a failure. It's absolutely a strength. It's a really smart move, and we need to work together to make sure we're communicating that. And here are some final thoughts for leaders. In the Military Leaders Financial Readiness toolkit that is available through military OneSource there are planning guides, checklists, and talking points. I just want to pause here and ask those online to share any tools you think have been helpful for leaders in the work that you do. So please put in the chat anything that you have found helpful, or even if any of the ones that I've shared earlier are things that you use. And one more thing for leaders and for everybody who's a member of a team is to know your referral network. Know where your ACS are; they have great financial counselors and Personal Financial Counselors (PFCs), Military Family Life Counselors. And turn to the Family Advocacy Program if you have concerns about family violence. If you're not sure where your installation is or where your closest installation is or what's available on your installation, there is an online installation locator that can help you find the right person.

Dr. Cindy Morit...: 00:12:23 What we want Soldiers to know is that the Army provides no cost expert financial help to support your financial success. We provide tools and services to help you build financial goals. Each of the Common Military Trainings provides excellent training and information, but you can also work with financial counselors one-on-one. Here are some tips and activities that I've collected straight from Financial Readiness Program Managers at the installations: building a spending plan that aligns with your goals, understanding pay and allowance and the blended retirement system, plan for major life events like marriage or buying a car or PCS so it doesn't become a financial emergency, utilize things like the AER loans and scholarships, prepare for emergencies through saving and insurance, and avoid predatory lenders and scams. Unfortunately, there are ones that target the military.

Dr. Cindy Morit...: 00:13:34

I want to encourage people to please post ones that you've heard of. So, any military scams or ones that you've heard of more recently or experienced in your career, please feel free to put it in the chat. Just like I shared with leaders. It's important for Soldiers to know their resources, but also to remember that they are a teammate not just to their unit but to their Family and peers as well. So share the resources.

Dr. Cindy Morit...: 00:14:19

Family members are so key. Families are often the first ones to spot financial strain, and they can also be a powerful support. We encourage Family members to participate in ACS financial counseling and readiness workshops to jointly manage household finance in a way that respects each person's role and contributions and use all the free tools for budgeting, credit tracking, and long-term savings. And it's important to understand military specific entitlements like BAH, BAS, and TSP. There are great things out there like spouse and education ones, military discounts, housing allowance or any of the ones if you need some of these that you found helpful to you. As I mentioned, I'll share a little bit more about resources, but an informed Family equals a more focused Soldier and a more ready force. So, it's really important that we make sure that everybody's tracking resources.

Dr. Cindy Morit...: 00:15:39

So I'm not going to go over each of these policies, but I always like to share policies just because sometimes I think it's helpful for people to better understand what are some of the drivers behind the things that we do. And every resource we discussed today is backed by policy. And these policies really ensure financial readiness as part of our Army commitment to Soldier health and mission effectiveness. So, some great policies in here. And so, here's your cheat sheet for some of the key resources.

Dr. Cindy Morit...: 00:16:40

But the four resources I like to talk about are: first, Army Community Service. They can provide financial counselors. Second, the Personal Financial Counselors that come out of

Financial Readiness or OSC, and of course our Emergency Relief Officers. Third, Military OneSource, they can connect you to online and information and education pieces that can be very helpful. Fourth, Financial Frontline, which has lots of different resources both online virtually as well as connecting you to in-person resources. So those are the top four resources that I wanted to share, but I am sure there are lots more, and I encourage you to please share them. So, because they're not just tools, these resources that I'm talking about, they can be lifelines for our Soldiers and Families, and we want them to know about them before a crisis hits.

Dr. Cindy Morit...: 00:17:44 So to wrap up I had talked about leaders and Soldiers and Families, but please also put in the chat anyone else that you think is critical to be part of a member of a Family or Soldier's team in terms of building financial readiness. So, leaders please normalize financial training and early interventions. Soldiers, take advantage of services and protect your future. Families, stay informed and empowered in terms of helping your Family understand resources and services out there. The Army is very invested in resources for your success, and we want you to use them and share them. And we want our war fighters to be strong, focused, and financially resilient. At this point, I'm going to turn this back to Ms. Walker. Thank you.

Lytaria Walker: 00:18:36 Thank you so much, Dr. Morita. Now we'll hear from SMA Grinston. Please take it away, sir. Thank you.

SMA Michael Gri...: 00:18:43 Dr. Morita, thank you so much for adding all those AER nuggets in every slide. So, it really is appreciated and your commitment to Soldiers and Family is greatly appreciated. So thank you for being a good partner and teammate and thank you for being on here today. And thank you for the entire team putting this together. I do have a couple other shout outs. It looks like Gina Nichols is on from Fort Benning. So, we've got our own resident expert right here. She works as an AERO out at Fort Benning. And it looks like we got a lot of folks all the way from Korea to Alaska to Fort Benning. So, I'm excited. There are going to be really good, hard questions. There were a lot of questions last time.

SMA Michael Gri...: 00:19:31 I look forward to that. So as I open, I like to just tell a story about why I love my job. I served for 36 years in the military. And I really, really enjoy my new job. I've been here for about two years, and I love it. And I tell these stories about what we get to do. Most of the time it starts off with something really bad. It's heartbreaking, but at least we have somebody that can help. And that's why I love what I do.

SMA Michael Gri...:	00:20:19	So this was one of the first times they called me. When they call the CEO for AER, it's always an exception, either a large amount of money or some exception to the policy. And we were traveling, and the COO Brandon called me and said, "Hey Tony, we need an exception to policy. We have a PFC and her mother needs cancer treatment." Well, we don't normally help parents. But they said, "Well, Tony, if, if she doesn't get $2,500 for the copay on her health insurance, she won't be able to get her cancer treatment by Friday." And it was Wednesday. And I granted that exception, and we gave her a $2,500 grant so her mom could get cancer treatment. And the only thing I could think of is the whole point of this webinar is financial readiness leads to a more ready Soldier.
SMA Michael Gri...:	00:21:31	I was just thinking if I was a PFC, and my mom was going through that, how would I go to pt? How would I be able to focus on weapons call or shooting a gunnery or doing anything at that point if I were worried about my mom or something like that. So that's what AER does all the time. And that's why I really do enjoy what I do every day. Now I wake up just happy I get to come to work. Now everybody at the headquarters may not be happy that I'm here, but I love it. I really love to start off with a couple points. I like to tell people who we are, and everybody knows what AER is.
SMA Michael Gri...:	00:22:16	It's pretty rare anybody can answer this question, so I'll offer people a coin if they can tell me what makes AER so different than any other organization or nonprofit. Why are we so different? Nobody knows. I guarantee there's somebody that works as an AERO in the Army listening right now and they don't know who we are or what makes us so unique. Most people will say, "It's Soldier helping Soldiers." Or that it's something else, and they're just not right. So, I was at the pre-command course at Leavenworth about two weeks ago, I think it was the 13th or 14th of July.
SMA Michael Gri...:	00:23:09	I asked the question to the whole room, every future battalion commander, hundreds of people, and nobody got it. I did not give a coin away. So the answer is we have active-duty service members on our board. So when you look at this photo, I do that deliberately. When you look on the left, you see the Vice, you see the SMA, you see General Jones, the DCG, General Francis of TRADOC, the IG, USARPAC, the G-6, the G-9, and the FORSCOM Sergeant Major. So, I do that deliberately because that's who we are, we're part of the Army. You even saw in Dr. Morita's slides; there's an Army Reg 930-4 that governs Army Emergency Relief. There's no other nonprofit that has that.

SMA Michael Gri...:	[00:23:57]()	That's what makes us unique. Not only do we help Soldiers and their Families who are Active Duty, Guard, and Reserve, but we're actually ran by Soldiers. So, they're on our board, they vote, and any of the policies that I implement or execute is on behalf of the board. So, we actually have board members that are active duty. That's what makes us unique. So, there's only three organizations that actually have active duty. You can have an active-duty service member on your board. They just can't be in uniform, but we can. We actually get a memo signed by the Secretary of the Army. It says we're allowed to do this, and we have a reg. So that's what makes us so unique and it's a disadvantage because people don't know that.
SMA Michael Gri...:	[00:24:50]()	I've had people say they can't promote us or tell people to go to us. But that's wrong, we're part of the Army. The AERO is in the ACS building, that's right there. They're usually financial planners. So, we're extremely unique in that we're the only nonprofit that actually has active-duty board members. There are only three other organizations that I know of that are sanctioned to have active-duty service members on them. That's the Army Air Force Exchange, DECA, the commissaries, and then AER. So, when people start asking how we are different, it's that we are part of the Army and you can see our values there, and then you can just see our AER team that's on the right. That's who we are. Next is why do we exist?
SMA Michael Gri...:	[00:25:41]()	This is our purpose. This is our mission, our vision, and I really want to look at that end to become the number one nonprofit of choice. When I say that for Soldiers, I want them to think of AER first. And when I say that I want leaders to think of AER first. I don't want them to go, "Hey I got this thing. I'm going through a problem, and I need some financial assistance. Here's my credit card." Or "Would I be eligible for assistance through AER?" I'd really like them to think of assistance through AER first. And right now, as a country, I think we're enamored with debt.
SMA Michael Gri...:	[00:26:27]()	I don't think they're always going to a credit card now. One of my favorite commercials I saw the other day has a guy getting his groceries and it said, you can get $500 more on your account right now. And that sounds terrible to me. I'm guessing that there's some fee associated with that. If you get a loan or money that's granted to you to use a loan or interest free. So I want you to think is if you need financial assistance, how do you get that through AER. Do they have a category that can help? So that's what I mean by being the number one nonprofit of choice where you really go when you're in financial need.

SMA Michael Gri...:	00:27:13	But how do we do that? We got five categories that we just kind of bucketed in: basic needs and housing, health and wellness, workforce development, care during crisis, and support for Families. Basic housing needs are help with first month's rent and safety deposits. Health and wellness is for bills that TRICARE doesn't pay for. Believe it or not, I think there should be no shocker to anybody on this that sometimes you get bills that TRICARE doesn't pay for. And those can be some big bills. So, you can always come to AER for some assistance. Workforce development is for active-duty service members trying to transition out of the military. We have a program to help out with that. One of our largest categories right here is care during crisis such as hurricanes or forest fires.
SMA Michael Gri...:	00:28:03	We're getting ready to go into the hurricane season pretty soon. It usually starts about one August, although you can see some stuff earlier on. But you can see we did a lot of money for assistance in care during crisis last year so much. So we spent $3 million last year on care for crisis after hurricanes and forest fires and other natural disasters. That's a huge part of what we do to help Soldiers and their Families. And then Family Support Scholarships usually falls under the Family support. So there are about 30 subcategories. I try to keep it to five so that people can understand. But for everybody here, I want you to know, we have one area of support. It's that if you've got a Soldier or Family that needs help, you call us.
SMA Michael Gri...:	00:28:53	And I told all the Army Emergency Relief Officers in my first six months during training, "If you can, find a way to say yes." So, I just want to help Soldiers and their Families because I know they're on the front lines. They may be in Poland or Syria or in Iraq or somewhere, and I don't need them on the front lines worrying about financial assistance or their finances or how they're going to pay their rent or feed their Family. I ask them all to find a way to say yes. One of those rumors is people will say is, "Well you appropriated funds."
SMA Michael Gri...:	00:29:40	That was one of those things. It was a little skit we did on social media one time, but we don't have any appropriated funds. It's all through donations. But in reality, what I looked at when you looked at the amount of people that we serviced, and we just multiplied that times four. So if you did a four-year term, when we really did the math, about one in five Soldiers would get assistance somehow with either Family or scholarship or something, or a loan or grant through AER. One in five. It goes back to what Dr. Morita said, and that is that we don't want you to be afraid to ask for help. I think Soldiers basically are afraid to ask for behavioral help, and they definitely don't want to tell

		you that they're asking for financial assistance. I had a Major call me, and actually it was a friend of the Major who knew that she was going through a really difficult financial time, and she didn't know where to turn, and she didn't want to ask anybody. She thought, "I'm a Major, I'm supposed to have all this figured out." Well, life happened, and she didn't. And she needed some help, and we helped her out. I got it from one of her friends who sent her to me, and then I talked to her, and then we got her some assistance. You shouldn't be afraid to ask for help. Nobody should. At any time say, just say, "I need some help," and AER's going to be here for you.
SMA Michael Gri...:	00:31:13	Who we help is one of the things that I want to highlight. We help Active, Guard, and Reserve who are on Title 10 status for over 30 days. We also help retirees and surviving spouses. So, if you have a Soldier that retires or a surviving spouse, they're eligible for assistance for the rest of their lives with AER. With a "but" for the Army Reserve and the National Guard. So, the National Guard says, "Hey, what about me in Title 32?" And they get all mad, but the "but" just give us a call, and believe it or not, it happens more often than people think. The person that was calling me the most was John Rains before he became the National Guard Bureau.
SMA Michael Gri...:	00:32:07	When he was the Army National Guard Sergeant Major, he called, there was a flood or a hurricane hit Florida. And believe it or not, somebody told him that we weren't going to help these National Guard Soldiers. And he asked if we could help them out, and we did. So even if somebody tells you no, if you feel strongly about that as a leader or a person, just send me a note at michael.grinstein@AERhq.org. You can send me emails. I get those all the time. We actually had the Michigan National Guard reach out because they were struggling. It was an ice storm, followed by flood, followed by a call up. And they were entitled 32 status. And they asked for some assistance for their Soldiers in Michigan.
SMA Michael Gri...:	00:33:01	And this was only a couple months ago. I said, "Yep, we'll do it." We provided $167,000 in grants for those Soldiers to make sure that they didn't have to worry about some of their finances while they were being called up to help. If somebody tells you no, and you feel strongly about it, please just send me a note and I'll do everything I can to help Soldiers and their Families because it's what we do. And I love it.
SMA Michael Gri...:	00:33:36	Here's question number two that nobody gets. Before I normally show the slide, I always ask: how do you get assistance? This has been around for a long time; everybody

knows about AER. And I ask, "What's the amount that a company commander and First Sergeant can authorize their AER?" Nobody gets it. And they might get the number, but then I say, "Loan or grant?" And they'll say, "Oh, it's all grants." And they'll say, "Loans." I'll say, "no." And then if somebody hadn't figured it out, it's actually both. So, it's actually not both. So a company Commander First Star can only approve a $2,000 loan through AER. An AERO gets $4,000 for a loan or grant. And then $5,000 is the Garrison Command Team. So I say that because we are a commander's program, and I just let that sink in just for a second.

SMA Michael Gri...: [00:34:29] I have this one story. There was a hurricane, and it went through, and the place was really messed up. And I get a call not from that command—it was worse—it was their higher headquarters. They called us and said "Hey Tony, where's AER? They're not helping." I was new to the job, and I felt like I had failed already. All I wanted to do is help people. And I really put some thought about how I had messed this up, and then eventually I called the commander back. Now, this isn't a Garrison commander, this is a two-star. And I said, "Well, the AER is under ACS, and they're under your command. And you didn't make a mission essential, so they're not on the base." And he did a long pause as if he didn't know that. And then he said, "Well AER had disapproved something." And I was like, oh, really? I said, "Well, was that number less than 5,000? It's like, yeah. I was like, well, you do know that the Garrison Commander approves that again, this really long pause it was awkward too. I was basically telling him that it's under your authority as a commander. Go talk to your Garrison command team, which falls under your command as the Senior Mission Commander. And most people don't know that. They just don't know the authorities that's right there in their base. In other words, they don't know where to go to help their Soldiers, and the Soldiers don't know.

SMA Michael Gri...: [00:36:11] So when I give these briefs, the number one question for Soldiers is, please don't tell or, or ask is don't tell my chain of command. And then of course, the chain of command wants to know what's going on. Actually, I tell the chain of command that that's not my job. That's their job. They think that's surprising. As a former Sergeant Major in the Army, I said, "I'm going to help Soldiers and their Families, and if they don't want to tell you, that might be a leadership thing. That's not me." So, I don't do that. I do leadership in AER, but I'm not trying to fix the leadership of the Army by forcing them to go to the chain of command, because my fear is that they wouldn't come to us, and that that would be bad.

SMA Michael Gri...:	[00:36:55](#)	And I want Soldiers to get help as fast as they can, but I need the chain of command to know how they can help their Soldiers at all levels. I've been working on this. I have briefed every pre-command course since January. And these are my talking points: who we are, how to get help, and who we help. But they have to know their command authorities. You have to know where this resides. We are part of the Army, and it's proof right there. I already said we help a lot of people. It really boils down to about 34-35,000 Soldiers and Families. Every year we do $21 million in grants.
SMA Michael Gri...:	[00:37:46](#)	That's just grants and scholarships. So, a lot of people think all we do is loans. And that's absolutely not true. So, it's a lot of money in grants and scholarships, not just loans. I really want to talk about one of those things that we're really looking forward to. And it's right there at the bottom. We're looking to extend this to the Garden Reserve. We’re really close. We're going to get there for the Reserve this year, and we want to start with there. We don't want to bite off more than we can chew and just do everybody. So we want to start with the Army Reserve. I feel like I've briefed everybody in the Army Reserve so far. We went full circle. We started off with Colonels and Star majors.
SMA Michael Gri...:	[00:38:32](#)	And then the other day I briefed the Chief of Staff, the One-Star at the OCAR. I've talked to General Harder. And then this week I had two majors show up. I got the majors to actually do something, to come talk to us. So, we've been asked to have seven AEROs for the Army Reserve, and then we will get the program started. We have to do some training for them. We have to teach them how to get them in the system. So, there's a little bit more to it. So, we keep going back and forth, but the good news is that we're still having meetings with the Army Reserve.
SMA Michael Gri...:	[00:39:13](#)	So we're trying to get that done in about a year. I'm really hopeful to get this all started, and then as soon as I can, we hope to open that up to the National Guard. And regardless of status, not just title 10 status over 30 days, the full monthly. We're really looking to get that in. And the reason we can do that is the online application. And so we had to fix that first. So my first year, I asked if we have an online application. And they said they had one, but when I asked to see it, it was a form to put your name in, and your name went in an email to the AERO. I said, that's not actually an online application. That's just an email.
SMA Michael Gri...:	[00:39:52](#)	So it took us a year, but we now have an online application. Go to armyemergencyrelief.org, and in the middle you'll see "Apply

for Assistance." So you apply and hit that button. That really is how all those cases for the Michigan National Guard went through. They did it all online. They clicked on assistance. We got some system things we need to work on to do that a little bit better for the Army Reserve National Guard. But we have the online application that allowed us to do that without actually traveling to Michigan with an AERO to do it.

SMA Michael Gri...: [00:40:37] We're really trying to move up in 2020 terms. We were stuck without an online application back in the nineties. So, but we're getting there. We have the online application. It's been out and live since March, and it's been pretty successful for us. And you can fill out the application, and it goes to an AERO. They look at it, make sure it's all correct, maybe they call you back and forth, and then eventually you're good. I use the example of when I applied for my home loan. You get a document, like a DocuSign, you sign it, and then we will disperse it and maybe ACH right now. So, we could pay without you ever going in, but it doesn't circumvent the fact that an AERO can still pick up the phone and call you if they have questions.

SMA Michael Gri...: [00:41:32] So we are really trying to get all this stuff going and help Soldiers and their Families the easiest way we can. And a question earlier was if we are worried about fraud. And the answer is absolutely. We are worried about fraud, especially with the online application. But what I would say again is I don't want to make this so cumbersome and hard and inefficient to be secure and then our Soldiers go somewhere else. We'll make it as easy as possible so they can get assistance. We're trying to work through that as fast as we can. I talked about how we're part of the chain of command, but we have people all over the place. We are part of the Army, and we're embedded.

SMA Michael Gri...: [00:42:23] You can see on our website, Army Ministry Relief. You can see right there it says, "Apply for Assistance," and you click on that, and then you go right in the middle, and it says again, "Apply for assistance." You click on that, you'll start filling out the form, and it will hopefully go very smoothly. You upload your documents, and until we validate your social security number, you'll see the forms of assistance that are kind of grayed out. Once we validate your status and what you're eligible for and what you're not eligible for, all the applications will show up. In the beginning you couldn't see any of them but then you weren't applying for the assistance fully. So, once we validate that you're a Soldier, you'll see actually more options that may be grayed out until then.

SMA Michael Gri...:	00:43:16	So we're still working on that. We just, I think today or yesterday, did 61 upgrades, trying to make that whole process better. So please go in if you're not familiar with that, and please click on that and just look at it and see how it goes. One thing I would ask leaders to do, especially if you're in a hurricane or an area that's going to be affected by something, get your Soldiers to go ahead and get a log in with AER, get an account. And a lot of people ask why they would do that? Well, we want you to be ready. So, when something happens, it's just going to take you longer to get money if you don't have an account.
SMA Michael Gri...:	00:44:01	It's just no different than any other bank. If you don't have an account with them, they'll want to validate who you are. It'll take some time, but if you already have account with them, it's easier to help you. So that's the same thing with us. We just want you to be AER ready. I talked about assistance, and you'll see a bunch of categories there, basic needs, and you'll see some subcategories. There are couple things I want to talk about that I didn't talk about already. Number four, it's been huge. On 1 January we just opened up emergency travel to full grant. If you qualify for assistance with AER and you have a Red Cross message, a death in the family that qualifies under the Army regulation as an immediate Family member, you'll be eligible for a full grant for your plane tickets.
SMA Michael Gri...:	00:45:02	And that includes OCONUS. So if you need to fly, you can apply for flights for your family, and say you want to go back for this funeral if your mom died. And the Army doesn't pay for that. You can apply even if you're overseas. So, we got the overseas number, I believe it's $4,000. If you're inside CONUS, it's $2000. So if it exceeds that, I would ask you to come back and ask for more for whatever reason. And we do get those requests every once in a while for an exception if it exceeds what we said. It's just a general rule, but if it follows those rules, you don't even have to ask the headquarters here.
SMA Michael Gri...:	00:45:50	If it falls under that cap, you just apply at your camp post station, and they just disperse those funds. You just take care of your family and emergency travel. That's what I wanted to highlight there. Another one I like to highlight is domestic violence. We opened this up. There was a little clause where we at AER had said, if it's a restricted case, then you have to tell the Garrison Commander or something like that. We removed that. So, the only validation we need to get a grant for domestic violence is to go to the Family Advocacy Program and say, yes, that's a case.

SMA Michael Gri...:	00:46:39	Even if it's restricted, they can validate the case. And if a spouse wants to get out of that situation, they can call us and get money directly without notifying the Soldier. Now, like I said, I have all these terrible stories. One time on LinkedIn, a spouse sent me a direct message, laid out all this stuff that was going on. Believe it or not, I think I was getting on a plane, and I was in line to board, and I just called her. I said, "Hey, I just saw you message me, and you need some help with domestic violence." She said, "Yep, I'm on the east coast. My husband is at his next duty station, and he's telling his chain of command, all these bad things. And I have nothing. I need help. I need to get me and my kids home, and I don't know how to do that." We gave her a $4,000 grant to get her all the way she lived in Portland. She had to go all the way across the US with her family. So if you could help us just get the word out that we have all these programs to help Soldiers and their Families. I just want to help people. So I just want to highlight those. But there's a bunch of stuff we do. And when in doubt, what I'd ask you all is if there's something that people need money and financial assistance for, just ask us. Even if it's not a category, I don't care if it might be an exception. Just send us a note and say, "Hey, will AER help with this?
SMA Michael Gri...:	00:48:09	I get these all the time. They'll come all the way up to me. And it's not the Army process. It doesn't take four months and 15 memos, IG, and a lawyer review. It's just a call that comes to me and then we look at it and sometimes I might talk to the directors, or sometimes I just decide that we're going to help with it. So, we have one category, which is that we're going to help Soldiers the best we can. I love closing out with stories. And unfortunately, it always starts bad. Nobody walks into AER and goes, "Hey, I'm having a great day. I need money from AER." So, I'm going around, always trying to visit people and see how we can make the program better.
SMA Michael Gri...:	00:49:01	And I was at a base and this young lieutenant just walked up to me, tall, looked like a fit strong, young lieutenant and just shook my hand. He said, I just want to say thank you for what you do at AER. I mean, he was adamant about this. And I thought, "wow," but he never really gave me the full story. But what he posted on social media really was impactful for me. What he said is, "If I ever got a chance to meet the person that runs this lifesaving organization, I would look him in the eye and shake his hand and say thank you." I guess he had a bill from the Army for $28,000. And he said they wanted everything right then.
SMA Michael Gri...:	00:49:45	And he said, "I didn't know if I was going to be starving and homeless. And AER came in and helped me out." And that's why

I love what I do. Now, the gut punch on this story is I usually tell this at the pre-command course. And I usually end it with what he didn't say is that his chain of command helped him. It gets really quiet when you're in a room full of colonels and lieutenant colonels when you say that. We are the Army's resource. We are part of the chain of command. I told you we're a command program. This is where you need to go. Take your Soldiers over there. And you can be the hero of that story, not me. And I'm perfectly fine with that. But when in doubt, that's all the forms of social media, that's how you can connect it. That is the email I was talking about. Please reach out if you need something, and I'll close right there so way we can have a few minutes for questions. So I appreciate it. Thank you all.

Lytaria Walker: 00:50:51 Thank you so much, sir, for the wonderful presentation. We will now take a few questions from the audience. I see a question here from participant Stephanie Sorell: "Sir, we heard about AER swag. Is there an update on that?"

SMA Michael Gri...: 00:52:19 That's an interesting question. I'm not sure. Sometimes we have in the budget for stuff for AER and the AEROs that go out there. And I'm going to be honest; I didn't like that. Some of it I didn't like, I don't like getting stuff. I guess some of the stuff was not quality and not sustainable and useful, and I don't like cheap plastic products that people throw away. So, I cut a lot of the swag budget out and I was like, I'm not hurting the environment for something that's crap and nobody's going to wear or use. And I'm not saying that what it was or not. So, you can come after me later, but I really cut a lot of it out.

SMA Michael Gri...: 00:53:08 If we're going to give somebody something that's got AER on it, it's going to be meaningful that they're going to use over time and not be wasteful of the planet. So, it was me, I did it, I cut it. So, if we're going to bring it back, just remember I look at every little line item. It has to be an impact for AER. If somebody's out there wearing a t-shirt that says AER, and I wear these all the time. I get more questions on planes. So I like stuff like that really promotes AER, not just something sitting on a desk. I just said we're not doing it.

Lytaria Walker: 00:53:51 Next question from participant Patricia Barnes: "Prior to this program was historical data compiled to identify the critical need for it? And has data been compiled to show the impact to the force when Soldiers cannot obtain assistance versus when they successfully obtain assistance?"

SMA Michael Gri...: 00:54:13 I really wish we did. To the first part, why do we do assistance? I'm going to be honest. I remember when I was the Sergeant

		Major of the Army, and people came in and said, "Hey, I need AER to help with this." And I would say "Yeah, let's do it." So to answer your question, the answer was no. And I feel bad about that. For 83 years we didn't have that, but we're working on it right now. It's called a program analysis. I've been working on it for about a year now. We're asking, why do we do a program? And then the funny part was, what it became was, how do you end a program? We needed a program analysis where we know what the activities are, and what the short-term and the long-term outcomes are that we want to achieve from that program.
SMA Michael Gri...:	00:55:03	I know it sounds surprising that we hadn't been doing that, but I couldn't find anything when I got here. So, we're still looking. So, we're starting our COO Brandon working on that. He's only been here about eight months. We're getting really close to doing a complete program analysis that we will use to track the effects of our program over time, and if it's achieving what AER wants or not. Now we do it in our minds, but it needs to be on paper. And then to the second part, we need to track that over time, and we need somebody to do that. We've got power BI, we've got data, we've got machine learning.
SMA Michael Gri...:	00:55:48	So you have all these things that we need to do better and track over time. And now the bottom line of that is called case management, where you have somebody that follows up at a year or two and says that achieved the outcome, and then we should track that over time. So I really would like to say that we do that all the time. We don't. I'm just telling you the honest truth. So, I've been working on it. My goal is to get that done. Depending on the Army Reserve and all these other things going on, by the beginning of next year we hope to have a really good program analysis to do exactly what you just said. We want to be able to evaluate a program to see if it's valid for AER or not. But in the meantime, we still do it, and I'll explain to you what we do here. One of the things I did was ask why we have such a large scholarship fund now. Could we do emergency travel grant versus scholarships? I said, "We're Army Emergency Relief, not the Army Scholarship Fund." So we reduced that. And it was looking at a program analysis about who we are and what we do, and that's why we redid the purpose, mission, and vision that we showed you. So that's a long answer, but I put a lot of thought into how we do this. Bottom line is I have to do better.
Lytaria Walker:	00:57:13	Thank you for that answer.
Dr. Cindy Morit...:	00:57:15	And if I can also add to that, on the financial readiness program side, there are several different research initiatives. I noticed that there were a few Integrated Prevention Workforce folks

online. And we're doing some work around the impact of financial readiness and stress on harmful behaviors but also accessing resources and services. So we have things like the RAN study and the Status of the Forces survey. Some of those are available through the financial readiness programs. We'll try to start pushing some of those down as well through integrated prevention channels. I'll put my email there. Of course, I always encourage people to go through the chain of command to make sure that they're getting the information, but if you're looking for things like that, I'm happy to share too.

Lytaria Walker: 00:58:07 Thank you for that, Dr. Morita. From participant Wanda Butler: "Sir, when do you anticipate the availability of AER grants and loans to our reserves? FY 2026 maybe?"

SMA Michael Gri...: 00:58:24 No, FY 2025. Well, are you talking about my budget year or your budget year? So October it would be the Army Budget year. So, I'm using mine, meaning the end of December 2025. So, the sooner we get the Army Reserves to say yes, then we'll just need some time to do the training and the arms and everything. So my goal is still by the end of December 2025 to start. We may not open up everything, like grants and loans for everything. We may start the original plan with a few of the grants and then open it up to loans because the loans with the Army Active Soldiers are a little bit easier because we can go for allotment. An Army Reserve Soldier will not pay that much. So, we're looking at grants first, and the sooner we get started, the faster we'll go. We're ready. And my goal is December of 25, not 26.

Lytaria Walker: 00:59:28 Thank you for that, sir. Unfortunately, we have run out of time, and we will need to conclude this afternoon's webinar. I do want to extend a very gracious thank you to Dr. Cindy Morita and SMA Retired Michael Grinston for taking the time today to provide this great presentation for us. Thank you, listeners, for joining today's webinar as well. Once the webinar concludes, you will be prompted to complete a survey. We appreciate your feedback as this helps us to improve upon future webinars. If you'd like to receive invitations for DPRR webinars and receive the latest news and information from the Directorate of Prevention, Resilience and Readiness, please go to DPRR'S website@armyresilience.army.mil and sign up for notifications there. Thank you again for joining us today and have a wonderful rest of your day. Take care.